

**THE IMPACT OF CUSTOMER CARE ON CONSUMER REPURCHASING
BEHAVIOUR IN THE TELECOM INDUSTRY IN GHANA, THE MEDIATING
ROLE OF SERVICE QUALITY**

KNUST
BY

**KWAHENE FREDERICK MENSAH (BBA
MARKETING)**

**THESIS SUBMITTED TO THE DEPARTMENT OF MARKETING AND
CORPORATE STRATEGY, KWAME NKRUMAH UNIVERSITY OF SCIENCE
AND TECHNOLOGY IN PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION
(MARKETING)**

AUGUST, 2016

DECLARATION

I, Kwahene Frederick Mensah hereby declare that this submission is my own work and that, to the best of my knowledge, it contains no material previously published or written

KNUST



ACKNOWLEDGEMENT

I am very grateful to God for all his guidance and grace to go through this course. I am also grateful to all my respondents who took time to respond to answer my questionnaire without which this work could not have been successful. I would like to thank my supervisor, Dr. Kofi Poku for his immense support in supervising this work. I have really benefitted from his expertise.

Finally, I wish to thank my family, friends, and all loved ones especially my siblings, whose encouragement, prayers and spiritual support helped me throughout the course of this study.

KNUST



ABSTRACT

The Ghanaian telecom industry has witnessed progressive growth over very short period of time, with both mobile and fixed lines services encouraging some of the largest world hands to Ghana. However, of great concern are the challenges of low sale volumes attributed to customer care and low level of service quality. Based on this, the study seeks to examine the mediating effect of service quality in the relationship between customer

care and consumer repurchasing behaviour in the telecom industry. The social survey design was employed to study 228 customers of the telecom industry selected through a multistage sampling procedure, and the data collected through a structured questionnaire that yielded a total response of 220 and hence a response rate of 96%. A hierarchical regression modeling method was employed for examining the causal relationships between customer care, service quality and consumer repurchasing behaviour. The result showed that the customer care practices of the telecom firms positively influenced the repurchasing behaviour of consumers. The customer care practices of the telecom firms also positively influenced the satisfaction level of the customers. The satisfaction level of the customers of the telecom firms positively influences their repurchasing behaviour. Furthermore, the satisfaction level of the customers fully mediated the relationship between the customer care practices of the telecom firms and the repurchasing behaviour of the customers of the telecom industry. Based on these findings, the study recommends higher level of customer care practices, training of staff on customer complaints, and focus on service quality.

TABLE OF CONTENT

DECLARATION
ii DEDICATION
iii ACKNOWLEDGEMENT
..... **iv ABSTRACT**
..... **v TABLE OF**
CONTENT **vi LIST OF**
FIGURES **ix**
LIST OF TABLES **x**

CHAPTER ONE	1
INTRODUCTION	1
1.1 Background of the Study	1
1.2 Problem of the Study	4
1.3 Objectives of the Study	6
1.4 Research Question	6
1.5 Significance of the Study	7
1.6 Scope of the Study	8
1.7 Overview of the Research Methodology	9
1.8 Limitation of the Study	9
1.9 Organisation of the Study	10
CHAPTER TWO	12
LITERATURE REVIEW	12
2.1 Customer care	12
2.1.1 Customer care Practices	13
2.1.2 Elements of Customer Care	15
2.1.3 Approaches to Customer Care/Service	19
2.2 Consumer Re-Purchasing Behaviour	20
2.2.1 Decision Process	23
2.2.2 Types of Consumer Buying Behavior	23
2.2.3 Consumer Decision Making Process	24
2.2.4 Consumer Decision Making Models	27
2.3 Service quality Concept	28
2.4 Measuring Service Quality	31
2.5 Service Quality Gap	38
2.6 Effect of Customer Care on Customer Re-purchasing Behaviour	39
2.7 Effect of Service quality on the Re-purchasing Behaviour of Customers	40
2.8 Effect of customer care on service quality	42
2.9 Concept of Mediation	44

2.9.1 Direct versus indirect effects	45
2.9.2 Full versus partial mediation.....	45
2.10 Mediating effect ofSQ on the relationship between CC and CPB	47
2.10 Conceptual Framework	50
CHAPTER THREE	
53 RESEARCH METHODOLOGY	
53	
3.1 Research Design	53
3.2 Population of the study	54
3.3 Sample Size	55
3.4 Sampling Procedure	56
3.5 Source of data	56
3.6 Data Collection Instruments	57
3.7 Data collection procedure	58
3.8 Pre-test of data collection instrument	59
3.9 Method of data analysis	59
3.10 Reliability and validity of the study	60
3.11 Ethical Consideration	61
CHAPTER FOUR	
62 PRESENTATION, ANALYSES AND DISCUSSION OF RESULT	
..... 62	
4.1 Socio Demographic CharacteristiSQ	62
4.3 Descriptive Result of CC, SQ and CRB	68
4.4 Correlation result of the constructs	71
4.5 Model Estimation and Results	72
4.6 Effect of customer care on consumer repurchasing behaviour in the telecom industry	75
4.7 Effect of customer care on service quality in the telecom industry in Ghana	77
4.8 Effect of Service Quality on customer repurchasing behaviour in the telecom	

industry	80
4.9 Mediating effect of SQ in the relationship between customer care and CRB	81

CHAPTER FIVE
83 SUMMARY OF FINDINGS, CONCLUSION AND RECOMMEDATIONS
83

5.1 Summary of findings	83
5.1.1 Effect of customer care on CRB in the telecom industry in Ghana	83
5.1.2 Effect of customer care on service quality in the telecom industry in Ghana	83
5.1.3 Effect of service quality on CRB in the telecom industry in Ghana.....	84
5.1.4 Mediating effect of SQ in the relationship between CC and CRB in the telecom industry in Ghana	84
5.2 Conclusion	84
5.3 Recommendations	86
5.3.1 Higher level of customer care practices	86
5.3.2 Training of staff on customer complaints	86
5.3.3 Focus on Service quality	87
5.4 Suggested areas for further studies	87

REFERENCE
88 APPENDIX
110

LIST OF FIGURES	ix
Figure 2.1: Stages in the Purchase Decision.....	23
Figure 2.1: Determinants of Perceived Service Quality	32

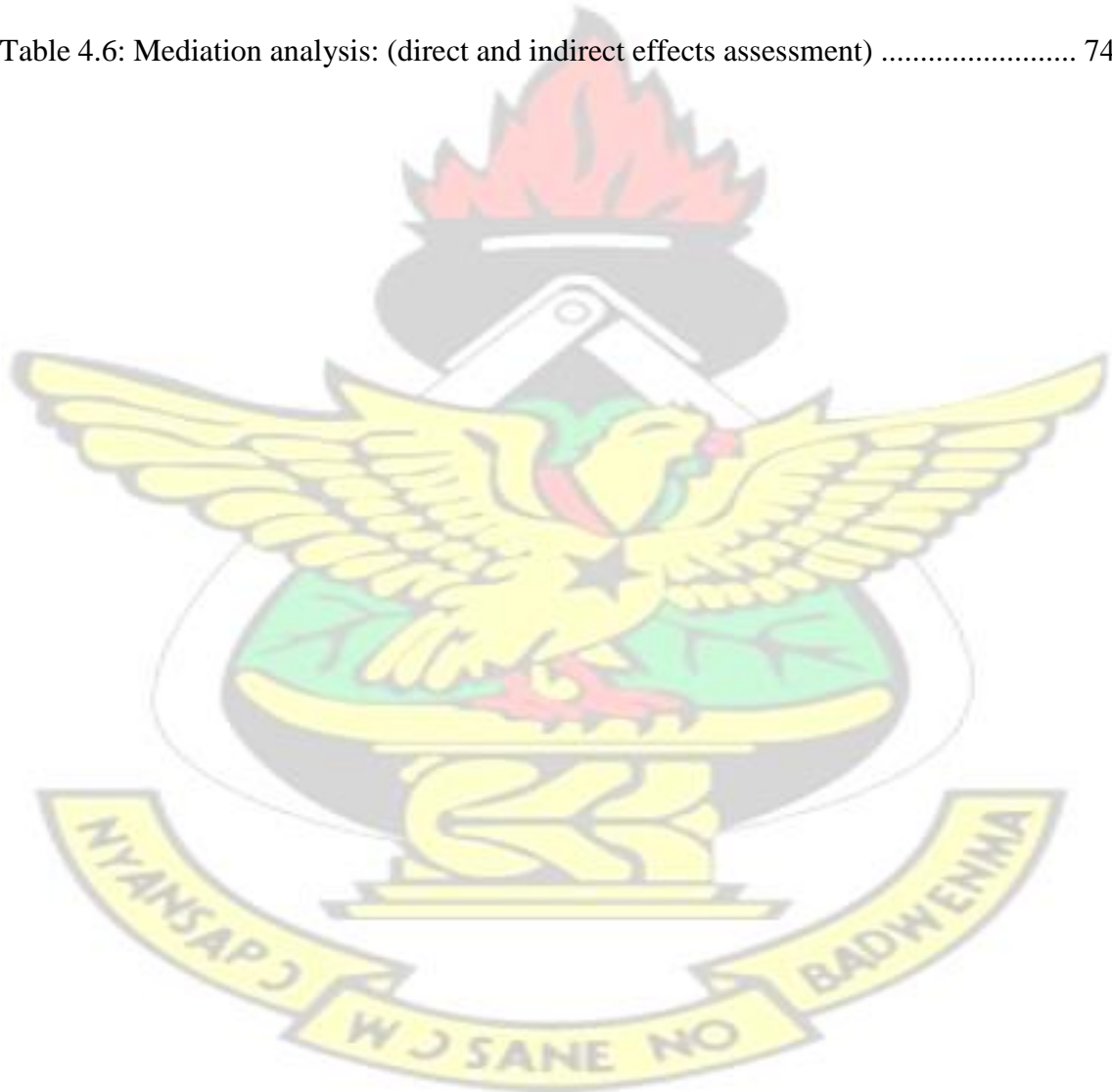
Figure 2.2: Perceived Service Quality Model.....	33
Figure 2.2: Mediation Concept	43
Figure 2.3: Relationship between Customer Care and repurchasing Behaviour	49
Figure 4.1: Telecommunication service brand customer uses	62
Figure 4.2: Factors influencing consumer’s subscription to a mobile network.....	62
Figure 4.3: Full mediation effect of SQ on the relationship between CC and CRB.....	79



LIST OF TABLES

Table 3.1: Mobile subscribers’ distribution by telecom companies	54
--	----

Table 4.1: Socio-demographic data.....	63
Table 4.2: Consumer Repurchasing Information	67
Table 4.3: Descriptive result of the study	69
Table 4.4: Correlation of controlled variables, customer care, service quality and CRB	72
Table 4.5 OLS Regression Analysis Results	74
Table 4.6: Mediation analysis: (direct and indirect effects assessment)	74



CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The Ghanaian telecom industry has witnessed progressive growth over very short period of time, with both mobile and fixed lines services encouraging some of the largest world hands to Ghana (Burkson, 2011). In 1997, the promulgation of the National Communication Authority (NCA) and further deregulating the telecommunication sector implied chance for larger telecommunication companies and motivated entrepreneurs to extend their activities in Ghana and partake in one of the largest boom witnessed in the Ghanaian economic history (Frempong, 2002). With regards to the customer, staying in touch merely implies having the capacity to subscribe to a wireless service and buy a mobile handset. The competitive nature of the telecom industry has led to brand consciousness among subscribers and potential subscribers. In the present liberalized and competitive telecom sector, clients are offered the choice to select from numerous telecom service providers built on the satisfaction level, service quality, and affordability of the service provided. Studies have linked the competitive and the vibrant nature of the sector to the deregulation (Boohene & Agyapong, 2011) and the recent mobile number portability facilitated by the government of Ghana. In a competitive market, providers of telecom services are required to contest on both quality and price of services and also it is essential for the providers of telecom service to meet the requirements of the customer and prospects of service quality and price (Melody, 2001). Customer demand and rivalry are compelling companies to break away from the oldstyle of service quality model, to employ practical policies that could aid them be market leaders.

In the telecomm sector, customers are offered a broader base of service providers to choose from, and keenly exercise their freedom of switching between providers of telecom services. Customers therefore demand custom-made products and quality services at relatively cheaper prices, whereas providers persistently center their strategies on customer acquisitions. Customer retention has become extremely crucial to the telecom industry than customer acquisition. Therefore for numerous incumbent telecom service providers, the greatest challenge is retaining high profitable customers. The main goal of a company is to attract and build a client base. Nonetheless, retaining the client has become equally crucial for company survival.

Customer care consequently plays a crucial role in an organization's ability to retain customers. The perception of a customer of an organisation changes with customer care experience. Therefore, to survive in the fierce competitive environment, telecom firms have resorted to varying forms of strategies including effective customer care practices to enhance service quality to strengthen their position and market share (Turban, 2002). The perception of customer care quality affects their behavioural and repurchasing pattern (Johnson & Sirikit, 2002). Good customer care services enhance customer loyalty and the customer's disposition to repurchase, to buy other services, to buy more, to give positive word of mouth and to become less price sensitive (Bolton et al., 2011). Eventually, this results to greater sales for the organization and a positive reputation in the community (Buchanan, 2011).

However, this can be achieved by a telecom firm depending on the customer's level of satisfaction with the provided telecom services. Service quality refers to the general

behaviour or attitude of customers towards the provider of services, or a psychological response towards the variation amid the expectations of the customer and the actually received service (Hansemark & Albinsson, 2004). In constant changing business environment of today service quality is clear as it highly affects consumer's repeated behaviour while displeasure is recognized as the basic motive for customers' switching behaviour. Customers that are relatively satisfied with provided services have higher probability of providing positive information on their experience with other five or six customers (Mittal & Kamakura, 2001). Similarly, customers that are dissatisfied have higher probability of influencing other ten customers about their poor experiences with a specific firm (Buchanan, 2011). However, studies have produced contradictory result on the effect of customer care on the consumer repurchasing behaviour. Some researches revealed positive effect of customer care on the repurchasing behaviour of clients in the telecom industry (Oliver, 1997; Mittal & Lassar, 1998; Mittal & Kamakura, 2001); whereas a limited number of them also revealed negative relationship between customer care and customer repurchasing decision (Keskett et al., 1997).

In an emerging economy like Ghana, where most people are becoming more enlightened through education and becoming more informed of their rights as consumers, they are able to complain through various channels to mobile telecom firms through their sales personnel, management and the media. The study is therefore anchored on two key issues. On one hand, many past studies in customer care and customer repurchasing behaviour in the African context in general and Ghana in particular are very scanty.

Much of the empirical research on customer care focused on American, European, and Asian consumers (Bunker & Bradley, 2007; Heung & Lam, 2003; Huefner & Hunt, 2000;

Lerman, 2006; Liu & McClure, 2001; Stephens & Gwinner, 1998). Therefore, a study on customer care and repurchasing behaviour in Ghana would increase the body of knowledge in this thematic area within the African and Ghanaian context. More so, limited literature in Africa on customer care and consumer repurchasing behaviour rarely examines the mediating effect of service quality and hence the need for the current study. On the other hand, given the widespread customer dissatisfaction in the Ghana's mobile telecom industry (Nimako & Azumah, 2009; Frempong & Henten, 2004), and the bad consequences of ineffective management of customer care on repurchasing behaviour that could result to losing customers, customer aggression, negative word-of-mouth and tarnishing the reputation of the service provider in media, it becomes critically important for mobile telephony operators to understand customer care in mobile telecom services and their influence on the consumer repurchasing behaviour.

1.2 Problem of the Study

For high level of repurchasing in the telecom industry, customer care is an essential component of consumer consideration (Nanziri, 2011). Customer care as a key determinant of service quality has greater influence on the repurchasing behaviour of consumers (Chadha & Kapoor, 2009). A matter of great concern in the telecom industry is therefore the challenges of low sale volumes attributed to customer care challenges (Tumwebaze, 2013). Despite the numerous strategies of the management team of the various telecom firms to ensure greater customer care through the recruitment of hard working staff, volume of sales are still low due to low level of customer repurchase attributed to low level of service quality (Tumwebaze, 2013). This phenomenon is largely attributed to poor customer care which is perceived as a key determinant of performance

and survival of telecom firms. As a matter of fact, there is typically a 25% drop in loyalty among customers who experience challenges with purchased services or products and hence are propelled to switch to other providers (Adjetey, 2012). Therefore, telecom providers with challenges of product quality, delays in the delivery of services, poor delivery of service in the form of rude staff attitude, irrationally higher fees and service connectivity problems and coverage area are confronted with the challenge of repurchase through the switch of customers to competitors (Nimako, Azumah & Donkor, 2010). At worse some marketing researchers have questioned the viability of the customer care strategies in the telecom industry to guarantee overall service quality (Adjetey, 2012).

Furthermore, the limited studies on the effect of customer care on consumer repurchasing behaviour are concentrated in Asia, Europe and the Americas largely leaving the African setting minimally attended. More so, the available studies on the relationship between customer care and consumer repurchasing behaviour rarely assesses the mediating influence of service quality. On the basis of these research gaps, the current study seeks to investigate the effect of customer care on the repurchasing behaviour of customers in the telecom industry considering the mediating effect of service quality.

1.3 Objectives of the Study

The general objective of the study was to examine the relationship between customer care and the repurchasing behaviour of the customers of the telecom industry in Ghana looking at the mediating role of service quality. The study specifically seeks out to:

1. Examine the effect of customer care on consumer repurchasing behaviour in the telecom industry in Ghana;

2. Examine the effect of customer care on service quality in the telecom industry in Ghana;
3. Determine the effect of service quality on customer repurchasing behaviour in the telecom industry in Ghana; and
4. Examine the mediating effect of service quality in the relationship between customer care and customer repurchasing behaviour in the telecom industry in Ghana.

1.4 Research Question

Based on the researchers desire to provide answers to pertinent questions concerning the customer care practices of the telecom industry and its influence on the repurchasing behaviour of customers, the following queries are stated.

1. What is the effect of customer care on consumer repurchasing behaviour in the telecom industry in Ghana?
2. What is the effect of customer care on service quality in the telecom industry in Ghana?
3. What is the effect of service quality on customer repurchasing behaviour in the telecom industry in Ghana?
4. What is the mediating effect of service quality in the relationship between customer care and customer repurchasing behaviour in the telecom industry in Ghana?

1.5 Significance of the Study

The study result would be of immense benefits to all stakeholders in the telecom industry including the managers of the telecom firms, policy makers and customers.

Through the result of the study, managers of the various telecommunication firms in Ghana could possibly adopt the right and effective customer care strategies to attract new customers, retain existing ones and hence increase the company's rate of repurchase and ensure greater corporate performance. The customers of the telecom industry could also benefit from the study result through receiving of relatively better customer care since they have freedom of switching between telecom providers. The policy makers like the NCA, the Consumer Protection Agency (CPA) and the Government of Ghana could rely on the result of the study effectively regulate the industry and ensure quality customer service and customer care. Based on the result, the CPA could be the agency to fight and request for a relatively better customer care and service for the consumers of the telecom industry in Ghana.

Generally the various studies on the relationship between customer care and the customer repurchasing behaviour are incomplete. Some researchers have established positive relationship between customer care and repurchasing (e.g. Chang, 2008; Johnston & Marshall, 2010; Levy & Weitz, 2012). However, Walker (2005) reports that customer care does not necessary lead to higher level of customer repurchase. Furthermore, the many studies in this academic area are predominantly centered in the developed world leaving the developing world largely unattended. Also, the extensive studies on customer care largely fails to further look at the mediating influence of the satisfaction of customers on the relationship between customer care and the repurchasing behaviour of customers. The

current study therefore seeks to narrow these knowledge gaps through the conduct of this study in the telecom industry in Ghana. The result of the study would therefore serve as reference point for academicians and students in different settings of the world.

1.6 Scope of the Study

Conceptually, the study focused on the influence of customer care on consumer repurchasing behaviour, the effect of client care on the satisfaction of customers, the effect of service quality on customer repurchasing behaviour and the facilitating function of client satisfaction between client care and client repurchasing behaviour in the telecom industry in Ghana. The study was not confined to any specific time period but depended on the experience of the customers of the telecommunication companies in the Kumasi metropolis in the Ashanti region of Ghana. Data for the study relied on structured questionnaire administered to customers of the telecom industry. The included telecom companies were MTN, GLO, Airtel, Vodafone, Tigo and Expresso.

Geographically, the study was confined to the customers of the telecom industry in the Kumasi metropolis in the Ashanti Region of Ghana.

1.7 Overview of the Research Methodology

The quantitative design method is adopted by the current study. Quantitative research is the numerical depiction and manipulation of interpretations for the goal of describing and interpreting the occurrences that the observations echo. Both descriptive and explanatory approaches to study were employed. The entire customer base of the telecom industry in the Kumasi metropolis constitutes the target population of the study. The Devaus (2002) sample size proportion formula was employed in calculating the effective sample size for the study. The data for the study was collected using a structured questionnaire. The

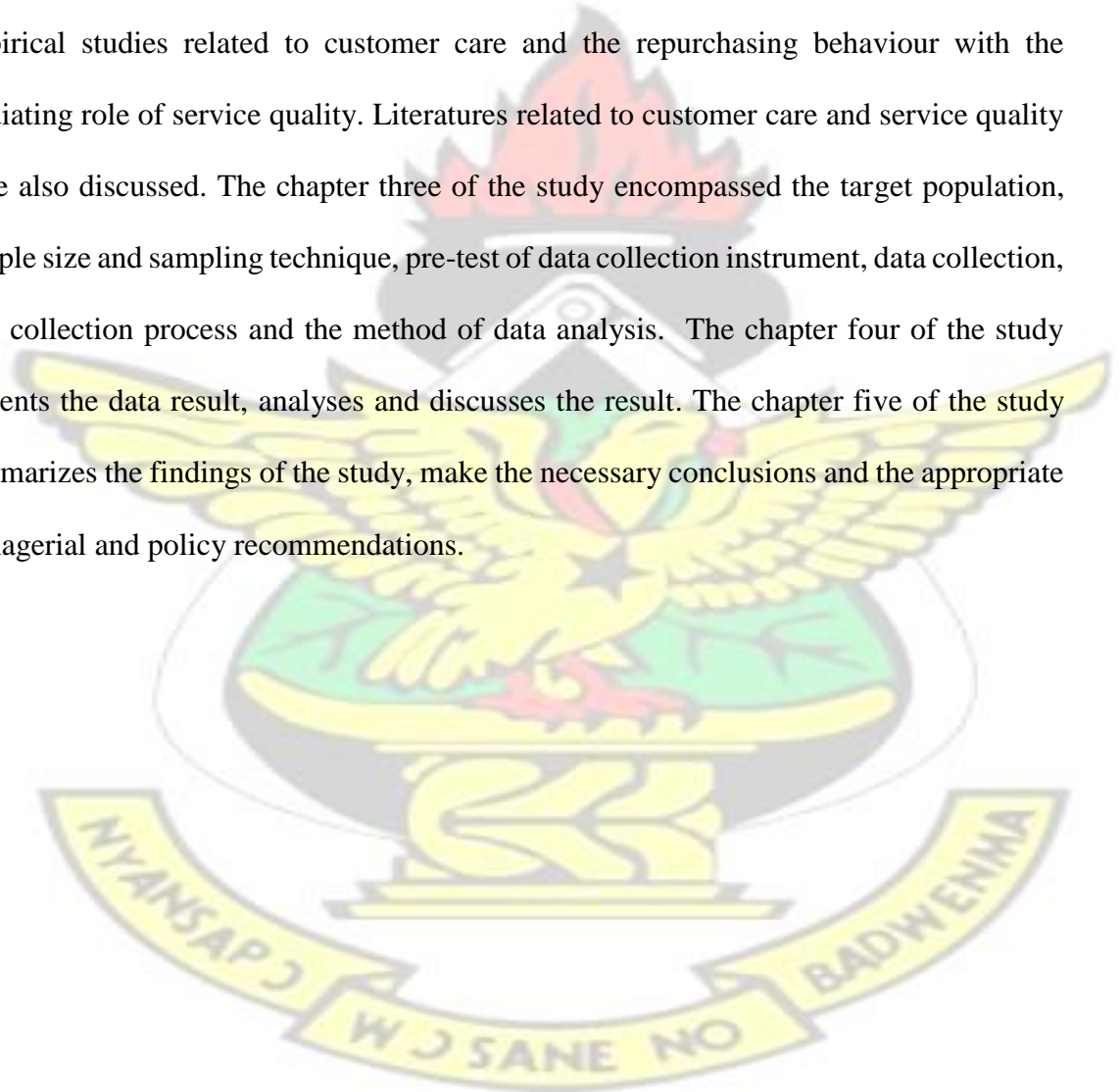
constructs for the study were first pre-tested to ensure internal consistency and reliability of the questionnaire. The data collected through the administration of the questionnaire with the customers was coded and fed to the Statistical Programme for Social Sciences (SPSS). The processed data was further analysed using both descriptive and inferential methods. The relationship between customer care and repurchasing behaviour, customer care and service quality and the mediating role of service quality between customer care and consumer repurchasing behaviour were analysed using both Spearman's Rank Correlation and multiple regression.

1.8 Limitation of the Study

The study was challenged by several limitations including resource inadequacy and questionnaire administration challenges. The researcher was limited in terms of financial resources needed to cover a larger scope and also ensure the completion of the study in a limited time. The study was also time constrained in a sense that the study was required to complete the study in the stipulated academic framework of the Business School and the Graduate School of KNUST which further limited the researchers' ability to expand the scope of the study to cover larger geographical demarcation. The researcher was also confronted with the difficulty of convincing the residents of the Kumasi Township to assist in the administration of the questionnaire. Some of the residents were of the opinion that such studies are of no use since little attention is given to the recommendations of the similar studies by policy makers. The researcher reduced the effect of these limitations by hiring the services of well-trained enumerators to assist in the study. The researcher took time to well elaborate on the need for the residents to assist in the administration of the questionnaire since it could inure to their own benefits.

1.9 Organisation of the Study

The study was organized in five chapters. The chapter one of the study encompassed the background of the study, the problem statement, the objectives of the study, the research question, significance of the study, scope of the study, limitation of the study, and the overview of the research methodology. The chapter two of the study reviewed numerous empirical studies related to customer care and the repurchasing behaviour with the mediating role of service quality. Literatures related to customer care and service quality were also discussed. The chapter three of the study encompassed the target population, sample size and sampling technique, pre-test of data collection instrument, data collection, data collection process and the method of data analysis. The chapter four of the study presents the data result, analyses and discusses the result. The chapter five of the study summarizes the findings of the study, make the necessary conclusions and the appropriate managerial and policy recommendations.



KNUST

The logo of Kwame Ninsin University of Science and Technology (KNUST) is centered in the background. It features a yellow eagle with its wings spread, perched on a green globe. Above the eagle is a black mortar and pestle with a red flame rising from it. Below the eagle is a yellow banner with the university's name in Akan: 'WYNSAPƆ AƆ BƆDIWƆLIMƆ' and 'WƆSANE NO' at the bottom.

CHAPTER TWO

LITERATURE REVIEW

This chapter of the study reviews empirical literatures related to customer care, consumer re-purchasing behaviour and service quality. The chapter begins through the elaboration of the concept of customer care, consumer re-purchasing behaviour and service quality. The chapter further reviews literatures related to the effect of customer care on consumer re-purchasing behaviour and the mediating role of service quality in the relationship between customer care and consumer purchasing behaviour in the telecom industry in Ghana.

2.1 Customer care

A customer is an individual or a firm whose need is fulfilled by a firm's product or service at specific time (Mittal, Vikas & Kamakura, 2001). A customer is the most vital individual in the firm, whether he or she comes personally, phone or keeps in touch with the supplier (Cook, 2011). At the end of the day, a customer is any individual who approaches a staff member, individuals, stakeholders, contractors for assistance, data or exhortation; this likewise incorporates suppliers or associates (Kumbhar, 2011). For these groups of customers to be satisfied and developed positive purchasing attitude towards the products of a company there is the need for better customer care. Customer care is extending a help to individuals in a manner a service provider might want to be treated or dealt with (Cook, 2011). Customers required accessible, cost-effective and efficient services and thus firms must ensure they are met. In all dealings with individuals, clients of telecom companies have the privilege to be treated with nobility, admiration and graciousness.

The basis for conveying extraordinary services, anticipating an image to embrace gauges which forms a pattern for an organization to deal with conveying proficient client care (Berdigan, 2013). Some of the major customer care principles that need to be upheld by companies including firms in the telecom industry include been mindful and considerate; been straightforward and reasonable with customers; react rapidly to ask for help; give benefits that are reasonable and available to all; set and distribute measures for all administrations; record, screen and distribute grumblings and compliments; clarify our administrations and keep the general population educated on the organisations products and services.

2.1.1 Customer care Practices

Service is characterized as any action or advantages that one group can provide to another that is basically impalpable and may not lead to the possession of anything (Kotler, 2003). In reality, once services are delivered, they are expended at the same time. To increase their customer base, service providers are required to pay crucial attention to the satisfaction level by providing the best of care. However, service quality can be achieved through better customer care that can be achieved through better services and ensuring limited consumer complaints.

Some of the major characteristic of services are that they cannot be touched, watched or shown. A client might buy a specific Service yet commonly has zero physical to show as a consequence of the consumption. Bowen and Schneider (2001) expressed that immaterialness emerges in light of the fact that a service is basically a procedure or an affair as opposed to a physical item which the client can have. Fornell (1992) and Levesque and McDaugall (1999) report that consumer loyalty's has the potency to increase the size of customers of the firm, increase the utilization of more erratic customer blend and build the reputation of the company. One way to accomplishing clients' fulfillment is via efficient customer service. The procurement of services to customers, sometime recently, amid and after sales describes customer service. Client's service as a progression of exercises intended to upgrade the level of consumer loyalties, that is, the inclination that a service or product has met client's desire (Zeithaml & Bitner, 2003).

Reliable clients, from cost viewpoint tend to stay longer with the favored suppliers, purchase progressively and produce positive verbal impact that might advance advantage

the favored supplier (Reicheld and Kenny, 1990). A client might, be that as it may, move on from being a customer; to supporter lastly a promoter. It has been demonstrated in the writing that, there is a connection between client devotion and hierarchical gainfulness (Reicheld, 1996).Some of the ideas that have been utilized to clarify why clients leave or stay with an association are consumer loyalty which relies on client administration. Every single effective company must figure out how to hold clients notwithstanding when the clients seemed fulfilled by the administration gave. Reicheld (1996) further reports that there are solid contentions for administration to painstakingly consider the scope of components that build client consolation and degrees of consistency. There are various studies, supporting clients' consolation and maintenance. In any case, there is minimal experimental examination embraced similarly as can be discovered to explore the construct ups that clarify the utilization of client administration as a device for aggressive edge. Various studies concentrated on recognizing a percentage of the fabricate ups that are thought to be precursor to client behavioral example and adding to a measure of consumer loyalty, client quality and client faithfulness without analyzing other potential form ups.

2.1.2 Elements of Customer Care

Fundamental components required in rendering services to customers; all rotate round collaborating with the client. Communication is a two route procedure in which there is a comprehension and availing data or thoughts between two or more individuals (Communication 2014). The supplies of services can only ensure quality customer care through the comprehension of the needs of the customers and hence develop the requisite care strategies to ensure retention and acquisition. Some of the key customer care retention

strategies often employed includes building customer intelligence, listening to customers, resolving the challenges of customers fairly, and solving customer challenges quickly and many others.

A) Building Customer Intelligence

The retailer dependably confronts the test of speaking adequately with clients; if there is no great comprehension of who their clients truly are. A private comprehension of clients is the way to giving rewards to client service to the retailer. Building client insight gives an approach to add to this sort of comprehension about the client. Client knowledge includes a consistent procedure of gathering data, making a recorded database and adding to a comprehension of present, forthcoming and lost clients (Harris, 2010).

Client knowledge helps the retailer to better serve various types of groups of clients. This insight gives educated methods for customizing administration, or administration ways to deal with particular clients in the store. Successful business sector division (that is partitioning a business sector into gatherings of clients with comparative tastes or inclinations), can be accomplished when a store has inside and out information of its clients (Kotler & Keller, 2011).

B) Listening To Customers

Today's clients can without much of a stretch get to be passionate about their issues with the retailer. To evade or decrease vivified responses from clients, store work force ought to attend and offer clients adequate time to uncover their protestations. Johnston and Marshall (2010) additionally recommend that dynamic attention that includes rendering

the utterer full focus empowers greater comprehension of the client's grievances and can ease strained minutes. Staff of banks ought to be eager to allow client's time to convey their protests deprived of intruding. Intruding on clients can assist intensify the passionate condition of the client. Offering thoughtful reactions can be of assistance for staff in chilling off passionate clients. Watchful attending to what the client think is a reasonable answer for his/her grumbling, is mandated not simply expecting what the client needs. Expecting that a discount is sufficiently reasonable for a client returning ruined products would not be sufficient. Nonetheless, showing an expression of remorse for the impediment of returning to the store may be sensible (Levy and Weitz, 2012).

C) Resolving Problems Fairly

It is imperative that a store worker concentrates on carrying back the client when stood up to with an objection. If clients feel their protests have been taken care of genuinely, positive feelings about the store or bank can be made through the 'word of mouth'. Levy and Weitz (2012) clarify additionally that clients make assessments on how their grievances were determined in view of distributive and procedural reasonableness.

Distributive reasonableness or equity speaks to the choice picked by the administration supplier in managing an objection or adjusting for the impairment created, in which clients contrast advantages got and costs (misfortune). An illustration is the point at which a store representative offers a client a discount or a conciliatory sentiment. Then again, Nikbin et al. (2010) propose that practical equity is the reasonableness saw by clients of the procedure used by the supplier of service. These two sorts of reasonableness demonstrate

that clients settle on unmistakable answers for an objection than elusive ones (that is distributive decency). In accordance with procedural reasonableness, clients anticipate that store staff will take after organization rules to guarantee consistency in managing distinctive client protestations (Levy and Weitz, 2012).

D) Quick Resolving Of Customer Complaints

Clients are worried about the time taken to determine their grumblings or convey any sort of administration. It is critical that each store worker is equipped for managing client grievances claim their own, to stay away from time referring so as to squander experienced a client to another representative for help. Mowen (1993) describes complaint behaviour as any one of a number of actions that is triggered by perceived dissatisfaction with a purchase episode. It is a process which “constitutes a subset of all possible responses to perceived dissatisfaction around a purchase episode, during consumption or during possession of the goods or services” Crie’ (2003: 62). These definitions suggest that complaint may arise as a result of defective or poor product or service quality, unfulfilled expectations in the service encounter, or some unfulfilled promises given by the product manufacturer or service provider. Customers may complain about some attribute of a product or dimension of service quality that is perceived as dissatisfactory. Complaint may also result from dissatisfaction during the purchase, possession or consumption of a product/service. Thus, in mobile telephony context complaint may be made by customers about the high call charge per minute/seconds, poor network quality, unreliable services, not keeping promises, among other things. There is the need for the service provider to attend immediately to these complaints.

The customer-centric marketing philosophy is undoubtedly found to be an important drive for business organizations that seek to establish long-term business relationship with profitable customers (Stone, Woodcock, & Macthynger, 2000; Kotler & Keller, 2006). This has resulted in development and implementation of business strategies that seek to understand customers better in order to satisfy and retain them for the organization (Kotler & Keller, 2006). Customer complaint behaviour (CCB) is one area that has received great deal of attention from practitioners and scholars in the marketing literature. Many past studies have found that CCB is significantly caused by service quality/dissatisfaction, and that dissatisfied customers are more likely to complain than satisfied customers (Heung & Lam, 2003). In spite of the effort mobile telecom operators may put forth towards satisfying and retaining profitable customers, there is no perfection in the delivery of superior services to ensure zero complaints (Wysocki, Kepner, & Glasser, 2001). Therefore, operators are required to understand customer complaining behaviour in order to effectively manage it. What makes matters worse is that even some satisfied customers may still complain in order to provide useful feedback to product/service providers on service quality (Liu, Kang, Bai, & Zhang 2006). Again, some dissatisfied customers may not voice their complaint to the product/service provider, but may use other avenues to complain such as negative word-of-mouth, aggression, taking the business to a competitor elsewhere, among others (Cheng, Lam, & Hsu, 2006).

2.1.3 Approaches to Customer Care/Service

The fundamental ways to deal with client care or service incorporate both the Customisation and Standardization approaches. The customised way to deal with client service rotates around organizing service to address customer individual issues, while a standardized approach includes adherence to certain set principles of executing client service or care (Levy and Weitz, 2012). Singh (2011) suggest that a personalized method is established on the theory that each client is important and assumes a considerable part in deciding the service provider's prosperity, while homogeneous method (standardized method) guarantees that there is a comparative affair relating taste, feel and quality regardless of area.

Customized (modified) approaches to client service guarantee unrivaled and one of a kind service is given. Hyken (2013) additionally reported that customized unrivaled service guarantees that clients return and buy from the service provider as a result of the close touch connected with this client service method. Be that as it may, irregularities may happen in conveyance of the service. It relies on upon individual characteristic of the service supplier how great or awful the provided service will be. Standardisation acquires consistency service conveyance and guarantees efficient. Levy and Weitz (2012) clarify that store work force are guided by guidelines under the institutionalized approach which makes the entire process speedier and reliable. Case in point, the telecom firms in Ghana offers the same quality service or item to all clients through their client service centers, whether through up close and personal contact or telephone; this is because of their usage of institutionalized methods for conveying client service.

2.2 Consumer Re-Purchasing Behaviour

Customer repurchasing behaviour characterizes the procedure used by clients in the quest for or picking or purchasing, utilizing and discarding services or products to fulfill their necessities and needs (Consumer purchasing Behavior, 2010). This conduct is typically impacted by the cultural and social foundation of every client that is a forerunner of consumer loyalty that is affected by client care or service of the telecom organization. Schiffman, Kanuk and Wisenblit (2010) have the same supposition that client attitude clarifies buyer traditions that are uncovered in searching for, purchasing, using, evaluating and discarding services that are accepted to have the capacity to fulfill needs. From the above definitions, it can be reasoned that customers are seen as rational leaders who just seek after fulfillment of their selfish interest. A buyer's conduct is influenced by three distinct elements: social, personal and social elements. Utilization decisions can't be comprehended without thinking about the way of life in which they are made. It is a blend of rituals, norms, traditions and meanings. Individuals regularly pick services and products that mirror the parts they have and their genuine or coveted status in a general public (Kotler et al., 2009). The reference groups of shoppers impacts their buying conduct in three unmistakable modes including the presentation and revelation of new practices and ways of life, impact on demeanors and self-idea, and the making of weights for congruity that can affect buying conduct of customers. The behaviour of the consumer is further impacted by the customer's personal features or qualities including stage in the life cycle, the purchaser's age, monetary circumstances, occupation, qualities, way of life, identity, and self-idea. Values likewise have such a gigantic effect on purchaser conduct and are essential regarding this study in view of the moral part of obtaining conduct (Kotler et al., 2009). Asch and Wolfe (2001) and additionally Kotler et al. (2009) and Noel

(2009) talk about that social class is additionally an extraordinary impact in purchaser conduct where Kotler et al. characterize social class as being a piece of the social elements influencing shopper conduct as opposed to individual variable.

Cost is a variable influencing customer conduct. Cost can be characterized as the thing that a shopper needs to offer up to purchase and get a specific item (Evans et al., 1996). Moreover, a customer buys on the premise that the estimation of the obtained thing is more prominent than its cost (Evans et al., 1996). As such, the apparent advantages of an item should surpass the costs of securing it. The purchasing practices of females are impacted by measurements, for example, client care, rebates and offer and also cost of the items to specific degrees (Consumer Behavior towards, 2010). Age distinction is likewise viewed as an imperative variable in the Ghanaian ladies while catching the acquiring conduct. Be that as it may, Kokoi (2011) experimentally showed that such impact is exceptionally negligible and restricted on the buying conduct of Finnish ladies identified with facial healthy skin items. Khan and Nasr (2011) from an alternate measurement showed that brand awareness is the key element among the Pakistani ladies when they settle on obtaining choices. The study on the new matured Indian ladies by Subrahmanian (2011) recommends that the makers and advertisers ought to attempt the force methodology for the different arrangements of ladies on age and occupation as opposed to push system, which will make an alternate hub and draw in similarity towards the item. Females are more concerned towards the nature of the item while acquiring (Effect of Advertisement, 2010). Be that as it may, the accentuation of the present study is on the impact of client consideration of the telecom administrators in Ghana on the buying conduct of the clients, with accentuation on their fulfillment level.

2.2.1 Decision Process

The framework centers halfway on the five process of making decision which shopper's go through when endeavoring to decide. Nonetheless, it is not arranged for every individual buyer to go through all stages; it depends on its broadened or habitually perilous thinking attitude. The five stages or procedure of making decision on purchases include: issue acknowledgment, inner inquiry and valuation, outside pursuit and valuation, buy procedures and the result of the purchasers choice.

2.2.2 Types of Consumer Buying Behavior

The kinds of buyer purchasing attitude are controlled by components including the level of contribution in buy choice; the purchasing level of inclusion that decides why customer is propelled to look for data around a specific items and brands however basically disregards others; and the high purchase involvement. The sorts of risks connected with the consumer purchasing behaviour incorporate the Economic risk, Social risk and individual risk. The four kind of customer purchasing behaviour incorporate Routine Response/Programmed Behavior - buying low commitment as frequently as could be expected under the circumstances gained negligible exertion things; require alongside no interest and decision effort; acquired thus. Outlines join pop pops, snack sustenance, milk et cetera. Restricted Decision Making- - buying thing every so often; the Extensive Decision Making/Complex high affiliation, new, expensive and/or incidentally obtained things. Abnormal state of money related/execution/mental risk; and the Impulse buying, no conscious organizing. The purchase of the same thing does not for the most part move the same Buying Behavior.

Thing can move beginning with one class then onto the following.

2.2.3 Consumer Decision Making Process

Kotler (1999) suggests that buyer's choice making is categorized as the stage during which the buyer or the customers actually buy the items. Kotler (1999) argued that, the purchaser would buy the most favoured brand. Studies additionally recommend that the palpable demonstration of settling on the choice of the purchaser is dependent on the imperative process that a buyer passes through in deciding on which items and service to buy or pay for (Berkowitz, Harley, Kerin & Rudelius, 1994). Berkowitz et al. (1994) nevertheless suggested that there are five stages involved whenever a shopper is required to make a purchasing decision. These are as per the following in Figure 2.1 underneath.

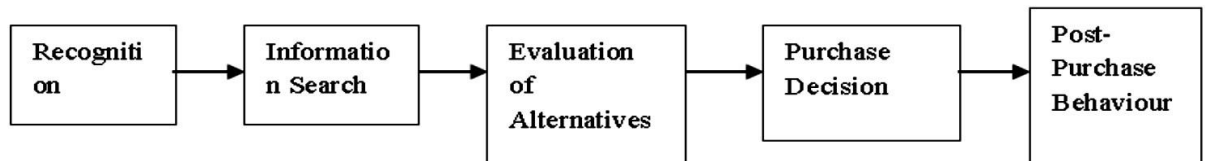


Figure 2.1: Stages in the Purchase Decision

Source: Berkowitz and Harley (1994:23)

Recognition of issue is the first stage in the purchasing decision of consumers. In endorsing and broadcasting products or services, sales representatives or agents of banks can actuate the choice of buyer's process through showing the insufficiencies of contending items (Ngolanya, Mahea, Nganga, Amollo & Karuiki, 2006). The insufficiencies according to them might integrate differences in costs, whereby the

candidates' items are priced ascetically higher than that of the company. Premiums can likewise be offered in order to pull in her rival's clients.

The customer starts to hunt down data in the wake of recognizing the challenges. The customers might experience his thought for previous experiences with the product or items. This as per Berkowitz et al. (1994) is known as inner pursuit. The purchaser may similarly attempt an external pursuit for information, this is predominantly if the previous encounters or information is deficient. Indispensable wellsprings of external information are; close to home hotspots for example relations and friends whom the customers believe are trustworthy, open hotspots for example product evaluating firms like the shopper reports, National Communication Authority, and TV buyer programmes and publicist ruled cradles, for instance, information from venders that integrate endorsing, purchase purpose presentations in store and demand for firms (Ngolanya et al., 2006).

The information scan stage clears up the subject for the buyer by recommending criteria to usage for the purchaser and producing brand names that can fulfill the standards. The information the buyer has may not be sufficient in light of the fact that it does not comprise all individuals considered by the variables or constructs. It is along these lines critical for the purchaser to concoct assessment standards that informs both the features of the target of the brands they might consider essential (Ngolanya et al., 2006). This learning as suggested by could aid the publicist to distinguish the greatest essential assessment criteria customers use when adjudicating items or services.

An evoked set is the set or groups of products in the class of items among which the purchaser have information about (Berkowitz et al., 1994). The shopper in this manner settles on a choice subsequent to looking at the options in the suggested items. The motivation of buying a product however occurs regularly amongst the stage of buying and accordingly promoters should in this way explore the purchasing drive of the consumer. Promoters might offer shoppers quality products so as to encourage the buyers to purchase the products and if the worth is adequately coaxing, they may just end up purchasing the products (Ngolanya et al., 2006). Buyers do not essential complete the process on their objectives (Ngolanya et al., 2006). They argued that improvements at the stage of purchasing might lead to the buyer to settling on a less favoured choice or not to buy by all possible modes. The offering season circumstance might influence the choice of the purchaser, the buyer's favoured product might come out of bulk of products that can influence no decision or searching for additional data from the firm might enhance their brand disposition that the purchaser had not expected to buy. Buyers who take part in low association choice making procedure are a test for advertisers. Little time and exertion is spent on the buy decision, subsequently data went for persuading shoppers regarding the advantages of the brand is prone to be specifically disregarded (Ngolanya et al., 2006). To them, getting the buyer to attempt the item on the impromptu is urgent. Free examples and coupons can be utilized to urge customers to attempt a low inclusion item.

The last stride in the buy choice procedure is the post-purchase conduct of the shopper. After buy, the customer contrasts the real experience and his desires and might either be fulfilled or disappointed. In the event that the buyer was disappointed, the probability of acquiring that brand turns out to be low while the likelihood of a fulfilled shopper buying the same brand is high. In the post buy assessment stage, purchasers manufacture

experience and information about the administration and make assessment whether the administration has lived up to their desires or not. Shoppers have a foreordained standard against which to think about the result, Gabboth and Hogg (1994). Purchaser choice making procedure is balanced by intricacy of the acquired administration. Choice making in more intricate offerings might include more data inquiry and assessment than choices in basic offerings and in this way handle endures longer. In a compelling circumstance, the customer can even feel that the administration is excessively convoluted and chooses not, making it impossible to buy by any stretch of the imagination. At the point when a need is actualised, customer may move straight to purchasing without looking data or assessing choices. In these circumstances, the customer just purchases the administrations that is recognizable or comes to in for a contending administration (Kotler, 2006).

2.2.4 Consumer Decision Making Models

The proponents of the three noteworthy "complete" frameworks for consumer choice include Howard and Sheth (1969), Engel et al. (1968), and Nicosia (1966). These tries to take after the mental state of each client from the period when they get the chance to be aware of the probability of obtaining in order to satisfy a material need and eating up a thing to their last appraisal of the results of having done in that capacity. High association with a thing accomplishes a broadened fundamental theory framework which begins with issue certification, trailed by a data search for, elective assessment, buy, and post buy works out (Engel et al., 986). This methodology is upheld by dynamic information get ready gathering including presentation, thought, thankfulness, yielding/affirmation, and upkeep. The choice controlled by the aftereffect of the information process-helped decision gathering may have satisfying or loud results: the speculation of subjective

uproar for the customer, which affects future acquiring was introduced by Festinger (1957). Similarly, Engel and Blackwell (1982) pointed out that normal effects may impact the decision course of action following up on the buyer's motivation and point, and that erratic components, (for instance, non-openness of the wanted brand or lacking resources) may realize change of the genuine choice made by a client. This model acknowledges that watched purchaser behavior is gone before by intrapersonal mental states and events (disposition desire purchase gathering). What's more, the model portrays these mental events as yields of the treatment of information, disparaging that purchasers search for and use information as an element of their reasonable basic intuition and decision making frames.

2.3 Service quality Concept

Quality is defined as anything that accords with the characteristics of the product to meet the external clients' needs (Crosby, 1984; Karim, 1996). Product quality actually varies from that of a service as the former is tangible, and the latter is intangible. Service is defined as activities or benefits that are presented for sale by The American Society for Marketing. Furthermore, the behaviour based on a relationship between two parties; basically the provider and the receiver, and the essence of this reciprocal process in intangible explains services (Kotler, 2003). Service as a set of economic activities provides time, location and psychological benefits to receivers (Hakesver, 2000). Providers of services have to care about the quality of their services since this quality is considered the essence or core of strategic competition (Mohammed and Shirley, 2009). Service should provide a set of features that meets the needs of clients, enhance relationship between clients and providers and further enhance the clients value (Walfried

et al., 2000). Good knowledge of the features and benefits of service quality on the part of providers do play a role in their success and their perseverance in the transnational competitive environment (Huseyin et al., 2005). In conclusion, the quality of the services provided by financial institutions is an integrative valuation of the services provided to the external client, for clients are considered to be independent persons with numerous necessities on the basis of which services are delivered, based on certain requirement. On the basis of this, service providers need to sternly sample innovative employees with high qualification and abilities. There are available ten quality dimensions and criteria with which quality of services can be examined (Berry & Parasuraman, 1997). These dimensions include 1) Reliability: refers to the organization's ability to accomplish or perform the promised service accurately; (2) Responsiveness: refers to the speed and service providers' response to the demands and needs of customers. The response is the presence of the will to help customers and provide them with the service immediately; (3) Competence: the capital adequacy of employees to perform efficiently and effectively; (4) Accessibility: Services are made accessible via communication mediums such as telephone, radio, television , internet and many others; (5) Courtesy: this engulfs the politeness and sense of friendliness shown to customers; (6) Communication: this covers the employees capacity to listen and understand the complains and information conveyed by customers. It also covers the ability of the employee to send the right information from managers to customers; (7) Credibility: this covers the consumers level of trust and confidence in the company or the provider of service; (8) Security: with regard to this characteristic, services provided by company should be free of defects, hazards so as to avoid possible complaints from customers. This will also strengthen customer confidence and trust in the service provider; (9)

Understanding: this can be attained via customers capacity to determine and understand the needs and complaints of customers; and (10) Tangibility: the service which had the advantage of intangible cannot be seen or touched, and the customer needs to evaluate the service before consumption. However, there are others than can be touched and seen like physical properties of the company.

Further studies have merged these ten dimensions into five major ones. The expectations and perceptions of customers are evidently explained by these dimensions. This newly expounded model is referred as “SERVQUAL” model. The components of this compound word are ‘Service’ and ‘Quality’. The five propounded dimensions include tangibility, reliability, responsiveness, assurance and empathy.

The constant dimensions of the SERVQUAL model include tangibility, reliability and responsiveness (Gronroos, 1994). However, the criteria of ‘Assurance’ encompass service variables such as reliability, security and courtesy. Empathy on the other hand encompasses elements such as time, place, communication and the understanding of the client. Functional dimensions as components of the SERVQUAL model include tangibility, assurance and empathy (Gronroos, 1984), whereas reliability and responsiveness are described as technical dimensions. The two prominent approaches in deciding and creating a suitable framework or model to measure the quality of services include directional and gap approach. The gap approach or SERVQUAL model emanates from the gap between customers expected level of service quality and the actual service performance level (Parasuraman et al., 1988). The extent of the gap is reliant on the

design, nature and provision of services to clients. The directional approach however has to do with satisfaction level and customers perceived actual performance of service providers. In this respect, much emphasis is given to what is left of their previous perception of the service quality and the level of their satisfaction with the current performance of the service. Satisfaction is therefore an intermediary factor between the previous perceptions of the service quality and the present perception of it.

2.4 Measuring Service Quality

A major driving wing behind competitiveness, customer satisfaction and revenue improvement is service quality (Edvardsson, 1992). Service quality is an area of research that examines how services are provided so that the client is satisfied, or provision of services that meets or exceeds clients expectations (Gremler & Brown, 1998). Customer evaluation of service outcome and service process as well as a comparison of customer expectations with actual service performance further describes service quality (Parasumaran et al., 1985). Service quality therefore is defined in the frame of the gap between current service level and customer expectations. Service quality also defines consumer's total imprint of efficiency of an organization and its services (Park et al., 2004). Customer satisfaction is therefore a judgment made based on a specific service encounter.

There is enormous difficulty and challenge in the measuring of service quality based on its characteristics (Parasumaran et al., 1985; Johnson & Fornell, 1991; Tiernan et al., 2008). Different from product quality, a set of specifications or by physical aspects such as defects cannot be applied to service quality due to service intangibility and

simultaneous production and consumption (Tiernan et al., 2008). Furthermore, evaluation of services process alone does not meet the measuring requirement of service quality (Johnson & Fornell, 1991). However, there is the need to take into consideration the service production process including employee training and customer-employee interaction. The measuring of all dimensions of the process of services is a necessity for understanding the quality of services. Researchers in the area of service quality have established numerous tools in measuring service quality. Some of these tools have been discussed in the subsequent paragraphs.

The well-known service quality model, SERVQUAL was established by Parasumaran et al. (1985). The researchers of this model emphasized on clients expectations and the received services or how client's expectations are met by the quality of the services provided by companies (Gronroos, 1984). The discrepancy between customer's expectation of the provided service and the perceived quality of the provided service is measured by the SERVQUAL-model. The five gaps defined by Parasumaran et al. (1985) include: Gap 1: consumer expectation – management perception gap, Gap 2: management perception – service quality specifications gap, Gap 3: service quality specifications – service delivery gap, Gap 4: service delivery – external communications gap, and Gap 5: expected service – perceived service gap. According to this model, service quality depends on the size of Gap 5 (expected service – perceived service gap), which in its turn depends on previous four gaps, i.e. $Gap5 = f(Gap1, Gap2, Gap3, Gap4)$. Furthermore, to estimate perceived service, ten major factors of service quality described in the previous paragraphs were propounded by Parasumaran et al. (1985). The examined gaps influences

expected and perceived services of clients of providers as shown by Figure 2.1. The expected service quality is immensely affected by personal needs, word of mouth and past experiences.

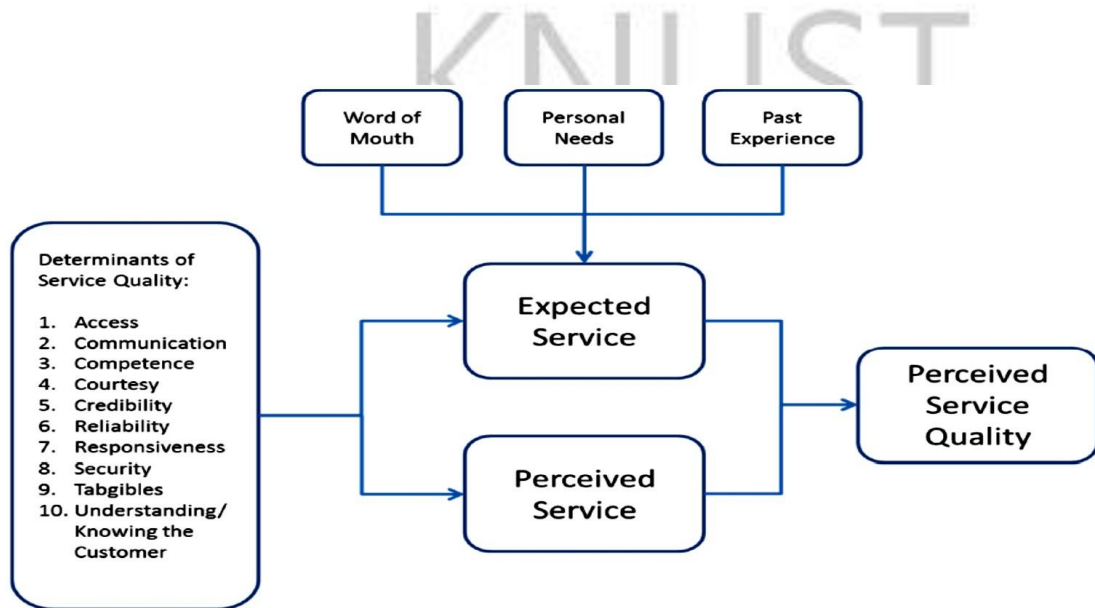


Figure 2.1: Determinants of Perceived Service Quality

Source: Parasumaran et al. (1985)

In 1982, Gronroos also propounded another prominent service quality model. The model defined two major types of services including technical and functional dimensions. Technical quality defines services received by clients from providers. Clients of providers are sometimes not just interested in the result of the process of service, but also in the process. That is to say, how the service is delivered to the clients defines its functionality or the mode through which clients receive technical quality. Furthermore, there is image quality or corporate image (for example, an image of a local office, how the customers perceive the service provider). Technical and functional quality characteristics add to image quality. Moreover, major variables such as word-of-mouth, ideology as well as

marketing activities influence image quality. These types of service quality are identical to ones Lehtinen and Lehtinen (1982) suggested. Based on these,

Gronroos (1982) presents the following model (Figure 2.2):

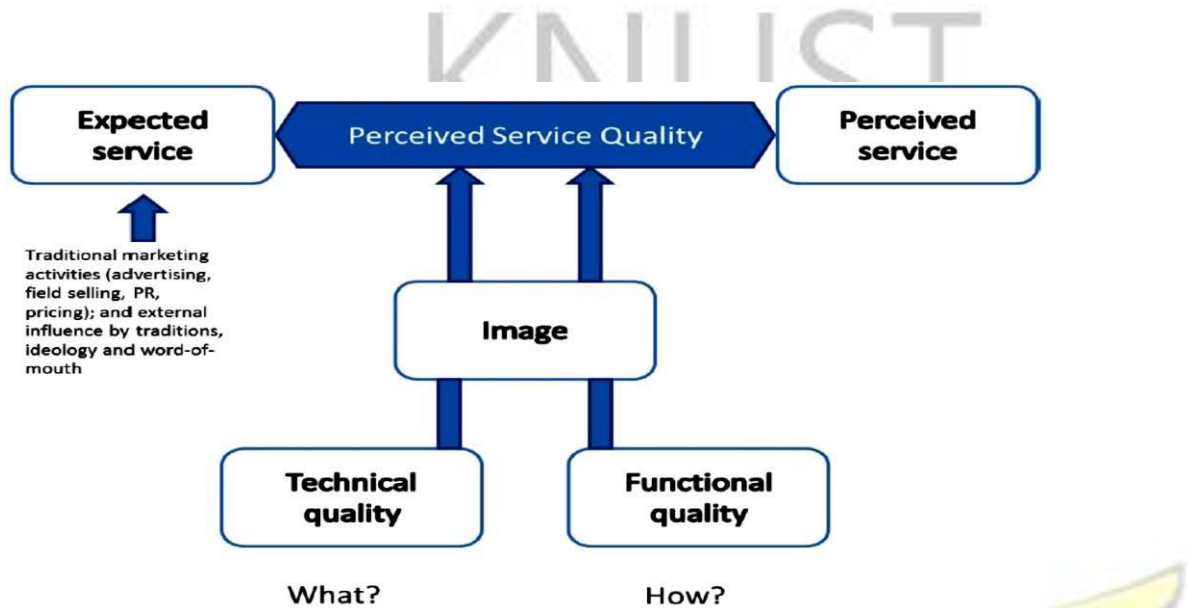


Figure 2.2: Perceived Service Quality Model

Source: Gronroos (1982)

Perceived service quality as a result of an assessment process defines Gronroos model. With regard to this model, clients compare service quality expectations to received service quality. Customer experience measurement is also estimated as a close approximation of services quality (Gronroos, 1990). Unfortunately, Gronroos leveled serious criticism against his own propounded model in 2001 when he refuted that his idea was not to measure service quality and believed it should not be measured at all. Gronroos iterated that the word service should be replaced by feature in the propounded in 1985. He expatiated on the need to have technical and functional features of service that would aid

to circumvent a discussion about the connection between customer satisfaction and the quality of services.

Another well noted approach utilized in the measurement of the quality of services is the system approach (Johnson & Fornell, 1991). This approach expatiates that the measurement of service quality should include judgments of all dimensions of services such as inputs, processes and outputs as given in Figure 2.3. All these quality dimensions are believed to play major role in the operations of every company. In essence, evaluating services with systems approach is different from evaluating products as because of service characteristics, then, in addition to outputs, a customer is exposed to and is affected by a company's inputs and processes.

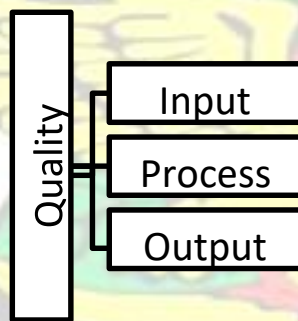


Figure 2.3: Systems Approach to Service Quality

Source: Johnson et al. (1995)

Service quality relies on the three dimensions of a company such as quality of inputs, quality of processes and quality of output (Johnson et al., 1995). Input quality is defined by the comfortability and cleanliness of waiting, up-to-date equipment, the skills and knowledge service personnel and the quality of attire of personnel. The quality of

connection between service providers and clients is defined by process quality. Clients or customers are often directly influenced by the production process of services. That is to say, the availability, accessibility and the willingness of service providers to provide services to customers all form part of the quality of service process. The quality of the output of services defines the result of provided services, which include both intangible and tangible benefits. This therefore implies that the mental state or changes in the possessions of the client influences quality of services. In the examination of system approach, Johnson and Fornell (1991) indicates that clients of services appraise quality by taking into consideration numerous dimensions of output, process and input, with output being important and input almost insignificant.

For the purpose of this study, the described models have been reviewed. Furthermore, the variation of the SERVQUAL model (SERVPERF), the service attribute process matrix (Gliatis and Minis, 2007) were emphasized but not included in the mainframe of this study. Though all the expounded models describe service quality from different dimensions, the SERVQUAL model and the Gronroos model hold significant similarities. These two models suggest that expected service quality is influenced by factors including personal needs, prior experiences, word of mouth, and marketing campaigns. Moreover, both identify perceived service quality as a gap or a difference between expected service and perceived service. Systems approach opines service quality differently, by suggesting that inputs, outputs as well as service process influences the quality of services. However, it is good to emphasize that all the expounded models opines service quality as multidimensional concepts.

The perception of service quality significantly hinge on the expectations the client has of the services. Subjectivity is the base of the quality of services irrespective of the existences of several models of service quality. While the discussed models can provide framework to the perception of service quality by allocating it into components and detecting the gaps between how the service is perceived by the provider and the client, as such the models do not provide pure direction in how service quality can be measured. The definition of the distinct characteristics to estimate expected and perceived quality of services separately (Chang and Yeh, 2002) and thus identify the gap between them are all suggested measures of service quality (Parasumaran et al., 1985).

2.5 Service Quality Gap

Earlier service quality studies, emphasis on the equality and excess of expectation of customers have gained enormous grounds marketing research. The gap concept of service quality measurement is inclusive and dissects service spheres. It is noted that expectations and experiences of clients changes with differing service providers and so structures the expectations of clients of service providers. The significant study gap attained is therefore customers' perceived expectation of a particular service (Hernon & Nitecki, 2001).

A service quality gap is the variance or disparity that is estimated to occur between client's perception of company's performance and prior expectation. Service quality (SQ) perceived by client is consequently as an upshot of a comparison of customers' expectation (E) of services that the organization should provide versus their perception of the performance (P) provided by the service organization.

Service Quality (SQ) = Customer's Perception (P) - Customer's Expectations (E)

Service quality management primarily depends on managing the gaps between clients expectations and clients perceived quality of consumed service (Zeithaml & Bitner, 2003). Therefore, minimization of the gap between client's expectations (P) and perceived quality of actual consumption (E) is the goal of firms in the service industry. The gap method of service quality assessment has been used by earlier researchers including Lehtinen and Lehtinen (1982) and Gronroos (1988).

2.6 Effect of Customer Care on Customer Re-purchasing Behaviour

Customer intellect offers educated procedures of tailoring products, or service methods to individual clients (Kotler and Keller, 2011). The extent of the care provided by the service provider in the form of attending to the complaints of the customer positively influences the level of satisfaction and hence generates positive customer purchasing attitude in the form of loyalty and repurchasing attitude. Johnston and Marshall (2010) additionally propose that dynamic listening which includes giving the speaker full focus empowers better comprehension of the client's protests and subsequently mitigate strained minutes. The service provider's provision of customer's time to air their complaints without interrupting, Offering sympathetic responses, carefully listening to the feelings of the customer and offering an apology for inconveniences generates highly level of perceived customer care that positively influences purchasing behaviour of the customer in the service industry (Levy & Weitz 2012). Levy and Weitz (2012) suggests that customers of the service industry often make evaluations of how their complaints are resolved by the service provider based on distributive and procedural fairness. Furthermore, meeting the quality concerns and needs of the customer of the service industry generates positive

purchasing behaviour of the customers in terms of loyalty, commitment and repurchasing attitude (Chang, 2008). The client service quality is significant in separating between great, terrible and impassive customers. Fundamentally, rationally good customer care ensures loyalty, commitment and retains customers who engage in repurchases. Based on the reviewed literature, it can be asserted that:

H₁: There is positive effect of customer care on customer re-purchasing behaviour.

2.7 Effect of Service quality on the Re-purchasing Behaviour of Customers

Service quality has been regarded as a fundamental determinant in maintaining longterm customer purchasing behaviours (Anthanassopoulos, Gounaris, & Sathakopoulos, 2001). The association between consumer loyalty and attitudinal intentions has been affirmed (Bearden and Teel, 1983). It has been suggested that clients fulfillment of administration worth impacts buy aims and conduct expectations (Bolton and Drew, 1991), these behavioral goals might be either positive, for instance client maintenance, dependability goal, and informal, or negative, for instance, client absconding or exchanging goal.

Mohsan, Nawaz, Khan and Aslam (2011) suggested that service quality positively influences the customer purchasing decision of account holders in a banking institution in Pakistan. Mehmood-Bagram and Khan (2012) suggested in their study that customer loyalty is more dependent upon Service quality in comparison of customer retention. Service quality influences the probability of recommending a firm as well as repurchase, and also fosters loyalty to the extent that it is a prerequisite for maintaining a favorable relative positive consumer purchasing behaviour towards a firm (Sivadas & BakerPrewitt, 2000). As long as clients or customers of telecom firms recommend the firm to others, it nurtures loyalty and repurchase that are both antecedents of the purchasing behaviour of

customers in the telecommunication industry. Therefore the key to producing positive consumer purchasing behaviour towards the services of the telecom firms is to get customers to recommend a telecom service provider to others. Also, customers are likely to recommend a service provider when they are satisfied with the services and when they have a favourable relative attitude towards that service provider.

Just ensuring that customers of firms are satisfied is not enough; the customers have to be extremely satisfied (Bowen & Chen, 2001). This is due to the fact that service quality should ensure positive customer purchasing behaviour in the form of customer loyalty. Building such positive consumer behaviour is not a choice any longer with businesses. It is matter of fact the only way of building sustainable competitive advantage in the ever increasing telecom industry in Ghana. Higher level of service quality is perceived as an influential factor of positive consumer purchasing intention and that customers will be less susceptible to overtures from rivalry (Fornell, 1992). This idea was further expatiated by Anton (1996) who also suggested that service quality is positively related to repurchase intentions, likelihood of recommending a product or service and loyalty which are all antecedents of consumer purchasing attitude or behaviour. Loyal customers would purchase from the firm over an extended time (Evans, & Lindsay, 1996). Guiltinan, Paul and Madden (1997) also examined that customers that are satisfied have higher propensity of repurchasing and further developing positive consumer behaviour towards the services and products offered by telecom companies.

Furthermore, Bontis, Nick, Booker, Lorne and Serenko (2007) in their examination of the causal construct between service quality and customer purchasing behaviour in the North

American banking industry found that there is positive relationship between service quality and customer purchasing behaviour. Rust and Zahorik (1993) stated that greater service quality results in higher level of repurchase intention of customers. Anderson and Sullivan (1993) in a similar study suggested that a higher level of service quality decreases the perceived need of customers to switch service providers, thereby increasing customer repurchase and ultimately enhancing positive purchasing attitude of consumers towards the service provider (Bowen, & Chen, 2001). However, it is also emphasized that low level of service quality influences negative consumer purchasing behaviour (Newman, 2001; Caruana, 2002). The numerous reviewed literatures therefore provide proof of the relationship between service quality and the consumer purchasing behaviour in the service industry. Based on this, the current study proposes that:

H₂: There is positive effect of SQ on consumer re-purchasing intention.

2.8 Effect of customer care on service quality

Research provides credible evidence of the relationship between customer care and service quality. Although the majority of the studies centered on the relationship between quality service as an antecedent of customer and service quality; others have also tried to examine the relationship between customer complaints and service quality in the service industry like the telecom sector.

Consumer loyalty ought to be viewed as a multi-dimensional build generally as administration quality importance it can happen at multi levels in an association and that it ought to be operationalized along the same components on which administration quality is operationalized (Sureshchandar et al., 2002). Under state of higher saw administration

quality, larger amount of consumer loyalty would likewise come about (Parasuraman et al., 1985). The proposal of Parasuraman et al. as far as the relationship between consumer loyalty and administration quality is reliable with the investigation of Saravana and Rao (2007) that likewise showed that consumer loyalty is based upon the level of administration quality given by the administration supplier. Furthermore, the study of Negi (2009) suggests that general service quality is highly related to the general satisfaction level of consumers. This generally is determined by the customer's collective experiences at all points of contact they would have had with the organization (Cicerone et al., 2009). Cook (2008) and Oyeniyi and Abiodun (2008) provides further concrete evidence of the positive relationship between quality service as a proxy of customer care and service quality in the service industry. Therefore, it can be noted through this review that there is correlations between service quality and service quality, which highlights the value of service quality whenever determining quality (Roethlein & Wicks, 2009). Moreover, Gallarza and Saura (2006) in their study established an unblemished characteristic of service quality as the behavioural consequence of quality. However, it should be emphasized that in this context, service quality is employed as dimensional proxy of customer care in the telecom industry. Furthermore, there have also been several studies firmly establishing negative relationship between customer complaints and service quality (Colgate and Norris, 2001; Kotler, 2003; Jamal and Kamal, 2004; Lee and Hwan, 2005; Gan et al., 2006; Naeem and Saif 2009; Balaji, 2009; Bedi, 2010; Kassim and Abdullah, 2010), that ensures negative consumer purchasing behaviour. Based on these assertions, the study proposes negative relationship between customer complaints and service quality; and positive relationship between service quality and service quality. The study further generally proposes that:

H₃: There is positive effect of customer care on service quality.

2.9 Concept of Mediation

In insights, a model serving as mediator is one that tries to recognize and clarify the system or procedure that underlies a watched relationship between a predictor and an outcome variable through the consideration of a third theoretical variable, known as a middle person variable (likewise an interceding variable or mediating variable) (MacKinnon, 2008; Pearl, 2014). As opposed to a direct causal relationship between the free variable and the needy variable, an intervention model recommends that the autonomous variable impacts the (non-noticeable) arbiter variable, which thus impacts the reliant variable. In this way, the middle person variable serves to elucidate the way of the relationship between the free and ward variables (Pearl, 2014).

Analyses that mediation oriented are utilized to comprehend a known relationship by investigating the hidden system or procedure by which one variable impacts another variable through a go between variable (Imai, Keele & Yamamoto, 2010). Intervention examination encourages a superior comprehension of the relationship between the autonomous and ward variables when the variables seem to not have a positive association. They are contemplated by method for operational definitions and have no presence separated. The diagrammatic representation of the idea of intercession between a needy and free variable is appeared or outlined in Figure 2.2.

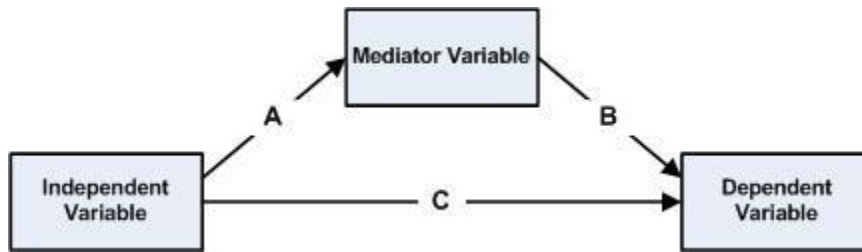


Figure 2.2: Mediation Concept

Source: Imai, Keele & Yamamoto (2010:23)

2.9.1 Direct versus indirect effects

As showed in Figure 2.1, the indirect impact is the result of way coefficients "A" and "B". The direct impact is the coefficient "C". The direct impact measures the degree to which the outcome variable changes when the autonomous variable increments by one unit and the mediating construct stays unaltered. Interestingly, the circuitous impact measures the degree to which the reliant variable changes when the free variable is held altered and the go between variable changes by the sum it would have changed had the autonomous variable expanded by one unit (Vander Weele, 2009). In straight frameworks, the aggregate impact is equivalent to the total of the immediate and circuitous impacts ($C + AB$ in the model above). In nonlinear models, the aggregate impact is not by and large equivalent to the whole of the immediate and circuitous impacts, yet to a changed mix of the two (Vansteelandt, Bekaert and Lange, 2012).

2.9.2 Full versus partial mediation

A mediating construct can either represent all or a portion of the watched relationship between two variables (Pearl, 2014). The most extreme confirmation for intercession, additionally called full intervention, would happen if incorporation of the intercession

variable drops the relationship between the autonomous variable and ward variable (pathway c in outline above) to zero. This once in a while, if at any point, happens. The in all probability occasion is that c turns into a weaker, yet still noteworthy way with the incorporation of the intercession impact (Imai, Keele and Yamamoto, 2010).

In any case, incomplete intervention keeps up that the interceding variable records for a few, yet not all, of the relationship between the free variable and ward variable (Albert, 2012). Incomplete intervention suggests that there is not just a noteworthy relationship between the middle person and the reliant variable, additionally some immediate relationship between the free and ward variable (Preacher and Hayes, 2008).

All together for either full or halfway intervention to be built up, the diminishment in fluctuation clarified by the autonomous variable must be critical as controlled by one of a few tests, for example, the Sobel test (Preacher, Zyphur and Zhang, 2010). The impact of a free variable on the needy variable can get to be non-significant when the go between is presented basically in light of the fact that an inconsequential measure of change is clarified (i.e., not genuine intercession). In this manner, it is basic to demonstrate a noteworthy lessening in change clarified by the free variable before affirming either full or halfway intervention. It is conceivable to have measurably huge backhanded impacts without an aggregate impact (Rucker, Preacher, Tormala and Petty, 2011). This can be clarified by the nearness of a few interceding ways that counterbalance each other, and get to be observable when one of the scratching off middle people is controlled for. This suggests the expressions "fractional" and "full" intercession ought to dependably be

translated in respect to the arrangement of variables that are available in the model. In all cases, the operation of "altering a variable" must be recognized from that of "controlling for a variable," which has been improperly utilized as a part of the writing (Preacher and Kelley, 2011; Pearl, 2012). The previous stands for physically altering, while the last stands for molding on, changing for, or adding to the relapse model. The two ideas match just when all mistake terms (not appeared in the outline) are factually uncorrelated. At the point when mistakes are corresponded, changes must be made to kill those connections before setting out on intervention investigation (Hayes, 2009).

2.10 Mediating effect of SQ on the relationship between CC and CPB

The presented empirical evidence has clearly shown that customer care is linked to service quality and consumer purchasing behaviour. The literature also indicates that successful and market-driven organizations, such as Cornhill Insurance company, British Gas, BMW and the Bank of Scotland, (Freemantle, 1994), McDonalds (Quinlan, 1991), American Express (Garfein, 1988) and the best service firm in Ghana including those in the telecom industry have offered customer service programmes and strategies so as not just to accomplish service quality but also to ensure positive customer purchasing behaviour. The basic challenge is that service quality is the immediate result of a complete relationship between the provider of service and the pre-during-post of the customer in the delivery process of the service which should result to “a positive and memorable experience in the customer eyes and minds.” Positive client encounter with the provider of the service built a concrete platform for positive purchasing behaviour evident in a repeat purchase in the future.

Gan et al. (2006) argue that most service firms decide not to involve themselves in price nevertheless instead employ service as a crucial factor in competing in the industry. In this instance, Colgate and Varki (2001) contended that quality service which is an antecedent of customer care cannot be replaced. Quality service as perceived by the customer has an effect on the perceived value of the service rendered (Gan et al., 2006) and hence customer care. As long as clients of firms are content with the provided service or care of a particular organization, the propensity for the customer to develop positive consumption behaviour towards the product is very great. Clients ordinarily set targets in regards to measuring a sought quality (Spreng et al., 1996). The client esteem chain of command proposes that perceived worth is made out of an inclination for particular and quantifiable measurements, the characteristic exhibitions, and results connected to objectives for use circumstances. Perceived qualities, thus, controls clients when they shape impression of how well or ineffectively an item has performed in the utilization circumstance (Oyeniya and Abiodun 2008). Chong et al. (1997) found that both consumer loyalty and client impression of administration quality were critical indicators of client buying conduct, yet that fulfillment had the most grounded association with the obtaining conduct of the customer.

In fact, it was found that administration association representatives frame especially cozy association with clients since workers and clients regularly cooperate in the production of numerous administrations. This is so where administrations are created by representatives and devoured by clients at the same time (Lovelock, 1980). What's more, on account of the elusiveness of administrations, clients frequently depend on representative's practices

which is a forerunner of shopper conduct in framing view about the administration offering (Gronroos, 1984). Subsequently, workers really turned out to be a piece of the administration in the clients' eyes. Thus, repurchase goals which is an intermediary of the obtaining conduct were decidedly impacted by fulfillment crosswise over item classifications and that client will probably be held as fulfilled. To accomplish consumer loyalty and thus positive buying attitude, Oliver (1999) maintains that all service encounters offer an opportunity to provide better customer care or superior service quality and distinguish the firm from its competitors. Changing service quality level through the provision of better customer care has the mediating propensity of influencing consumer's purchasing behaviour.

The present concentrate along these lines proposes that client consideration, SQ and shopper acquiring conduct demonstrates that SQ is a forerunner of the buying conduct of the customer. At the end of the day, the presence of client Service or care abilities is important yet not adequate to make positive buyer obtaining aim unless client administration or consideration aptitudes lead to accomplish SQ. Subsequently, SQ goes about as a middle person on the relationship between client administration or consideration aptitudes and the buying conduct of the shopper (Zeithaml et al., 1996; Anderson and Sullivan, 1993; Kim et al., 2004; Xu et al., 2006; Zulganef, 2006; Chadha and Kapoor, 2009; Ee Ling and De Run, 2009). A further backing for this contention is given by the investigation of Fen and Lian (2005) that proposes that both client and consumer loyalty positively affect client's repurchase goals demonstrating that both client consideration and consumer loyalty have an essential part to play in the achievement and survival of any business in the focused business sector. This concentrate consequently

gives a solid linkage between client care and the obtaining conduct of client with consumer loyalty assuming an interceding part. Hence, based on these arguments, it can be hypothesized that:

H4: Service quality mediates the relationship between customer care and customer repurchasing behaviour.

2.10 Conceptual Framework

Based on the above discussed relationships, the study relies on the conceptualized framework shown in Figure 2.3. The framework basically tries to establish the effect of customer care on the repurchasing behaviour of the consumers in the telecom industry in Ghana and further examining the mediating role of service quality in the relationship.

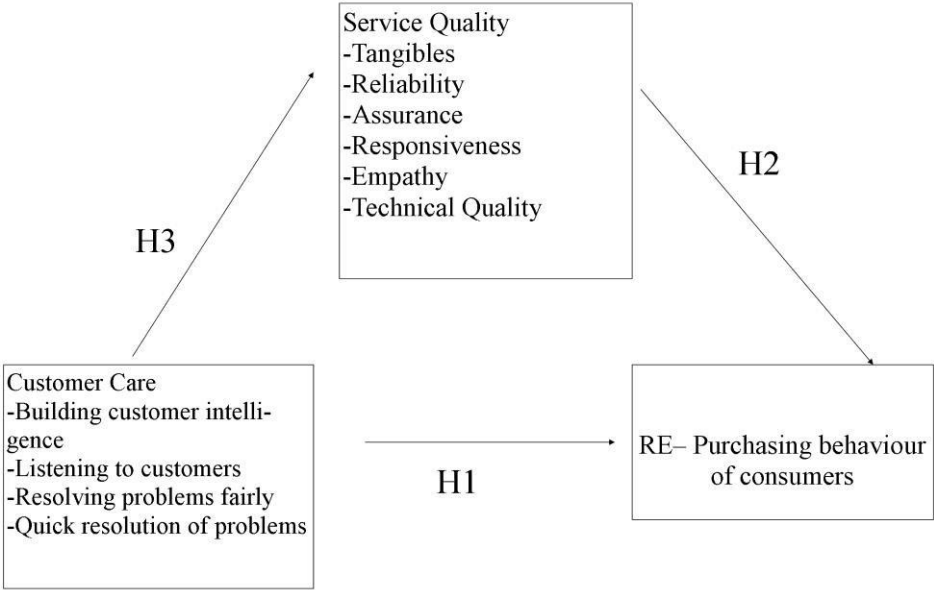


Figure 2.3: Relationship between Customer Care and repurchasing Behaviour

Source: Author's Own Construct, 2016

The Figure 2.3 provides a graphical representation of the mediation concept of variables in a study. In this instance, the relationship between the customer care practices of the telecom industry and the re-purchasing behaviour of consumers is mediated by service quality. The independent variable (customer care) that explains the dependent variable (re-purchasing behaviour) also explains the mediating non-observable construct (service quality).

The mediating effect of the non-observable construct (service quality) is measured by comparing the indirect effect and the direct effect of the relationship and further testing the result through the Sobel's significance test. The product of the coefficients of H₃ and H₂ relationships defines the indirect effect of the relationship (Figure 2.3). The measurable direct effect is however illustrated by the coefficient of the H₄ relationship.

A partial relationship is produced if the indirect effect (Product of Coefficients of H₃ and H₂) is less than the direct effect of the relationship. However, in a situation where the indirect effect is greater or equal to the direct effect, a full mediation effect is produced. However, there is always the need to test the statistical significance of the mediation effect through the Sobel's test.

KNUST

CHAPTER THREE

RESEARCH METHODOLOGY

The chapter discusses the various methods and procedures employed in the study. The major areas discussed in the chapter included the research design, population of the study, sample size calculation, sampling procedure, source of data, data collection instrument, data collection procedure, method of data analysis, ethical consideration, and the reliability and validity of the study. The last section of the chapter also elaborated on the profile of the telecom industry.

3.1 Research Design

The social survey design method is employed in this study as the method is essential instrument for examining trends, opinions, thoughts and feelings. As one of the most

important areas of measurement in applied social research, survey research broadly encompasses any measurement procedures that involve asking questions of respondents (Beam, 2012). This study employs the questionnaire form of the social survey that was administered face-to-face. The face-to-face method is perceived the most traditional method of the survey research design (Shaughnessy, Zechmeister & Jeanne, 2011). The survey research design is often preferred in social research due to the low cost and easy accessible information. To clearly define the type of social survey research design, this study embraces the cross-sectional method as the sample is drawn from the relevant population and studied once (Beam, 2012). The study principally relied on primary data collected through a structured questionnaire. The study was geographically limited to 228 selected telecom customers in the Kumasi metropolis (customers of all telecom firms inclusive) that formed the base for the data collection. The customers were selected through a multi-stage sampling procedure.

3.2 Population of the study

A group of subjects, items, objects, or individuals with common traits from which samples are taken for measurement is termed population in research study (Saunders et al., 2009). However, population size of this nature is too large for the current study. It is therefore imperative to define the target population which provides a focus and narrow scope for effective sampling of members. Target populace is the whole gathering of people about whom you need to assemble data. To plan a helpful exploration venture, there is the need to define the location and size of the target population. For this study, entire customer base of the telecom industry in the Kumasi metropolis constitute the target population. The estimated target population size was 1,641,320 at the end of 2015 (National

Communication Authority, 2015). The distribution of the target population (mobile telecom subscribers) by mobile telecom companies in the Kumasi metropolis is shown in Table 3.1.

Table 3.1: Mobile subscribers' distribution by telecom companies

Telecom Firms	Subscribers	Proportion	Sample Size
MTN	760,590	0.46	104
Vodafone	367,658	0.22	50
Tigo	222,649	0.14	32
Airtel	213,992	0.13	30
Glo	69,848	0.04	9
Expresso	6,583	0.01	3
Total	1,641,320	1.00	228

Source: National Communication Authority (NCA), 2015

3.3 Sample Size

Researchers are faced with the difficulty of making direct observations of all persons or subjects in the population they are studying. Therefore, data is collected on a sub-group of persons and make inferences about the entire population using those observations (Miles, Huberman & Saldaña, 2014). The 2015 July report of the National Communication Authority (NCA) indicates that the current mobile subscribers in the Kumasi metropolis were 1,641,320. Out of this target population, the appropriate sample size was calculated using the sample size formula developed by Cochran (1977) as shown below:

$$Z p^2 (1-p)$$

$n \geq d_2$ (Cochran formula) at a 95% confidence interval and a margin of error of 5%

Where n = sample size.

P = estimated proportion of the population of Kumasi that are telecom subscribers. d

= margin of error (standard value of 0.05).

Z = confidence level (standard value of 1.96).

Therefore, $n = \frac{(1.96)^2 \times 0.84 \times (1 - 0.84)}{(0.05)^2} = 208$

$$(0.05)^2$$

However, to make up for possible effects of non-response rate, 10% of the sample size was added to give a total sample size of 228. The distribution of the sample size by telecom companies in Ghana is shown in Table 3.1.

3.4 Sampling Procedure

The mobile subscribers were sampled for the study using the multistage sampling procedure. In the first stage of the procedure, the sampled mobile subscribers in the Kumasi metropolis were stratified on the basis of Mobile Phone Company. In the second stage of the procedure, the sampled mobile subscribers of each stratum were selected from three selected towns in Kumasi on the basis of the income groupings (lower, middle & higher income). The income distribution was necessary to ensure the inclusion of subscribers of all income levels. In the third stage of the sampling procedure, the subscribers of each stratum were equally distributed among the income groupings and surveyed through the division of each town into a quadrant. The division of selected towns into quadrant was necessary to cover all geographical length of the town. In the fourth stage of the sampling procedure, a systematic Sampling procedure was employed to survey the subscribers demarcated for each quadrant.

3.5 Source of data

The study primarily relied on primary data collected on the customer care practices of the telecom companies and how these practices relates or influences the repurchasing behaviour of the mobile subscribers. The key primary data collected on the mobile subscribers were their experiences of the customer care practices of the telecom companies and the effect of these practices on their repurchasing pattern, and mediating role of the satisfaction level of the customers on the relationship between customer care and the consumers repurchasing behaviour.

3.6 Data Collection Instruments

The primary data collected on the mobile subscribers was done using a structured questionnaire designed to constitute principally closed ended questions. The usage of the closed ended type of questioning was meant to look at the positioning of various develops and this helped in diminishing the amount of related reactions in order to gain additional shifting reactions. The questionnaire was personally administered to the mobile subscribers in the Kumasi. The questionnaire was designed for all categories of the mobile subscribers selected to form the study sample. For the illiterate respondents the questionnaire was used as interview guide to interview them to collect information for the study.

A solitary arrangement of survey was intended for the taking an interest portable endorsers of the tested towns in the Kumasi city. The poll was separated into seven subclasses, with every classification containing set of inquiries went for accomplishing an objective target: (1) the principal sub-area of the poll needed to do with the socio demographic trademark

or data of the overviewed versatile supporters of the chose groups; (2) the second sub-segment of the survey gives explanations to inspect the client care practices of the telecom organizations in the Kumasi city; (3) the third sub-segment analyzed the consumer loyalty level of telecom endorsers in the Kumasi city; (4) the fourth sub-segment utilizes inquiries to look at the impact of client consideration on shopper repurchasing conduct in the telecom business; (5) the fifth sub-segment utilizes set of articulations to investigate the impact of client consideration on consumer loyalty in the telecom business; (6) the 6th sub-segment of the survey gives proclamations trying to inspect the impact of consumer loyalty on client repurchasing conduct in the telecom business; and (7) the seventh sub-segment of the poll gives questions to look at the interceding part of consumer loyalty between client consideration and client repurchasing conduct in the telecom business. The Likert Scaling technique was utilized to help the scaling of the reactions of a portion of the inquiries gave in outlined survey.

3.7 Data collection procedure

The data collection process started with a pilot survey. The pilot survey was carried out in the study area which was not included in the main sample to ensure that the research instrument designed for the fieldwork was appropriate and comprehensive enough as well as safeguard the validity, unbiasedness and reliability of the data that would be collected for the study. The actual data collection started with the administration of the questionnaires with the lower income earning communities. It took a week to complete the administration of the questionnaire with the lower income mobile subscribers in the Kumasi metropolis. Subsequently, the administration of the questionnaire continued with the middle income earning communities. It took a week for the researcher to complete the

administration of the questionnaire with the sampled subscribers of the middle income communities. The higher income communities were the last communities surveyed. It took two weeks to completely administer the remaining questionnaires with the higher income earning communities. It therefore took the researcher to complete the administration of the questionnaire with the required number of respondents of 228.

3.8 Pre-test of data collection instrument

The designed questionnaire was piloted on 30 mobile subscribers in communities of the Kumasi metropolis left out in the post-pilot survey. The pilot test took 15 minutes with each participant and was completed in a week. The pilot test was carried out in three communities each from different level of income. The communities surveyed were Danyame, North Suntreso and Aboabo. The piloted questionnaires were coded and fed to the Statistical Programme for Social Science (SPSS). The key constructs of the questionnaire were tested for their reliability through the Cronbach Alpha analysis. Though the Cronbach Alpha values obtained indicated that the constructs of the questionnaire were reliable for the study, some corrections were done to the wording and construction of some of the statements to ensure higher level of their effectiveness and better comprehension by the respondents. It therefore indicated that the constructs of the questionnaire actually measures and brings out the image and pattern the researcher seeks to study and establish.

3.9 Method of data analysis

The collected data was prepared, coded and fed to the SPSS for the appropriate analytical methods. The customer care practices of the telecom industry and satisfaction level of the customers were analysed using descriptive measures such as frequencies, percentages,

mean values and standard deviation. However, the causal relationships between customer care and consumer repurchasing behaviour, effect of customer care on service quality, effect of service quality on customer repurchasing behaviour and the mediating role of service quality between customer care and customer repurchasing behaviour in the telecom industry in Ghana were measured using multiple regression and Spearman's Rank Correlation analytical methods.

3.10 Reliability and validity of the study

The reliability of the study instrument was carried out through a pilot survey. The information or data obtained through the pilot survey was tested to ensure higher level of internal consistency or reliability of the measuring instruments. The reliability test was carried out through the Cronbach Alpha analysis that gave higher values above 0.65 indicating higher level of consistency in the study constructs.

The degree to which the items or statements or queries of the questionnaire actually measured and captured the intended ideas was determined through a series of validity test. The validity of the constructs used in the study was examined through predictive validity, content validity, and concurrent validity. The concurrent validity of the study was ensured through the employment of several sets of questions or statements developed by varying researchers in measuring customer care and service quality. The researcher sought the assistance of the project supervisor, academicians in the field of customer care and service quality and professionals in the telecom industry to ensure that all the required constructs were included in the study. This therefore ensured higher level of content validity for the

study. The predictive validity of the constructs was ensured through a correlation analytical method.

3.11 Ethical Consideration

Ethics is defined as a collection of moral values suggested by a group or individuals and consequently generally acknowledged and so become an attitudinal guide concerning the appropriate conduct of a researcher towards sponsors, employers, experimental subjects and respondents, students, and other researchers (Ragin, 2008). Prior notice of the conduct of the research with the selected participants was sought during the reconnaissance survey. The purpose of the study and its significance to the mobile subscribers, the community and Ghana was also emphasized. The sampled mobile subscribers were further informed that they have the prerogative right to opt out of the study or refuse to give information they deemed too personal. The sampled mobile subscribers were further informed of the anonymity that would be highly observed by the study as their names would not be included in the collated data. The researcher disclosed to the respondents that the study is purely meant to satisfy an academic requirement and not for any other reason. The scientific honesty of the study was also held supreme in essence that the researcher avoided the manipulation or falsification of data in order to maintain the quality of the research result. The researcher carried out the study with the intent of avoiding any form of intellectual dishonesty in the data collection process and the analysis of the collected data.

CHAPTER FOUR

PRESENTATION, ANALYSES AND DISCUSSION OF RESULT

This chapter presents analyses and discusses the result of the study. The key areas touched by the chapter include the socio demographic characteristic of the respondents, consumers purchasing profile, descriptive result of the study constructs, and the empirical section of the study. The empirical section of the chapter examines the causal relationship between customer care, service quality and consumer repurchasing behaviour.

4.1 Socio Demographic Characteristics

The socio demographic characteristic of the surveyed customers of the telecom industry is examined in this section of the study. The critical socio demographic variables of the customers discussed include gender, age, education, occupation and monthly income.

The result of the section is presented in Table 4.1.

Table 4.1: Socio-demographic data

Socio-Demographic	Frequency (n)	Percent (%)
Gender		
Male	103	46.8
Female	117	53.2
Total	220	100.0
Age		
< 20 years	17	7.7
21-30 years	80	36.4
31-40 years	60	27.3
41-50 years	41	18.8

> 50 years	22	10.0
Total	220	100.0
Education (Highest)		
No Formal Education	5	2.3
Basic	26	11.8
Secondary/Technical	145	65.9
Bachelor Degree	30	13.6
Master's Degree	14	6.4
Total	220	100.0
Occupation		
Student	12	5.5
Self-Employment	70	31.8
Private Employee	97	44.1
Public Employee	39	17.7
Other Professions	2	.9
Total	220	100.0
Monthly Income		
< 500	80	36.4
500-1000	93	42.3
> 1000	47	21.4
Total	220	100.0

Source: Field Survey, 2016

The result of the Table 4.1 shows that the majority (53.2%) of the surveyed respondents of the study were females whereas males were 46.8%. the age distribution of the surveyed customers of the telecom industry indicates that 7.7% are below 20 years, 36.4% are between 21 and 30 years, 27.3% are between 31 and 40 years, 18.8% were between 41 and 50 years and 10.0% were also more than 50 years. evidently, the greater percentage of the consumers were within the youthful class of the Ghanaian population. The highest educational qualification of the majority of the surveyed respondents of the study was secondary or technical whereas 13.6% also had bachelor's degree in various fields of study. However, 2.3%, 11.8% and 6.4% of the respondents had no formal education, basic education and master's degree respectively. The occupational distribution of the

respondents show that 5.5% were students, 31.8% were selfemployed, 44.1% were private employees, 17.7% were public employees and .9% were also in other professions. The monthly income distribution of the surveyed respondents also shows that 36.4% are paid less GH¢500, 42.3% are paid between GH¢500 and GH¢1,000 and 21.4% were also paid greater than GH¢1,000. The monthly income level of the majority of the consumers of the telecom industry is above GH¢500 indicating their capacity to purchase the telecom firms services.

4.2 Consumer Purchasing Profile

The purchasing profile of the consumers of the telecom industry surveyed is discussed in this section. The key areas discussed in the section include the telecom brand predominantly used by customers, factors influencing customer’s subscription to a telecom firm, years of using the service, the service often used and many others. The result of the section is presented in Figure 4.1, Figure 4.2 and Table 4.2.

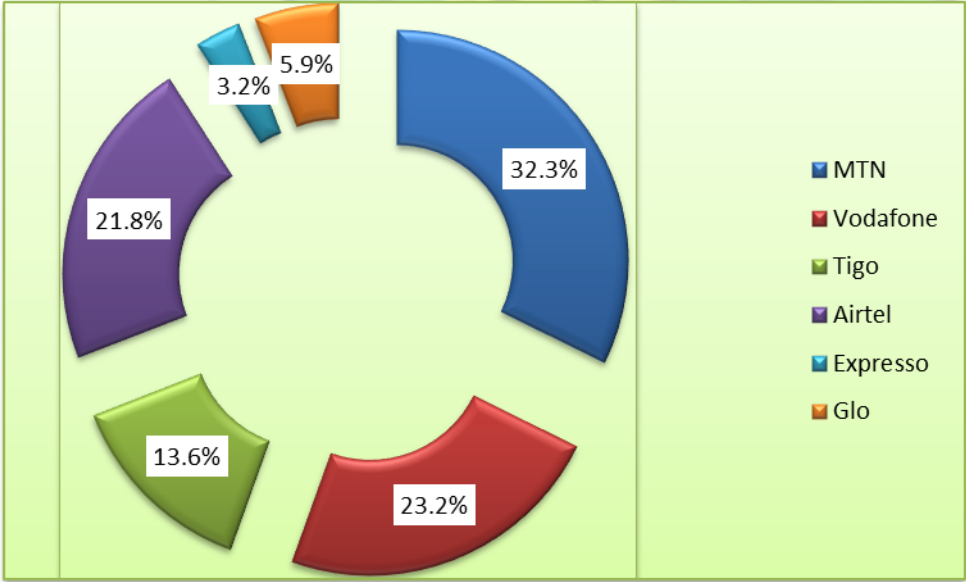


Figure 4.1: Telecommunication service brand customer uses

Source: Field Survey, 2016

The result of the Figure 4.1 shows that out of the total surveyed respondents, 32.3% are currently using MTN as their main telecom service, 23.2% are also using Vodafone, 21.0% are using Airtel, 13.6% are using Tigo, 5.9% are using Glo and 3.2% are also using Expresso. This result provides evidence of the higher market share of MTN in the telecom industry.

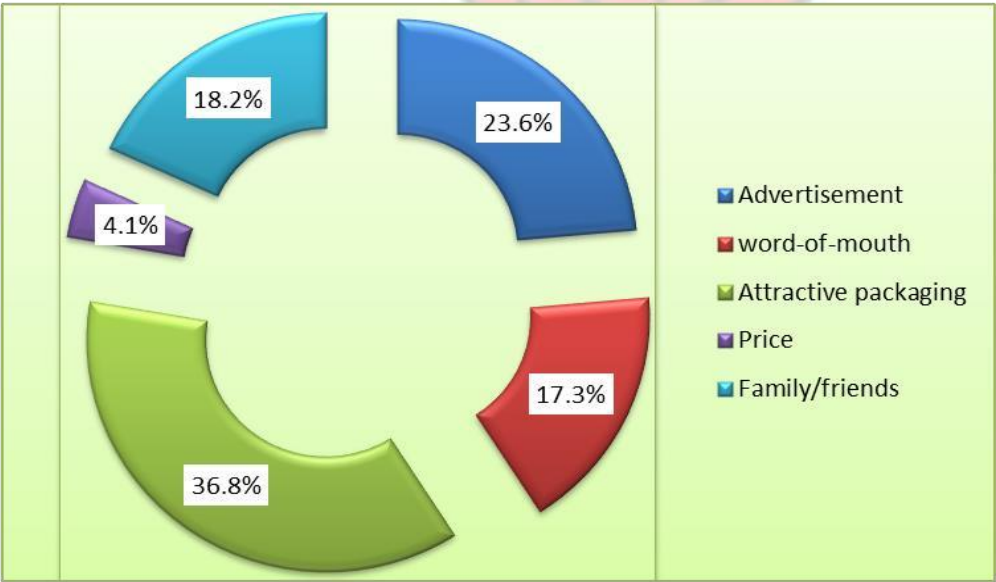


Figure 4.2: Factors influencing consumer's subscription to a mobile network

Source: Field Survey, 2016

The result of the Figure 4.2 shows that 36.8% of the respondents perceived the attractiveness of the packages of the telecom firms as the reason for their subscription to the mobile network whereas 23.6% were also influenced by advertisement. However,

17.3%, 18.2% and 4.1% of the surveyed respondents attributed their subscription to the mobile networks to word-of-mouth, family or friends and price respectively. This therefore provides evidence consumers are more influenced by the attractiveness of the packages of the telecom companies on the basis of quality service and higher level of customer care practices.

Table 4.2: Consumer Repurchasing Information

	Frequency	Percent
Years of using the service from the company <		
1 year	38	17.3
1-2 years	26	11.8
3-4 years	91	41.4
5-6 years	11	5.0
> 6 years	54	24.5
The Service customers are using from this company		
Prepaid	167	75.9
Postpaid	41	18.6
Monthly payment	12	5.5
Services mostly used from the company		
domestic call	152	69.6
international call	49	22.3
supplementary service	18	8.2
Supplementary service used		
SMS	35	15.9
MMS	22	10.0
Download content	36	16.4
Mobile internet service	122	55.5
ring tone	5	2.3
Place service is purchased from the company		
Convenience store	57	25.9
Operator shop	20	9.1
Dealer store	114	51.4
Others	29	13.2
Average expense per month on services used from the company		
< 10	49	22.3

11-20	43	19.5
21-30	53	24.1
31-40	58	26.4
41-50	5	2.3
> 50	12	5.5

Source: Field Survey, 2016

The result of the Table 4.2 shows that the 17.3% of the surveyed respondents have been using the services of the telecom firms for less than a year, 11.8% have been using the service for 1 to 2 years, 41.4% have been using the service for 3 to 4 years, 5.0% have been using the service for 5 to 6 years and 24.5% have also been using the telecom services for more than 6 years. Prepaid service is the predominant service of the telecom firms that consumers are currently using whereas 18.6% are also using postpaid services. The service mostly used from the telecom firms is domestic calls whereas 22.3% also mostly use international call services from the companies. The majority (55.5%) of the consumers often use the mobile internet services as their supplementary service. However, 15.9%, 10.0% and 16.4% of the consumers are also currently using SMS, MMS and download content of the telecom firms as their supplementary services respectively. The majority (51.4%) of the consumers often purchased their telecom services from dealer shops whereas 21.9% also purchased from convenient stores. However, 9.1% and 13.2% of the customers also purchased their telecom services from operator shops and others respectively. Considering the average expense per month of the consumers on telecom services, 22.3% spend less GH¢10, 19.5% spend between GH¢11 and GH¢20, 24.1% spend between GH¢21 and GH¢30, 26.4% spend between GH¢31 and GH¢40, 2.3% spend between GH¢41 and GH¢50 whereas 5.5% of the

consumers also spend more than GH¢50. There is therefore wide variation in the expenditure of the consumers in the Kumasi metropolis on telecom services.

4.3 Descriptive Result of CC, SQ and CRB

This section of the study descriptively discusses the key constructs of the study. The constructs include customer care, service quality, and consumer repurchasing behaviour.

The descriptive result of the section is presented in Table 4.3.

Table 4.3: Descriptive result of the study

	N	Min	Max	Mean	SD
Customer Care	218	1.41	4.80	3.83	.78
Reliable customer care	219	1.40	5.00	3.84	.87
Responsive customer care	220	1.33	5.00	3.90	.88
Assured customer care	220	1.00	5.00	3.70	.77
Empathetic customer care	220	1.00	5.00	3.85	.88
After Sale Services	219	1.00	5.00	3.89	.91
Service quality (SQ)	219	1.50	5.00	3.96	.82
Tangibles	220	1.50	5.00	3.83	.92
Reliability	220	1.00	5.00	3.88	.90
Responsiveness	220	1.60	5.00	3.91	.89
Empathy	219	1.57	5.00	3.94	.90
Assurance	220	1.00	5.00	3.95	.97
Economy	220	1.50	5.00	4.25	.89
Technical Quality	220	1.60	5.00	3.96	.83
CRB	219	1.09	5.00	3.04	.82
Valid N (listwise)	217				

Note: Consumer Repurchasing Behaviour= CRB

Source: Field Survey, 2016

The result of the Table 4.3 shows that the surveyed respondents agreed that the telecom firms provide reliable customer care services in terms delivering on their promise,

attending to complaints immediately, resolving customer challenges in time, availability of the customers center all the time and many others as indicated by the mean response value of 3.83. The surveyed respondents also agreed that the telecom firms are responsive to the customers in terms of providing quickly services, staff willingness to aid customers always and staff willingness to always provide customers requested information as indicated by the mean response value of 3.90. This result is consistent with the study of Nikbin et al. (2010) that reported that it is critical that each service provider is well-equipped for managing client grievances as early as possible to avoid any form of negative consumer response like switching to other service providers.

The respondents further agreed that the telecom service providers provide assured services to customers with regard to trust, and safe transaction as indicated by the mean response value of 3.70. The surveyed respondents also agreed that the telecom firms provide empathetic customer care and excellent after sale services to customers as indicated by the approximate response value of 4.00. In line with this result of the study, Levy and Weitz (2012) also reported that there is the need for adequate discount for a person or customer returning a ruined product and further express remorse for the remorse for the impediment of returning to the service provider. Staff of banks ought to be eager to allow client's time to convey their protests deprived of intrusion or interruption (Johnston & Marshall, 2010). Generally, the customer care practices reported here are consistent with the existing literature that reports that the customer care elements of importance to the various telecom firms include friendliness when reporting complaint, speed of complaint processing, complaint processing, ease of reporting complaint and customer support systems (Kim et al., 2004).

The result of the Table 4.3 shows that the customers of the telecom firms agreed that they are satisfied with the customer care service of the telecom firms in terms of the tangibility, reliability practices, responsiveness, empathetic practices, assurance practices, economic and technical quality practices of the telecom firms were better than expected as indicated by the approximate mean response value of 4.00. This result is supported by the study of Kotler and Keller (2006) that reported that effective customer care practices ensures that customers are satisfied and loyal. The satisfaction of the customer is significant to the service providers since it is reported that the satisfaction level of the customers of the telecommunication industry in Ghana is low (Nimako et al., 2010, Mahmoud & Hinson, 2012) and this therefore presents the challenge of services providers adopting strategies that are more customer centric to ensure brand supremacy, customer loyalty and service quality (Boohene & Agyapong, 2011; Henry & Quansah, 2013). The mean response value of 3.04 however indicates that the respondent fairly agreed to repurchase the products of the telecom firms.

4.4 Correlation result of the constructs

The correlations result of the Table 4.4 shows that customer care practices of the telecom firms positively correlates the age of consumers at a statistical significance level of 5%. The result further shows that there is positive correlation of .738 between the customer care practices of the telecom firms and service quality at a statistical significance level of 1%. This therefore indicates that higher level customer care practices are also associated with higher level of service quality in the telecom industry. The consumer repurchasing behaviour of the respondents correlates with gender, age, educational qualification, income and occupation. Except for educational qualification, the remaining controlled

variables positively correlated with the repurchasing behaviour of consumers. The result of the Table 4.4 also revealed positive correlation between consumer purchasing behaviour and customer and service quality.

Table 4.4: Correlation of controlled variables, customer care, service quality and CRB

Variables	1	2	3	4	5	6	7	8
1 Gender	1.000							
2 Age	-.110	1.000						
3 Education Qualification	.082	.158*	1.000					
4 Occupation	.009	.030	-.030	1.000				
5 Income	.068	.455**	.337**	.339**	1.000			
6 SQ	-.115	.180**	.104	.062	-.081	1.000		
7 Customer Care	-.124	.139*	.076	.012	-.036	.738**	1.000	
8 CRB	.250**	-.138*	.206**	.455**	.180**	.250**	.138*	1.000

*p < .05 (2-tailed test); **p < .01 (2-tailed test)

Source: Field Survey, 2016

4.5 Model Estimation and Results

The diagnostic result of the Model 1 of the Table 4.5 shows that there is good-fit of the model. The R2 result of .841 shows that 84.1% of the changes or variations in the dependent variable (Service quality) of model are explained by the predictors of the Model 1. The significance of the F-Statistics further confirms the good-fit of model 1. The Durbin-Watson result of approximately 2.0 provides evidence of the absence of autocorrelation in the model 1. The variance inflation factors of predictors of the model 1 are all below the threshold of 10 indicating the absence of collinearity or multicollinearity

in the model. This therefore indicates that the variations in the predictors of model 1 explained by other predictors is low.

The model 2 also exhibited good-fit of the model as shown by the summary result of the model. The R² result of the model 2 of .840 indicates that 84% of the variations in the dependent variable (Service quality) are explained by the predictors of the model 2. The R² of the model 4 of .258 also indicates that 25.8% of the variations in the dependent variable or the outcome variable (Consumer Repurchasing Behaviour) are explained by the predictors of the model 4. The Durbin-Watson result of both Model 2 and Model 4 of approximately 2.0 also provides adequate evidence of the absence of autocorrelation in the models.

The diagnostic result of the model 5 of the Table 4.5 shows that model fits the data. The R² result of .267 indicates that 26.7% of the variations in the outcome variable (Consumer Repurchasing Behaviour) are explained by the predictors of the model 5. The VIFs of the predictors are all below the defined threshold of 10 indicating the absence collinearity in the model. This therefore indicates that there is low level of predictability among the predictors of the model 5. The Durbin-Watson result of 2.006 also indicates the absence of autocorrelation in the model 5. The model 6 of the Table 4.5 also exhibits good-fit of the data. The R² result of the model 6 of .760 indicates that 76% of the variations in the outcome variable (Consumer Repurchasing Behaviour) are attributed to the predictors of the model 6. The VIFs of the predictors of the model 6 are all below the threshold of 10 indicating the absence of multicollinearity in the model 6. The Durbin-Watson result of 2.001 also indicates that absence of autocorrelation in the model 6.

KNUST



Table 4.5 OLS Regression Analysis Results

Variables	Service quality (SQ)			Consumer Repurchasing Behaviour (CRB)					
	Model 1	VIF	Model 2	Model 3	Model 4	Model 5	VIF	Model 6	VIF
(Constant)	.251(1.546)		.229(1.446)	2.639(9.341)***	1.399(4.020)***	1.460(4.188)***		1.405(3.963)***	
Control paths									
-Gender (dummy ¹)	.016(.541)	1.083	.017(.590)	.239(3.554)***	.204(3.260)***	.207(3.333)***	1.085	.248(3.914)***	1.049
-Age	.071(2.226)**	1.306	.076(2.440)**	-.135(-1.846)*	-.196(-2.858)***	-.179(-2.585)**	1.338	-.170(-2.411)**	1.295
-Education	.031(.940)	1.395	.031(.977)	-.019(-.252)	-.106(-1.499)	-.099(-1.395)	1.401	-.058(-.806)	1.366
-Occupation	.037(1.099)	1.431	.038(1.177)	.040(.517)	.073(1.011)	.082(1.137)	1.439	.051(.694)	1.405
-Income	-.125(-3.744)***	1.449	-.127(-3.826)***	.016(.208)	.093(1.286)	.062(.837)	1.547	.057(.743)	1.537
Hypothesized									
-Reliable	.207(3.843)***	3.745			.018(.159)	.032(.268)	4.013		
-Responsive	.167(3.513)***	2.930			.245(2.384)**	.204(1.937)*	3.106		
-Assurance	.184(3.124)***	4.470			.441(3.478)***	.486(3.760)***	4.682		
-Empathetic	.171(3.012)***	4.162			.161(1.315)	.203(1.627)	4.346		
-After Sale Service	.246(4.144)***	4.563			.024(.188)	.084(.634)	4.943		
-SQ						.245(1.634)	6.271	.538(3.575)***	3.242
Composite Construct									
-Customer Care			.884(31.196)***					.224(1.450)	2.930
R	.917		.916	.282	.508	.517		.860	
R²	.841		.840	.079	.258	.267		.760	
Adjusted R²	.833		.835	.058	.222	.228		.751	
F-statistics	108.583***		183.461***	3.670***	7.160***	6.804***		83.156***	
Durbin-Watson	1.956		1.966	1.980	1.970	2.006		2.001	

Note: t-values are in the parenthesis; * p < .05; ** p < .01

Table 4.6: Mediation analysis: (direct and indirect effects assessment)

Path	Unstandardized β s		Sobel test statistic	Form of mediation
	Indirect effect (I)	Total effect (D+I)		
CC \rightarrow SQ \rightarrow CRB	.884*.538 = .476	.700	3.55 [†]	Full

Note: [†] mediation significant at 1%; CC= Customer Care; SQ = Service quality; CRB= Consumer Repurchasing Behaviour



4.6 Effect of customer care on consumer repurchasing behaviour in the telecom industry

The result of the Model 4 examines the relationship between the various variables of customer care and consumer repurchasing behaviour. Two control variables, gender and age significantly influenced the repurchasing behaviour of the consumers. Gender positively influenced the repurchasing behaviour of the consumers at a statistical significance level of 1%. This therefore indicates that males had positive repurchasing behaviour towards telecom products or services relative to their female counterparts. This result is consistent with the study of Dorota (2013) that reported that gender significantly influences repurchasing behaviour since the roles performed by men and women in the household are quite varying and unique (Dorota, 2013) and as such have varying demands for certain services or products. The women are perceived to have adequate information in purchasing since women relatively often look for more information on products and services they would want to purchase than their male counterparts (Żelazna, Kowalczyk & Mikuta, 2002). The age of the consumers however negatively influenced the repurchasing behaviour of the consumers at a statistical significance level of 1%. This therefore indicates that the young consumers have positive attitude towards the repurchasing of telecom products or services relative to their older counterparts. This result is consistent with the study of Dorota (2013) that reported that the repurchasing behaviour of the consumer changes with age. The aged are perceived to be endowed with more purchasing experience than the younger consumers.

It is generally perceived that the younger consumers are reliant on price and brand due to the limited purchasing experience (Reimer & Kuehn, 2005), and hence are easily influenced.

The result of the Model 4 of the Table 4.5 further shows that there is positive relationship of .245 between the responsive customer care practices of the telecom companies and the repurchasing behaviour of the consumers at a statistical significance level of 10%. This therefore implies that a significant unit improvement in the responsive customer care practices of the telecom firms is associated with .245 unit improvement in the repurchasing behaviour of the consumers. This finding is supported by the study of Levy and Weitz (2012) that reported that the customer care practices of the service providers in terms of carefully listening to the feelings of the customer's complaints and immediately attending to them positively influences the repurchasing behaviour of the customer in the service industry. The assurance practices of the telecom firms have a positive relationship of .441 with the repurchasing behaviour of the consumers at a statistical significance level of 1%. This therefore indicates that any significant unit improvement in the assurance customer care practices of the telecom firms is associated with .441 unit improvement in the repurchasing behaviour of the consumers of the telecom industry. This result is consistent with the finding of Levy and Weitz (2012) that indicated that effective assurance customer care practices of service providers positively influences the repurchasing behaviour of consumers. Therefore, the telecom firms can stimulate higher level of consumer repurchasing behaviour through the improvement in the responsive and assurance customer practices of the firms.

The result of the model 6 of the Table 4.5 also shows that there is positive relationship of .538 between the customer care practices (composite variable) of the telecom firms and the repurchasing behaviour of the consumers at a statistical significance level of 1%. This

therefore indicates that any significant unit improvement in the customer care practices of the telecom firms is associated with .538 unit improvement in the repurchasing behaviour of the consumers of the telecom industry. Generally, the reported positive relationship between customer care and consumer repurchasing behaviour of this study is supported by researchers like McDougall and Levesque (2000) and Oyeniya and Joachim (2008). The effectiveness of the level of customer care has the potency to enhance customer retention and reduce switching between and among service providers (Oyeniya & Joachim, 2008).

4.7 Effect of customer care on service quality in the telecom industry in Ghana

The result of the model 1 of the Table 4.5 examines the relationship between the component variables of customer care practices of the telecom industry on service quality. Two control variables were found to influence the service quality level of the customers of the telecom industry. The age of the customer positively influenced their satisfaction level at a statistical significance level of 5%. This therefore indicates that aged is easily satisfied with the services and products of the telecom industry compare to their younger counterparts. The income level of the consumers however negatively influenced the satisfaction level of the customers at a statistical level of 1%. This therefore indicates that the consumers with lesser income have lower satisfaction level with the products and services of the telecom industry compare to their lower income counterparts.

The result of the model 1 shows that there is positive relationship of .207 between the reliable customer care practices of the telecom firms and the satisfaction level of the customers at a statistical significance level of 1%. This therefore indicates that any

significant unit improvement in the reliable customer care practices of the telecom firms is associated with .207 unit improvement in the satisfaction level of the customers of the telecom industry. The responsive customer practices of the telecom firms also positively influenced the satisfaction level of the customers at a statistical significance level of 1%. This therefore indicates that any significant unit improvement in the responsive customer care practices of the telecom firms is associated with .167 unit improvement in the satisfaction level of the customers of the telecom firms. The assurance customer practices of the telecom firms are positively associated with .184 unit relationship with the satisfaction level of the customers at a statistical significance level of 1%. This therefore indicates that any significant unit improvement in the reliable customer care practices of the telecom firms is associated with .184 unit improvement in the satisfaction level of the customers of the telecom industry. The empathetic customer care practices of the telecom firms positively influences the satisfaction level of the customers at a statistical significance level of 1%. This result therefore indicates that any significant unit improvement in the empathetic customer care practices of the telecom firms is associated with .171 unit improvement in the satisfaction level of the customer of the telecom industry. The after sale services provided by the telecom firms also positively influences the satisfaction level of the customers at a statistical significance level of 1%. This therefore indicates that any significant unit improvement in the after sale services of the telecom firms is associated with .246 unit improvement in the satisfaction level of the customers of the telecom industry. These results are supported by several previous studies that provided evidence of positive relationship between customer care and service quality in the service industry (e.g. Saravana & Rao, 2007; Negi, 2009; Naeem & Saif, 2009; Balaji, 2009; Levy & Weitz 2012)

The general customer care practices (composite variable) of the telecom firms positively influences the satisfaction level of the customers of the telecom industry at a statistical level of 1% as shown in model 2 of the Table 4.5. This result therefore indicates that any significant unit improvement in the customer care practices of the telecom firms is associated with .884 unit improvement in the satisfaction level of the customers of the telecom industry. Therefore for higher satisfaction level of the customers of the telecom industry, there is the need for higher level of customer care practices. This result of the study is supported by the study of Saravana and Rao (2007) and Roethlein and Wicks (2009) which all reported positive relationship between customer care and service quality. Higher level of customer care provided by service providers ensures greater level of service quality (Roethlein & Wicks, 2009).

4.8 Effect of Service Quality on customer repurchasing behaviour in the telecom industry

The result of the model 6 shows that there is positive relationship of .538 between the service quality and the repurchasing behaviour of the consumers at a statistical significance level of 1%. This therefore indicates that any significant unit improvement in the service quality level is associated with .538 unit improvement in the repurchasing behaviour of the consumers. This further implies that higher service quality levels achieved through higher level of customer care practices could stimulate higher levels of repeated purchases. This result is supported by Oliver (1999), Mittal and Kamakura

(2001) who also reported positive relationship between service quality and the repurchasing behaviour of consumers. Other researchers in other sectors of the economy also have found direct relationship between service quality and the repurchasing behaviour of customers (Aaker, 1991; Mittal & Kamakura., 2001; Kumar, 2002; Lin & Lekhawipat, 2014). The repurchasing behaviour of the customer is required to positively improve after passing a defined level of threshold. This implies that the relationship between the positive consumer repurchasing behaviour and service quality achieves certain level of increasing return to scale (Keskett et al., 1997). Lin and Lekhawipat (2014) in cross-sectional and longitudinal studies to examine the relationship between service quality and their repurchase revealed that satisfied clients have higher probability of continuing their rapport with a firm than dis-satisfied consumers.

4.9 Mediating effect of SQ in the relationship between customer care and CRB

The result of the Table 4.6 shows that the indirect effect as measured by the product (.476) of the coefficient of the path $CC \rightarrow SQ$ (.884) and $SQ \rightarrow CRB$ (.538) is greater than the direct effect of the relationship of .224. This result therefore provides evidence of the full mediating effect of service quality in the relationship between customer care practices of the telecom firms and consumer repurchasing behaviour. The sobel's test statistic result of 3.55 also indicates that the mediating effect was statistically significant at 1%. It should also further be emphasized that the total effect of the relationship between the three constructs was .70. The Figure 4.1 further indicates that the conditions needed for the full mediation effect has been met. The full mediation condition requires the two

indirect effect paths to be significant and positive. However, the condition requires the direct path to be positive and insignificant. This result is consistent with the study of Wang, Addei-Duah, Dai and Wang (2014) that reported that service quality fully mediates the relationship between customer care and customer repurchasing behaviour. The result therefore provides support for theory and the developed conceptual framework. Therefore, the mediation phenomenon of customer care in African context is not different from the other parts of the world. This therefore implies that the modern consumer of Africa is becoming more concerned with the products and services provided by the telephony companies.

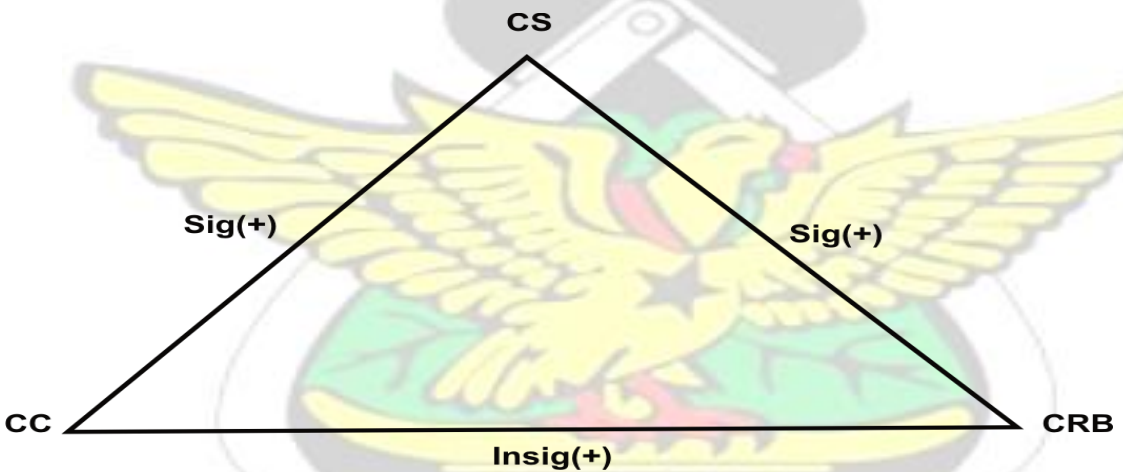


Figure 4.3: Full mediation effect of SQ on the relationship between CC and CRB

Source: Field Survey, 2016

KNUST

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

This chapter of the study summarizes the findings of the study, make the necessary conclusions and recommend several managerial policies for positive consumer repurchasing behaviour.

5.1 Summary of findings

This section of the chapter summarizes the key findings of the study on the basis of the defined objectives of the study and research questions.

5.1.1 Effect of customer care on CRB in the telecom industry in Ghana

The customer care practices of the telecom firms were found to positively influence the repurchasing behaviour of consumers. Thus, higher levels of customer care practices of the telecom firms was associated with positive consumer repurchasing behaviour. The

responsive and assurance customer care practices of the telecom firms were found to positively influence the repurchasing behaviour of the consumers of the telecom industry.

5.1.2 Effect of customer care on service quality in the telecom industry in Ghana

The customer care practices of the telecom firms also positively influenced the satisfaction level of the customers. The satisfaction level of the customers of the telecom industry was positively influenced by the reliability, responsive, assurance, empathetic and after sales service customer care practices of the telecom firms. Therefore improvement in the customer care practices of the telecommunication firms stimulates higher level of service quality.

5.1.3 Effect of service quality on CRB in the telecom industry in Ghana

The satisfaction level of the customers of the telecom firms positively influences their repurchasing behaviour. Therefore the higher the level of the satisfaction of the customers, the positive the attitude or behaviour of the consumers towards the products or services of the telecom firms in Ghana.

5.1.4 Mediating effect of SQ in the relationship between CC and CRB in the telecom industry in Ghana

The satisfaction level of the customers fully mediates the relationship between the customer care practices of the telecom firms and the repurchasing behaviour of the customers of the telecom industry. This conclusion is drawn from the fact that the indirect of the relationship of .478 was greater than the direct effect of .224. The total produced effect of the relationship was .700.

5.2 Conclusion

The repurchasing behaviour of the consumers of the telecom industry has a significant effect on the market share of firms within the telecom industry. This therefore implies that all telecommunication firms in Ghana are required to strive hard to stimulate positive consumer attitude towards their products. MTN with the highest number of customers and greater part of the telecom market share could lose grip of its performance with lesser attention to customer care practices and service quality.

The telecom services currently greatly patronized by the consumers are domestic calls and the supplementary service often used is mobile internet services. These services are predominantly purchased by the consumers from dealer stores and convenience stores. The average expense of the consumers on these accessed services per month is between GH¢10 to GH¢40. The consumer's choice to purchase these services from any particular telecom firm partly depends on the provided customer care. The customer care practices of the telecom firms is generally perceived by the consumers as high in terms of reliability, responsiveness, assurance, empathy and after sales services. On the basis of this, the customers were satisfied with these provided services and hence had fairly positive attitude towards the products and services of the telecom firms. The customer care practices of the telecom firms positively influenced the satisfaction level of the customers. The customer care practices of the telecom firms in terms of responsiveness, assurance, reliable, empathetic and after sale services positively influenced the satisfaction level of the customers. The customer care practices of the telecom firms also positively influenced the repurchasing behaviour of the consumers. It should however be emphasized that the

positive relationship between the customer care practices of the telecom firms was fully mediated by the service quality level of the customers. This result therefore provides adequate evidence to support hypothesis and theory base of the study. The findings also provides adequate evidence to support the practical sense of good customer services stimulating higher service quality and further ensuring positive attitude of consumers towards products and services of a firm.

5.3 Recommendations

Based on the key summarized findings and the conclusions of the study several managerial policies or strategies have been suggested for repeated purchases that would translate into higher performances of the telecom firms.

5.3.1 Higher level of customer care practices

On the basis of the positive significant effect of responsiveness and assurance customer care practices on the attitude of the purchasing behaviour of the consumers, there is the need for the telecom firms improve the level of their customer care practices in terms of responsiveness and assurance. Therefore the telecom firms need to ensure quick delivery of services to customers through the adoption of modern IT technologies.

5.3.2 Training of staff on customer complaints

The staff should be given further training on customer challenge resolution so as to further enhance the effectiveness of the staff in providing such services to customers with precision. The trust of the customers in the security and safety of the services and products

purchased from the telecom firms could also be further enhanced through the adoption of more safe modern methods of telecom services.

5.3.3 Focus on Service quality

The study revealed that the relationship between customer care and consumer repurchasing behaviour is mediated by service quality. This therefore indicates that service quality should be the focus of the telecom firms if they want to achieve higher performance in terms of consumer repeated purchases. To achieve the required higher level of service quality, the telecom firms are required to ensure that services are provided at convenient periods and terms of activation, recharge, and accounts suspension and free call times, operating hours is convenient to all customers, sound loyalty programme to recognize frequent customer, offer individual customer attention, put in efforts to understand individual customer needs and take customers opinions on the designing of new products and the need for Network clarity and speed for call and other services.

5.4 Suggested areas for further studies

The current study focused on the consumers of all the telecom firms in Kumasi, a situation that limits the generalization ability of the result to the entire target population in Ghana. Therefore further studies in this area are recommended to include consumers of the telecom industry from the other regions or regional capitals of Ghana to achieve a higher generalizability power. The current study also principally examines the mediating role of service quality on the relationship between customer care and consumer repurchasing

behaviour. Therefore, there is avenue for other researchers to also examine the factors that moderates the relationship between customer care and consumer repurchasing behaviour.

REFERENCE

- Aaker, D. A. (1991). *Managing Brand Equity; Capitalizing on the Value of a Brand Name*. New York: The Free Press.
- Adjetey, E. R. A. (2012). Total Quality Management in the Telecommunication Industry in Ghana: A Look at Customer Satisfaction with the Airtel Network, Master's Dissertation, University of Ghana, Legon, Ghana.
- Anderson, R. E., & Srinivasan, S. C., (2003), E-Satisfaction and E-Loyalty: A Contingency framework Psychology and Marketing, 20 (2), 123-38.
- Anthanassopoulos, A., Gounaris, S. & Sathakopoulos, V. (2001). Behavioural responses to customer satisfaction: an empirical study. *European Journal of Marketing*, 35(5/6), 687-707.
- Anton, J. (1996). *Customer Relationship Management: Making Hard Decisions with Soft Numbers*. Upper Saddle River: Prentice-Hall.
- Asch, D. & Wolfe, B. (2001). New Economy – New Competition, The Rise of the Consumer?. Palgrave. New York.
- Babu, M. G., Vani, G., & Panchanatham, N. (2010). Customer orientation effects on customer service perceptions and outcome behaviors. *Journal of service Research*, 3(3), 241-251.
- Balaji, M. (2009).Service quality with Indian Mobile Services. IUP. *Journal of Management Research*, 8(10), 52-62.
- Balerman, E. (2005). Customer service quality in Greek Cypriok Banking industry.

- Bearden, W. O. & Teel, J. E. (1983). Selected Determinants of Consumer Satisfaction and Complaint Reports. *Journal of Marketing Research*, 20(1), 21-28.
- Bedi, M. (2010). An integrated framework for service quality, service quality and behavioural responses in Indian Banking industry, a comparison of public and private sector banks. *Journal of Services Research*, 10(1), pp.157-172.
- Berdigan, A. Y. (2013). Customer Gap: Customer Expectations and Perceptions. Available at <<http://berdigan.wordpress.com/>> [Accessed 6.6.2016]
- Berkowitz, K., Harley, R., Kerin, R.A. & Rudelius, W. (1994). *Marketing*, 4th Ed Irwin, Boston
- Berry, L. L., & Parasuraman, A. (1997). Listening to the customer—The concept of a service-quality information system. *Sloan Management Review*, 38(3), 65–76.
- Blackwell, R. D., Miniard, P. W., & Engel, J. F., (2001). *Consumer Behaviour*. Orlando: Harcourt College Publishers.
- Bolton, R. (1998). A Dynamic Model of the Duration of the Customer's Relationship with a Continuous Service Provider: The Role of Satisfaction. *Marketing Science*, 17 (1), 45-65.
- Bolton, R. N. & Lemon, K. N. (1999). A Dynamic Model of Customers' Usage of Services: Usage as an Antecedent of Satisfaction. *Journal of Marketing Research*, 36 (2), 171–186.
- Bolton, R.N., Kannan, P. K. & Bramlett, M.D. (2000). Implications of Loyalty Program Membership and Service Experiences for Customer Retention and Value, *Journal of the Academy of Marketing Science*, 28(1), 95-108
- Bontis, Nick, Booker, Lorne, D., & Serenko, A. (2007). The mediating effect of organizational reputation on customer loyalty and service recommendation in the banking industry. *Manage. Decision.*, 45(9),1425-1445.

- Boohene, R., & Agyapong, G. K. Q. (2011). Analysis of the antecedents of customer loyalty of telecommunication industry in Ghana: The case of Vodafone (Ghana). *International Business Research*, 4(1), 229-240.
- Boulding, W., Ajay K., Staelin, R. & Zeithaml, V. A. (1993). A Dynamic Process Model of Service Quality: From Expectations to Behavioural Intentions. *Journal of Marketing Research*, 30, 7-27
- Bowen, J. T., & Chen, S. L. (2001). The Relationship between Customer Loyalty and Customer Satisfaction. *International Journal of Contemporary Hospitality Management*, 213-217.
- Buchanan, L. (2011). A Customer Service Makeover. Inc. magazine. Retrieved 29 July 2016.
- Bunker, M. P. & Bradley, M. S. (2007). Toward understanding customer powerlessness: analysis of an internet complaint site. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behaviour*, 20, 54-71.
- Burkson, T. (2011). Telecom's industry in Ghana heats up. <http://www.modernghana.com/news/312040/1/telecoms-industry-in-ghanaheatsup.html>
- Castaneda, J., Montoso, F., & Luque, T. (2007). The Dimensionality of Customer Privacy Concern on the Internet, *Online Information Review*, 31, 420-39.
- Çelik, H. E. & Yılmaz, V. (2011). Extending the Technology Acceptance Model for Adoption of E-Shopping By Consumers In Turkey. *Journal of Electronic Commerce Research*, 12 (2), 2-23.
- Chadha, S. & Kapoor, D. (2009). Effect of switching cost, service quality and service quality on customer loyalty of cellular service providers in Indian market. *The ICAI University Journal of Marketing Management*, 1, 23-37.
- Chang, C. C. (2009). Determinants of customer repurchase intention in online shopping, *Online Information Review* 33(4) 761-84.

- Chang, Y. H. & Yeh, C. H. (2002). A survey analysis of service quality for domestic airlines. *Eur. J. Oper. Res.* 139, 166-177.
- Chang, J.C. (2006). Taiwanese tourists' perceptions of service quality on outbound guided package tours: A qualitative examination of the SERQVQUAL dimensions. *Journal of Vacation Marketing*, 15 (2): 164-178.
- Cheng, S., Lam, T. & H.C. Hsu, 2006, Testing the Sufficiency of Theory of Planned Behavior: A Case of Customer Dissatisfaction Response in Restaurants, *Hospitality Management*, 24, pp. 475–492.
- Chowdhary, N. & Prakash, M. (2007). Prioritizing service quality dimensions. *Management Service Quality*, 17(5), 493-509.
- Cicerone, K. D., Langenbahn, D. M., Braden, C., et al. (2011). Evidence-based cognitive rehabilitation: updated review of the literature from 2003 through 2008. *Arch Phys Med Rehabil.*, 92(4), 519-30.
- Colgate M, & Norris M (2001). Developing a Comprehensive Picture of Service Failure. *Int. J. Ser. Ind. Manage.* 12 (314): 215-235
- Colgate, M. & Varki, S. (2001). The role of price perceptions in an integrated model of behavioral intentions. *Journal of Services Research*, 3, 232–240.
- Cook, S. (2011). *Customer care excellence: how to create an effective customer focus* (6th edn.). London, UK: Kogan Page Publishers.
- Crie', D. (2003). Consumers' complaint behaviour. Taxonomy, typology and determinants: towards a unified ontology. *Journal of Database Marketing and Customer Strategy Management*, 11(1), 60-79.
- Crosby, P.B. (1984) "*Quality without tears: The art of hassle-free management*". McGraw-Hill, New York.

- Danaher P. J. & Haddrell, V. (1996). A comparison of question scales used for measuring service quality. *International Journal of Service Industry Management*, 7 (4), 4-26.
- Davidow, M. (2003). "Have you heard the word? The effect of word of mouth on perceived justice, satisfaction and repurchase intentions following complaint handling," *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 16, 67-80.
- Davis, F.D., Bagozzi, R.P., & Warshaw, P.R. (1992). "Extrinsic and Intrinsic Motivation to Use Computers in the Workplace" *Journal of Applied Social Psychology*, 22 (14) (1992), 1111–1132
- De Vaus, D. (2002). *Surveys in Social Research* (5th edn.). London: Routledge. Ch. 8pp.379.
- Delvin, Dong, H. K., & Brown, M. (1993). Selecting a scale for Measuring Quality. *Marketing Research: A magazine of Management and Applications*, 5(3): 12-17.
- Dorota, R. H. (2013). Determinants of consumer purchasing behaviour. *Management*, 17(1), 333-345.
- Edvardsson, B. (1992). Service Breakdowns, A Study of Critical Incidents in an Airline. *International Journal of Service Industry Management*, 3, 17-29.
- Ee Ling, C. & De Run, E. (2009). Satisfaction and loyalty: customer perceptions of Malaysian telecommunication service providers. *The ICFAI University Journal of Services Marketing*, 1, 6-1.
- Eggert, A. & Ulaga, W. (2002). Customer perceived value: a substitute for satisfaction in business markets. *Journal of Business & Industrial Marketing* 17(2/3), 107–118.
- Engel, J. F., & Blackwell, R. D. (1982). *Consumer Behavior*, (4th edn.), CBS College Publishing.

- Engel, J.F., Kollatt, D.T., & Blackwell, R. D. (1968). *Consumer Behaviour*. Holt, Rinehart, and Winston, New York, NY.
- Evans, J. R., & Lindsay, W. M. (1996). *The Management and Control of Quality*. (3rd edn.), St. Paul: West Publishing Company.
- Fen, Y. S. & Meillian, K. (2005). Service quality and service quality: Antecedents of customer's re-patronage, *Sunway Academic Journal*. 4(2), 60-73.
- Fen, Y.S., & Lian, K. (2005). Service quality and service quality: Antecedents of customers' re-patronage intentions. *Sun. Acad. J.*, 4(1), 60-73.
- Festinger, L. (1957). *A theory of cognitive dissonance*, Evanston, IL: Row & Peterson.
- Fornell, C. (1992). A National Customer Satisfaction Barometer: The Swedish Experience. *Journal of Marketing*, 56, 6-21.
- Fornell, C., Johnson, M. D., Anderson, E.W., Cha, J. & Bryant, B. E. (1996). The American service quality index: nature, purpose and findings, *Journal of Business Research*, 60(4), 7-18
- Freemantle, N. (1994). Development in the purchasing process in the NHS: towards an explicit politics of rationing. *Public Administration*, 71, 535-48.
- Frempong, G. & Henten, A. (2004) Telecom developments and investments in Ghana, Discussion Paper W D R 0 3 0 5, W D R Dialogue Theme 2003.
- Frempong, G. (2002). Telecommunication Reforms-Ghana's Experience National Communication Authority. Ghana National Telecom Policy.
- Gallarza, M. G., & Saura, I. G. (2006). Value dimensions, perceived value, satisfaction and loyalty: an investigation of university students' travel behaviour. *Tour. Manage.*, 27(6), 437-452.

- Gan, C., Cohen, D., Clemes, M. & Chong, E. (2006). A Survey of Customer Retention in the New Zealand Banking Industry: *Banks and Bank Systems*, 1(4), 83-99.
- Garcia, J. A. M. & Caro, L. M. (2010). Rethinking perceived service quality: An alternative to hierarchical and multidimensional models. *Total Quality Management*, 21(1), 93-118.
- Garfein, R. T. (1988). Cross-Cultural Perspectives on the Dynamics of Prestige. *Journal of Services Marketing*, 3 (3), 17-24.
- Giese, J. L., & Cote, J. A. (2002). Defining Consumer Satisfaction, *Academy of Marketing Science*, 20(1), 1-24.
- Gremler, D. D. & Brown, S. W. (1998). Service loyalty: antecedents, components and outcomes. *American Marketing Association*, 9, 165-166.
- Gronroos, C. (1984). A service quality model and its market implications, *European J. Mark*, 18(4): 36-44.
- Gronroos, C. (1988). The service quality: The six criteria of good perceived service quality, *Review of Business*, 9, 10-13
- Gronroos, C. (1994). Relationship approach to marketing in service contexts. *Journal of Business Research*, 20(1), 3-11.
- Guiltinan, J. P., Paul, G. W., & Madden, T. J. (1997). *Marketing Management: Strategies and Programs*. (6th edn.), New York: McGraw-Hill.
- Hansemark, O. C. & Albinson, M. (2004). Customer Satisfaction and Retention: The Experiences of Individual Employees. *Managing Service Quality*, 14 (1), 40-57.
- Harris, E. K. (2010). *Customer service: A practical approach*. 5th ed. New Jersey: Pearson Prentice Hall.
- Harris, K. L. (2003). *Justice Theory in online and offline complaint satisfaction: an empirical study*, Doctoral dissertation, The George Washington University.

- Hellier, P. K., Geursen, G. M., Carr, R. A. & Rickard, J. A. (2003). Customer repurchase intention: A general structural equation model, *European Journal of Marketing*, 37(11/12), 1762-1800.
- Henry, B., & Quansah, M. (2013). Mobile telecommunication networks choice among Ghanaians. *Management Science Letters*, 3(7), 1839-1850.
- Hernon, P. and Nitecki, D. A. (2001). Service Quality: A Concept Not Fully Explored *Library Trends*, 49(4), 687-708
- Heung, V.C.S. & Lam, T. (2003). Customer complaint behaviour towards hotel restaurant services. *International Journal of Contemporary Hospitality Management*, 15 (5), 283-9.
- Hirschman, A. O. (1970), *Exit, Voice, and Loyalty—Responses to Decline in Firms, Organizations, and States*. Cambridge, MA: Harvard University Press.
- Howard, J. A. & Sheth, J. N. (1969): *The theory of Buyer Behaviour*. John Wiley and sons. New York, pp. 9-28.
- Hu, A.W.L., & Tsai, W.M.H. (2009). An empirical study of an enjoyment-based response hierarchy model of watching MDTV on the move. *Journal of Consumer Marketing*, 26(2), 66-77.
- Huefner, J.C. & Hunt, H.K. (2000). Consumer retaliation as a response to dissatisfaction. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behaviour*, 13, 61-82.
- Hume, M., Mort, G. S. & Hume, W. (2007). Exploring repurchase intention in a performing arts context: Who comes? And why do they come back? *International Journal of Nonprofit and Voluntary Sector Marketing*, 12(2), 135-148.
- Huseyin, A., Salime-Smachi, S., & Salih, T. K., (2005). Customer Service Quality in the Derek Cypriot Banking Industry. *Managing Service Quality*, 15(1), 41-56.

- Hyken, S. (2013). Customer Service tip: Create a lasting impression. *Journal of Consumer Research*, 37(2): 251-263.
- Imam, F. (2013). Gender difference in impulsive buying behavior and post purchasing dissonance :under incentive conditions. *Journal of business strategies*, 7(1), 23-29.
- Irini, W. (2012). Age, gender affect on consumer's awareness and source of awareness for food-related private label brands. *I3(1)*, 12-56.
- ITU World Communication (2013). The World in 2013, ICT facts and figures [online], retrieved from (<http://www.itu.int/ITU>) on 10th July, 2016.
- Jamal, A. & Kamal, N. (2004). Customer satisfaction and retail banking: an assessment of some of the key antecedents of customer satisfaction in retail banking. *Int. J. Bank Mark*, 20(4), 146-16.
- Johnson, M. D. & Fornell, C. (1991). A framework for comparing customer satisfaction across individuals and product categories. *Journal of Economic Psychology*, 12(2), 267-286.
- Johnson, W. C. & Sirikit, A. (2002). Service Quality in the Thai Telecommunication Industry: A Tool for Achieving a Sustainable Competitive Advantage. *Management Decision*, 40(7), 693-701.
- Johnston, M. W. & Marshall, G. W. (2010). Relationship selling. 3rded. New York: McGraw Hill.
- Jones M A & Suh J (2000). Transaction-Specifics Satisfaction and Overall Satisfaction: An Empirical Analysis, *Journal of Services Marketing*, 14 (2), 147-159.
- Karim, N. & Cowling, A. (1996). Service Quality Banking: The Experience of Tow British Clearing Banks. *International Journal of Bank Marketing*, 14(6), 3-15.

- Kassim, N. & Abdullah, N. A. (2010). The effect of perceived service quality dimensions on service quality, trust, and loyalty in e-commerce settings. A cross cultural analysis. *Asia Pacific Journal of Marketing and Logistics*, 22(3), 351-371.
- Keller, K. L. (2003). *Building, Measuring, and Managing Brand Equity*. New Jersey: Pearson Education.
- Khalifa, M. & Liu, V. (2002). Satisfaction with Internet- Based Services: The role of role of Expectations and Desires. *Journal of Electronic Commerce*, 7(2), 31-35.
- Khan, S. & Nasr, M. (2011). Impact of Lifestyle of Pakistani Women on their Buying Behavior. *International Review of Business Research Papers*, 7(2), 292-309.
- Kim, M., Park, M., & Jeong, D. (2004). The effects of service quality and switching barrier on customer loyalty in Korean mobile telecommunication services. *Telecommunications Policy*, 28(2), 145-59.
- Kim, M.J., Chung, N., & Lee, C. K. (2011). The effect of perceived trust on electronic commerce: Shopping online for tourism products and services in South Korea, *Tourism Management*, 32, 256-265.
- Klopping, I. M. & McKinney, E. (2004). Extending The Technology Acceptance Model And The Task-Technology Fit Model, *Information Technology, Learning And Performance Journal*, 22 (1) (2004), p. 35
- Kokoi, I. (2011). *Female Buying Behaviour Related to Facial Skin Care Products*.
- Kotler P. & Keller K. (2006). *Marketing Management*, 12th Edition, Pearson Education Inc, New Jersey.
- Kotler, P., Armstrong, G., Saunders, J. & Wong, V. (2002) *Principle of Marketing*, 3rd edition, Prentice Hall Europe.
- Kotler, P. & Keller, K. (2006) *Marketing Management*, (12thEdn.), Pearson Education Inc, New Jersey.

- Kotler, P. & Keller, K. (2011). *Marketing management*. (14th edn). New York: Pearson Prentice Hall.
- Kotler, P. & Keller, K. L. (2009). *Marketing management* (13th end). New Jersey: Pearson Education Inc, Upper Saddle River,
- Kotler, P. (2000). *Marketing Management*. (10th edn), New Jersey: Prentice-Hall.
- Kotler, P. (2006). *Marketing Management: An Asian Perspective*, New Jersey: Prentice Hall Inc.
- Kotler, P. (2009). *Marketing management*. Pearson Education India. *Academy of Marketing Science*, 22, 99-113.
- Kotler, P., & Keller, K. L. (2012). *Framework for marketing management*. Pearson Education India.
- Kotler, P., (2003). *Marketing Management*, (11th edn.), Pearson education, New Jersey, United of America, p 415..
- Kotler, P., Armstrong, G., Saunders J., & Wong, V. (1999). *Principles of Marketing*, (2nd Edn). Prentice Hall Inc. New York.
- Kumar, M., Kee, F. T. & Manshor, A. T. (2009). Determining the relative importance of critical factors in delivering service quality of banks; An application of dominance analysis in SERVQUAL model, *Managing Service Quality*, 19(2), 211-228.
- Kumar, P. (2002). "The impact of performance, cost and competitive considerations on the relationship between satisfaction and repurchase intent in business markets," *Journal of Service Research*, 5(1), 55-68.
- Kumbhar, V. M. (2011). Factors Affecting the Customer Satisfaction in E- Banking: Some Evidences from Indian Banks. *Management Research and Practice*, 3(4), 1-14.

- Law, A. K. Y., Hui, Y. V. & Xiande Zhao (2004). Modeling repurchase frequency and service quality for fast food outlets. *The International Journal of Quality & Reliability Management*, 21(4/5), 545-563.
- Lee, H., Lee, Y. & Yoo, D. (2000). The determinants of perceived service quality and its relationship with satisfaction, *Journal of Service Marketing*, 14(3), 217-231.
- Lehtinen, J.R. & Lehtinen, U. (1982). *Service quality: a study of quality dimensions*, Unpublished working paper, Service Management Institute, Helsinki.
- Lerman, D. (2006). Consumer politeness and complaining behaviour. *Journal of Services Marketing*, 20(2), 92-100.
- Levesque, T. & McDougall, G. H. G. (1999). Determinants of Customer Satisfaction in Retail Banking. *International Journal of Bank Marketing*, 14(7), 12-20.
- Levy, M. & Weitz, B. A. (2012). *Retailing management*. (8th edn.), New York: McGraw Hill.
- Li, D., Chau, P. Y. K., & Lou, H. (2005). Understanding individual adoption of instant messaging: An empirical investigation. *Journal of the Association for Information Systems*, (6) 4, 102-129.
- Lin, C. & Lekhawipat, W. (2014). Factors affecting online repurchase intention. *Industrial Management & Data Systems*, 114, 4, 597-611.
- Liu, J., Kang J., Bai, Y., & Zhang, X. (2006) The Study Of Customer Complaints Management Based On System Dynamics: Modeling And Simulation Proceedings of the Fifth International Conference on Machine. <http://ieeexplore.ieee.org/stamp/stamp.jsp?arnumber=04028400>.
- Liu, R.R. & McClure, P. (2001). Recognizing cross-cultural differences in consumer complaint behaviour and intentions: an empirical examination. *The Journal of Consumer Marketing*, 18(1), 54-75.

- Lovelock C. & Wirtz J. (2007). *Services Marketing: People, Technology, Strategy* (6th Ed.), Pearson Prentice Hall, New Jersey.
- Mahmoud, M.A. & Hinson, R. (2012). Market orientation, innovation and corporate social responsibility practices in Ghana's telecommunications sector, *Social Responsibility Journal*, 8(3), 327– 346.
- McDougall, G.H.G & Levesque, T. (2000). Service quality with services: putting perceived value into the equation. *Journal of Services Marketing*, 14(5), 392-410.
- Mehmood-Bagram, M. M. & Khan, S. (2012). Attaining consumer loyalty. The role of consumer attitude and consumer behaviour. *International Review of Management and Business Research*, 1 (1), 1-8.
- Mittal, B. & Lassar, W. M. (1998). Why Do customers Switch? The Dynamics of Satisfaction versus Loyalty. *Journal of Services Marketing*, 12(3), 177-194.
- Mittal, V., & Kamakura, W. (2001). Satisfaction, repurchase intent, and purchase behavior: Investigating the moderating effect of customer characteristics. *Journal of Marketing Research*, 38, 131-142.
- Mittal, Vikas, William T. Ross Jr. & Patrick M. Baldasare (1998). The asymmetric impact of negative and positive attribute-level performance on overall satisfaction and repurchase intentions. *Journal of Marketing*, 62(1), 33-47.
- Mohamed, H., & Shirley, L., (2009). Customer Perception on Service in Middle East: The Case of Qatar”, *International Journal of Islamic and Middle Eastern Finance and Management*, 2(4), 338-350.
- Mohsan, F., Nawaz, M. M., Khan, S. M., Shaukat, Z., & Aslam, N. (2011). Impact of customer satisfaction on customer loyalty and intentions to switch: Evidence from banking sector of Pakistan. *International Journal of Business and Social Science*, 3(2), 1982-1991.

Mowen, J. (1993) *Consumer Behavior*, Macmillan Publishing Company, New York, NY, p.467. The National Communications Authority Act 524 (1996) Accra: Assembly Press available at http://www.nca.org.gh/index.php?option=com_contentandview=articleandid=80andItemid=27

Mowen, J. (1993) *Consumer Behavior*, Macmillan Publishing Company, New York, NY, p.467.

The National Communications Authority Act 524 (1996) Accra: Assembly Press.

Naeem, H. & Saif, I. (2009). Service Quality and its impact on Service quality: An empirical evidence from the Pakistani banking sector. *The International Business and Economics Research Journal*, 8(12), 99.

Nanziri, M.S. (2011). Toward understanding customer powerlessness: analysis of an internet complaint site. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behaviour*, 20, 54-71.

NBRI (2009) Customer Survey White paper: Available via: http://www.nbrii.com/Customer_Surveys/Measure_Satisfaction.html.

Negi, R. (2009). Determining service quality through perceived service quality: A study of Ethiopian mobile users. *International Journal of Mobile Marketing*, 4(1), 31-38.

Newman, K. (2001). Interrogating SERVQUAL: a critical assessment of service quality measurement in a high street retail bank. *Int. J. Bank. Mark.*, 19(3), 126-139.

Ngolanya, M., Mahea, T., Nganga, E., Amollo, F. & Karuiki, F. (2006). Influence of Sales Promotion Campaigns on Consumer Purchase Decision: A Case Study of Nakumatt Supermarkets. Department of Business Administration, University of Nairobi.

- Nicosia, F. M. (1966). *Consumer Decision Processes: Marketing and Advertising Implications*. Prentice-Hall, Englewood Cliffs, NJ.
- Nicosia, F.M. & Robert, W. (1976): *Consumer Behaviour toward Sociology of Consumption*, *Journal of Consumer Research*.
- Nikbin, D., Ismail, I., Marimuthu, M. & Jalalkamali, M. (2010). Perceived justice in service recovery and recovery satisfaction: The moderating role of corporate image. *International journal of marketing studies (online)*, 2(2), 47-56.
- Nimako, S. G. & Azumah, K. F. (2009) *An Assessment and Analysis of Service quality with Service Quality in Mobile Telecommunication Networks in Ghana [Masters Thesis]*.
- Nimako, S.G., Azumah, F.K., and Donkor, F. (2010). Overall Service quality in Ghana's Mobile Telecommunication Networks: Implications for Management and Policy, *ATDF Journal*, 7(3/4), 35-49.
- Noel, H. (2009). *Consumer Behaviour*. AVA Publishing S A. Lausanne.
- Oliver R. L., & DeSarbo, W. S. (1988). Response Determinants in Satisfaction Judgments. *The Journal of Consumer Research*, 14(4), p.495-507.
- Oliver, R. L. (1980). A cognitive model of the antecedents and consequence of Service quality. *Journal of Marketing Research*, 17, pp 460-469
- Oliver, R. L. (1997). *Satisfaction: A Behavioral Perspective on the Consumer*. New York: McGraw Hill.
- Oliver, R. L. (1999). Whence Customer Loyalty? *J. Mark.* 63, 34-84.
- Oyeniya, O. & Joachim, A. A. (2008). Customer service in the retention of mobile phone users in Nigeria. *African Journal of Business Management*, 2 (2), 026-031.
- Parasuraman, A. Berry, L.L. & Zeithaml, V., (1985). A conceptual Model of Service Quality and Implication for Future Research. *Journal of Marketing*, 49.

- Parasuraman, A., Zeithaml, V. A. & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49(3), 41-50.
- Parasuraman, A., Zeithaml, V. A. & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.
- Park, M.C, Kim, M.K., & Jeong, D.H (2004) "The effects of customer satisfaction and switching barrier on customer loyalty in Korean mobile telecommunication services," *Telecommunication Policy*, (2004).
- Pizam, A. & Ellis, T. (1999). Absenteeism and turnover in the hospitality industry. In Lee-Ross, D. (Ed.) *HRM in Tourism & Hospitality: International Perspectives on Small to Medium-sized Enterprises* (pp. 109-131). London: Cassell.
- Preis, M. W. (2003) "The impact of interpersonal satisfaction on repurchase decisions," *Journal of Supply Chain Management*, Vol. 39 No. 3, pp. 30-38.
- Quick, M. J. and Burton, S. (2000). "An investigation of the determinants of repurchase in a high involvement category," Paper presented at the Australian & New Zealand Marketing Academy Conference.
- Quinlan P.T. (1991). *Connectionism and Psychology: Psychology Perspective om New Connectionist Research*, Hemel Hempstead, Harvester Wheatsheaf.
- Ravichandran, K. Prabhakaran, S. and Kumar, S.A. (2010), "Application of Servqual Model on Measuring Service Quality: A Bayesian Approach", *Enterprise Risk Management*, 1(1), 9-48
- Reichheld, F. F. (1996). *The loyalty effect: The hidden force behind growth, profits, and lasting value*. Bain & Company, Inc, Boston
- Reimer, A. & Kuehn, R. (2005). The impact of service scope on quality perception, *European Journal of Marketing*, 39(7/8), 785-808.

- Roethlein, C. J. & Wicks, A. M. (2009). A Satisfaction-Based Definition of Quality Journal of Business & Economic Studies, 15(1) 82-97.
- Rust, R. & Oliver, R. (1994). Service Quality: New Directions in Theory and Practice, Sage Publications, Thousand Oaks, CA, pp. 1-20.
- Sahin, B., Demir, C., Celik, Y., & Teke, A. K. (2006). Factors affecting satisfaction level with the food services in a military hospital, *Journal of medical systems*, Vol. 30(5), 23-78.
- Saravanan, R. & Rao, K. S. P. (2007). Measurement of service quality from the customer's perspective – An empirical study, *Total Quality Management*, 18(4), 435-449.
- Satari, S. (2007). Application of Disconfirmation Theory on Service quality Determination Model – Case of Prepaid Mobiles in Iran, Master's Thesis, LTU, Sweden.
- Schiffman, L. G. & Karun, L. (2004) Consumer Behaviour. 8th edition. New Jersey Pearson Education Inc, Upper Saddle River Titus
- Schiffman, L. G., Kanuk, L.L., & Wisenblit, J. (2011). Consumer Behavior. Tenth Edition. Pearson. New Jersey. USA.
- Schneider, B. & Bowen, D. E. (2001). Modeling the Human Side of Service Delivery. *Service Science*, 1(3), 154-168.
- Seiders, Kathleen, Glenn B. Voss, Dhruv Grewal and Andrea L. Godfrey (2005). "Do satisfied customers buy more? Examining moderating influences in a retailing context," *Journal of Marketing*, Vol.69 No.4, pp.26-43.
- Sharma, M. K. (2014). The Impact on Consumer Buying Behaviour: Cognitive Dissonance. *Global Journal of Finance and Management*, 6(9), 833-840.

- Shepherd, R. and M.M. Raats, 1996, Attitude and Beliefs in Food Habits. In H. L. Meiselman, H. J. H. Macfie (eds), Food Choice, Acceptance and Consumption,(pp. 346–264). London, UK: Blakie Academic and Professional.
- Singh, J. (2011). “Customer Complaint Intentions and Behaviour: An Investigation Across Three Service Categories”. *J. Acad. Mark. Sci.* 18(1): 1-15.
- Sivadass, E., & Baker-Prewitt, J. L. (2000). An Examination of the Relationship between Service Quality, Customer Satisfaction, and Store Loyalty. *International Journal of Retail & Distribution Management*, 28 (2), 73-82.
- Spreng, R. A., Mackenzie, S. B. & Olshavsky, R. W .(1996). A Re-examination of the Determinants of Service quality, *J. Mark.*60 July.
- Stephens, N. & Gwinner, K.P. (1998). Why don't some people complain? A cognitiveemotive process model of consumer complaint behaviour. *Journal of the Academy of Marketing Science*, Vol. 26(3), 172-89.
- Stone, M., Woodcock, N. & Macthynger, L. (2000) Customer Relationship Marketing: Get to know Your Customers and Win their Loyalty 2nd Ed. Great Britain Clays Ltd pp 85-98.
- Stone, M., Woodcock, N. & Macthynger, L. (2000) Customer Relationship Marketing: Get to know Your Customers and Win their Loyalty, (2nd Edn.), Great Britain Clays Ltd pp 85– 98.
- Sureshchandar G.S., Rajendran, C. & Anantharaman R.N. (2002) the relationship between service quality and service quality – a factor specific approach, *Journal of Services Marketing*, 16(4), 363 – 379.
- Szymanski, D. M. and Henard, D. H. (2001)*, “Service quality: A meta-analysis of the empirical evidence,” *Journal of the Academy of Marketing Science*, Vol. 29 No.1, pp. 16-35.

- Teo, T., Lim, V. & Lai, R. (1999). "Intrinsic and Extrinsic motivation in Internet Usage"
Omega, 27 (1999), pp. 25–37
- Tiernan, S., Rhoades, D.L. and Waguespack, B. Jr (2008), "Airline service quality –
Exploratory analysis of consumer perceptions and operational performance in the
USA and EU", *Managing Service Quality*, 18(3), 212-24.
- Tse, D. K., & Wilton, P. (1988). Models of service quality formation: An extension.
Journal of Marketing Research, 25(May), 204-212.
- Tseng, Y.M., (2007). The impacts of relationship marketing tactic on relationship quality
in service industry: The business review. Cambridge, 7(2): 310-314.
- Tumwebaze, J. (2013). Customer Care and Sales Volume of Business Enterprise: A Case
Study Of MTN Uganda Limited Mbarara Customer Service In Mbarara
Municipality Mbarara District. A Research Report Submitted To The Faculty Of
Business And Development Studies In Partial Fulfillment Of Requirements For
The Award Of Bachelors' Degree In Business Administration Of Bishop Stuart
University.
- Verhoef, P. C. (2003), "Understanding the Effect of Customer Relationship
Management Efforts on Customer Retention and Customer Share
Development," *Journal of Marketing*, 67 (3), 30–45
- Walfried M. Lasser, Chris Manolis, Robert D. Winsor, (2000) "Service Quality
Perspectives & Satisfaction in Private Banking", *Journal of Service Marketing*,
14(3), 2000.
- Walker, D. M. (2005). A career in food service cons: high turnover. *Nations Restaurant
News*, 35 (21):147-148.
- Wang, L., Addei-Duah, B., Dai, W., & Wang, X. (2014). The Literature Review of Brand
Equity and Consumer Buying Behaviour: 1980~ 2014. In 2014 International
Conference on Mechanic, Electronic, Industrial and Control Engineering (MEIC-
14).Atlantis Press.

- Wicks, A. M., & Roethlein, C. J. (2009). A Satisfaction-Based Definition of Quality *Journal of Business & Economic Studies*, 15(1), 82-97.
- Wu, J. & Liu, D. (2007). "The Effects Of Trust And Enjoyment On Intention To Play Online Games" *Journal Of Electronic Commerce Research*, 8 (2) (2007), pp. 128–140
- Wysocki, A. F., Kepner, K. W., & Glasser M. W. (2001) Customer Complaints and Types of Customers Department of Food and Resource Economic, Florida Cooperative Extension Service, *Institute of Food and Agricultural Sciences*, retrieved at <http://edis.ifas.ufl.edu>. on 15th April, 2016.
- Xu, Y., Goedegebuure, R. & Heijden, B. (2006). Customer perception, service quality, and customer loyalty within Chinese securities business: towards a mediation model for predicting customer behavior. *Journal of Relationship Marketing*, 4, 79-104.
- Zairi, M. (2000). Managing Customer Dissatisfaction Through Effective Complaint Management Systems. *The TQM Magazine*, 12 (5), 331-335.
- Zeithaml, V. A. & M. J. Bitner (2003). *Services Marketing: Integrating Customer Focus across the Firm*, (2nd edn)., McGraw Hill, New York, NY.
- Zeithaml, V. A., Berry, L. L. & Parasuraman, A. (1996), "The behavioral consequences of service quality," *Journal of Marketing*, Vol. 60 No.2, pp. 31-46.
- Zeithaml, V.A. and Bitner, M.J. (2003). *Service Marketing: Integrating Customer Focus across the Firm*. NY: McGraw-Hill.
- Żelazna K., Kowalczyk I., Mikuta B., (2002), *Ekonomika konsumpcji, elementy teorii*, Szkoła Główna Gospodarstwa Wiejskiego, Warszawa.
- Zeugner-Roth, K. P., Zabkar, V., & Diamantopoulos, A. (2015). Consumer Ethnocentrism, National Identity, and Consumer Cosmopolitanism as Drivers of

Consumer Behavior: A Social Identity Theory Perspective. *Journal of International Marketing*, 23(2), 25-54.

Zineldin, M. (2006), "The royalty of loyalty: CRM, quality and retention," *The Journal of Consumer Marketing*, Vol. 23 No. 7, pp. 430-437.

Zulganef, G. (2006). The existence of overall satisfaction in service customer relationships. *International Journal of Business*, September-December, 3, 301-21.



APPENDIX
QUESTIONNAIRE

CUSTOMERS OF TELECOMMUNICATION FIRMS

Dear Respondent,

Please read this short survey about the investigation into the effect of customer care on consumer re-purchasing behaviour, the mediating role of service quality. Read each question carefully before responding, and then circle or tick the appropriate answer in the designated space. Please answer to the best of your ability. You are rest assured that the study is for only academic purposes; all and every information provided will therefore be treated with the needed confidentiality. Thank you for your help.

Please tick [] your option in the space provided. You are required to tick only one option.

A) Personal Information

1. Gender:

a) Male [] b) Female []

2. Age: a) ≤ 20 years [] b) 21-30 years [] c) 31-40 years [] d) 41-50 years [] e) 50 years []

3. Education Qualification:

a) Secondary school [] b) High school [] c) Technical college []

d) Bachelor degree [] e) Master degree and higher []

4. Occupation:

a) Student [] b) Self-employment/Business [] c) Private employee []

d) Public employee []

e) Other professions (Please specify).....

5. Monthly income before taxation:

a) Less than GH¢500 [] b) GH¢501- GH¢1000 [] c) GH¢1001- GH¢1500 []

d) GH¢1501- GH¢2000 [] e) GH¢2001- GH¢2500 [] f) > GH¢2500 []

6. Which telecommunication service brand are you mostly using? (Only one answer is applicable.)

- a) MTN b) Vodafone c) Tigo d) Airtel e) Expresso f) Glo

7. What influenced your subscription to the mobile network?

- a) Advertisement b) word-of-mouth c) Attractive packaging d) Price
e) Family/friends/relatives f) Others (Please specify).....

8. How long have you used the service from this company?

- a) Less than 1year b) 1-2 years c) 2-3 years d) 3-4 years e) 4-5 years f) More than 5years

9. Which service are you using from this company?

- a) Prepaid b) Postpaid c) Monthly payment

10. Which service do you mostly use from this company? (More than one answer is applicable.)

- a) Domestic call b) International call c) Supplementary service (e.g. SMS, MMS, download content, mobile internet, ring tone)

11. Which supplementary service do you use? (More than one answer is applicable.)

- a) SMS b) MMS c) Download content d) Mobile internet service
e) Ring tone f) Other (Please specify).....

12. Where do you purchase service from this company?

- a) Convenience store (e.g. 7-11, Family mart) b) Operator shop c) Dealer store
d) Other (Please specify).....

13. How much is your average expense per month in using service from this company?

- a) Less than GH¢10 b) GH¢11- GH¢20 c) GH¢21- GH¢30 d) GH¢31- GH¢40
e) GH¢41- GH¢50 f) More than GH¢50

B) Customer Care Practices

14. Please indicate your level of agreement to the under listed as some of the major customer care practices of your subscribed telecommunication company by choosing from strongly disagree (1) to strongly agree (5) [strongly disagree (1), disagree (2), fairly or moderately agree (3), agree (4), strongly agree (5)]

	1	2	3	4	5
Reliable Customer Care					
When service providers promise to do something by a certain time, they do so					
The service providers attend to my complaints immediately					
The staff resolves customer challenges on time					
The staff have the capacity to resolve the challenges of customers					
The customer care center is available to customers 24/7					
The customer care centers are easily accessible					
Responsive Customer Care					
I receive quickly service from customer service staffs					
The staff are always willing to help customers to resolve their challenges					
Customer service staffs always help customers immediately					
The staff are always willing to provide customers requested information					
Assured Customer Care					
I can trust customer service staffs					
I feel safe in my transactions with customer service staffs					
The Customer service staffs do their job well					
Empathetic Customer Care					
The service providers pay attention in delivering services					
The customer service staffs know what I need					
The service provider explains information to me clearly					
The staff shows and demonstrates concern for customers					
After Sales Services					
The opinion of the customer is sought on services and products					

Customers are provided the opportunity of replacement					
The service providers follow sales with courtesy calls					
Service providers offer discount to air time bonuses on further purchases					
Service providers provide free call helpline services					

15. Given your assertion of the customer care practices of the telecom firms, how would you rate the level of customer care of the telecom firm?

- a) Good b) Moderately c) Good d) Poor e) Not Sure

C) Service quality

16. Please indicate your level of satisfaction with the services and care provided by the telecom firm by indicating your level of agreement to the under listed statements by choosing from Much worse than Expected (1) to Much Better than Expected (5) [Much worse than Expected (1), Worse than Expected (2), Equal to Expectation (3), Better than Expected (4), Much Better than Expected (5)]

	1	2	3	4	5
Tangibles					
Your network's ability to give you access to information, SIM card (chip), reload card					
Provision of visually attractive, offices, equipment and materials like starter pack and reload card					
Networks ability to providing variety of entertainment facilities etc,					
How appealing are the appearance and uniform of employees of your network					
Reliability					
How timely is the delivery of SMS, MMS, Voice messages, and other services of your network					
How truthful is your mobile network to you					
How dependable and consistent is your network in solving customer complaints					
How able is your network to perform services right the first time					
How able is your network to insist on error free records					

Responsiveness					
How able is your network to tell customers exactly when services will be performed					
How able is your network to give prompt customer services and attend to customer needs or problems					
How are employees willing to help customers in emergency situations?					
How are the employees approachable and easy to contact					
Employee's ability to communicate clearly with you					
Empathy					
Having convenient periods and terms of activation, recharge, and accounts suspension and free call times					
Having operating hours convenient to all customers					
Having sound loyalty programme to recognize you as a frequent customer					
Having the customer's best interest at heart					
Giving individual customer attention by employees					
Efforts to understand individual customer needs					
Apologizes for inconveniences caused to customers					
Assurance					
Ability to provide variety of value-added services- music, access to internet, SMS, MMS etc.					
Sincerity and patients in resolving customer's complaints					
The behavior of employees in instilling confidence in customers					
Employees use of required skills and knowledge to answer customer questions					
Economy (how economical is the use of your mobile telecom network's services in terms of:)					
Reloading cards and their denominations					
The call charge per minute/second					
Technical Quality					
Successful in completion of calls, SMS, MMS, line activation and credit reloading					

Employees have technological knowledge and skills in solving customer challenges					
Network clarity and speed for call and other services					
Network innovativeness - ability to use current technology to improve services					
Providing adequate network coverage					

D) Consumer Repurchasing Behaviour

17. Please indicate your level of agreement to the under listed pertaining to your purchasing behaviour by choosing from strongly disagree (1) to strongly agree (5) [strongly disagree (1), disagree (2), fairly or moderately agree (3), agree (4), strongly agree (5)]

	1	2	3	4	5
Repurchasing Behaviour					
I usually use a particular telecom network for comfort and not fashion					
I am using a supplementary network to source a variety of choices					
I usually repurchase more expensive product brands					
The higher the price, the higher the quality of the product offered					
I look careful to find the network with the best value for money in terms of quality					
I always feel the need to use the network with the best service					
Lowest price offers attract me to a particular mobile network					
I usually watch the advertisement for announcement of sales					
I would discuss with others before deciding on the repurchase					
I subscribed to the mobile network due to advertisement					
I subscribed to the mobile network due to the name of the brand					
I will purchase again product or service of the telecom firm					