An Empirical Analysis of Factors Influencing Customer Satisfaction in the Telecommunications Industry Through the Mediating Role of Loyalty Programs

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Abstract: Grameenphone (GP) is the market leader in the telecommunications sector in Bangladesh by providing consistent service to its targeted customers. The study is devoted to recognizing the variables that impact the customer's satisfaction and the mediating effect of loyalty programs in the telecommunications industry. Customer loyalty of GP is determined by a variety of gratifying factors, including the company's network facilities, information service, 4G service, billing costs, physical facilities, GP's offerings, customer care service, mobile banking platforms, and more. This study examines the empirical analysis of factors influencing customer satisfaction in the telecommunications industry through the mediating effect of customers' loyalty programs of university students in Bangladesh. To identify the factors that impact the customer satisfaction and loyalty of the study, the researcher used the methods of Pearson Coefficient of correlation and multiple regression analysis and these helped to find out the result of the hypotheses of the study. This study makes recommendations regarding the factors that can affect customer satisfaction as well as how prospective customers can become loyal customers who use the Grameenphone service platform for a long period of time. The paper also suggests the Grameenphone's authority to consistently improve the quality of strategic service factors that influence customers' loyalty programs and their motives.

Keywords: Customer Satisfaction, Loyalty Programs, Grameenphone, Telecommunications Industry

1. Introduction

Bangladesh's telecom industry is quickly growing. The regulatory body for this industry is the Bangladesh Telecommunication Regulatory Commission (BTRC), which is in charge of licensing, policy, etc. Grameenphone (GP) is a leader in Bangladesh's telecommunications sector [46]. In terms of income, service area, and subscriber count, Grameenphone Ltd. is the largest mobile telecommunications provider in Bangladesh. As a private limited company, the business was established on October 10th, 1996. On June 25, 2007, Grameenphone changed its legal form to a public limited company [3]. The shareholding structure comprises mainly two sponsor Shareholders namely Telenor Mobile Communications AS (55.80%) and Grameen Telecom (34.20%). remaining10.00% shareholding includes General

public & amp; other Institutions [48]. With 83.02 million users, Grameenphone-often abbreviated as GP—is the largest supplier of telecommunications services in Bangladesh. The first business in Bangladesh to use GSM technology was Grameenphone [15]. The 5G network was initially tested in the Dhaka and Chittagong metro area in mid-2022, with Grammenphone becoming the first commercial company to launch it in Bangladesh. Additionally, the business owns the Shoparu e-commerce app, which provides door-to-door delivery services throughout Bangladesh, including rural areas [48].

Customer satisfaction and loyalty perceptions are crucial for the repurchasing of services because the services offered by Bangladesh's telecommunications sector are intangible in

nature. The relationship between customer trust and customer loyalty is demonstrated in prior research, stressing the importance of customer satisfaction and trust perception in the customer-service provider relationship [44].

Satisfaction is the pleasure that you accomplish a goal or obtain something that you wanted or needed to do or get. Customer satisfaction now takes into account the service quality [1]. Customer satisfaction is an assessment of how well a company's goods and services meet or surpass the expectations of its customers. It is the genuine expression of the level of satisfaction, which varies from person to person and product to product and service to product. Satisfaction is the consequence of a number of both psychological and physical factors that are associated with satisfaction behaviors. Satisfaction is defined as the contentment of the customer with the respect to his/her prior purchasing experience with a given service firm. Satisfaction is defined as "a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) concerning his or her expectations".

A customer loyalty program, usually referred to as a rewards program, is a tactic that aids in customer retention and motivates people to keep using your brand. Loyalty naturally grows and contributes to the development of trust when a customer has a positive experience with your company or product. Yi, Hallowell, and Homburg & Giering noted that initially, customer loyalty is said to be a behavioral term that involves repurchasing goods or services, as indicated by a pattern or percentage of purchases, recommendations, the strength of relationships, or a combination of any or all of the aforementioned [51, 19, 20]. Therefore, loyal customers are those who have committed to repurchase and re-patronize the same goods and services from the same brand.

Objectives of the study

Based on the importance of the study the researchers are driven to examine the factors influencing customer satisfaction in the telecommunications industry through the mediating role of loyalty programs.

2. Review of Literature and Hypotheses Constructing

2.1. Customer Satisfaction

Customer satisfaction is a customer's evaluation of the goods or services they received during a given time frame [17]. A company's ability to deliver goods and services that meet or exceed customer expectations is measured by customer satisfaction [47]. According to Kim et al. denoted that customer satisfaction is a post-purchase response and assessment of a particular good or service [23]. The marketing theory suggests that when the customers are satisfied, their behavior and desire to repurchase would be aroused. This shows that "maintaining customer satisfaction is the most important long-term objectives of firms" [27]. Additionally,

customer loyalty is predicated on customer trust and permanently holding the customer [14, 28, 30, 39].

Customer assistance (Customer Care Service, Physical Facilities) is essential for maintaining positive customer interactions in today's cutthroat business environment. As part of after-sales service, providing product or service recovery may be included in providing customer assistance, as well as responding rapidly to customer inquiries and requests [24]. However, it is concluded that consumer supporting service (Customer Care Service, Physical Facilities) influences consumer satisfaction. The general opinion that people have of a product or service after using it could be described as customer satisfaction [34]. The degree of customer satisfaction is crucial in sustaining long-term consumer loyalty [35, 52].

Scholars have discovered that a person's own experience with the quality of services provided by an organization is linked to customer satisfaction and that a consumer's satisfaction is related to both (his/her) expectations for a service or product and the actual services or product supplied [7, 22, 45]. So, hypothesis can be presented under as follows:

H_1: Customers are satisfied to use the Grameenphone's service.

2.2. Customer Loyalty

Customer loyalty is generally understood to be a person's ongoing dedication to just making use of a specific good or service [29]. Customers loyalty have been proven to be the primary mediating factor in explaining client retention, which is the propensity for a customer to come back, recommend business, spread good word of mouth, and provide references and exposure [5, 37]. Customer loyalty is a gauge of a consumer's propensity to use a company or brand again. Consumers who are loyal to a brand increase sales, pay higher prices, and eventually recommend new consumers by spreading good word of mouth [13].

Customer loyalty refers to the ongoing emotional connection you have with your clients, which manifests itself in their propensity to communicate with you and make repeat purchases from you rather than from your rivals. Customer brand loyalty can be defined as their propensity to make again and again purchases of a particular good or service [40]. Oliver defines customer loyalty as a firmly held commitment to consistently purchase a preferred good or service in the future, leading to repetitive same-brand or same brand-set purchases despite external factors and marketing initiatives that could potentially lead to switching behavior [33]. The degree to which a customer continues to use and recommend a certain brand of good or service is referred to as brand loyalty [36].

Customer loyalty is defined by Qiu, Ye, Bai, and Wang as the percentage of total client sales from the impacted product brand [38]. Furthermore, customers' behavioral and attitudinal devotion to telecommunication service providers provide the foundation of the idea of customer loyalty. The research process used to identify the variables influencing customer satisfaction and loyalty programs in the telecoms

industry among university-level students is described in the section. Therefore, consequent hypothesis can be presented as under:

H_2: Customers are loyal to use the GP's service.

2.3. Customer Loyalty and Customer Satisfaction

Customer satisfaction has frequently been suggested as the key factor in determining loyalty [25]. Customer satisfaction and customer loyalty have been demonstrated to be positively correlated in previous studies [8, 41, 21, 49]. Similar research has shown that satisfied customers are much more inclined to make frequent purchases [32]. A direct connection between customer loyalty and satisfaction has also been discovered in earlier research [42]. In their study on the telecom industry discovered that there is a link between customer satisfaction and loyalty [2].

To better comprehend customer loyalty, one must first understand customer satisfaction. The author's study focuses on the connection between customer satisfaction and loyalty programs. Ehigie further suggested that there is a significant positive relationship between customer satisfaction and client loyalty [12]. As a result, customer loyalty and service quality are connected through customer satisfaction. Customer loyalty and customer happiness have a significant positive relationship, according to research findings in several industries [18]. Customer satisfaction is viewed as a crucial element in gaining the trust and loyalty of customers because it directly affects customer confidence, customer retention, and future purchase intent [16, 26].

Overall, it was found that customer satisfaction was a strong predictor of customer loyalty. Prior research also revealed a significant positive relationship between customer satisfaction and loyalty, and in the context of the telecommunications industry, customer satisfaction is frequently regarded as a sign of customer loyalty [4, 9, 11, 50]. Hence this study hypothesizes that:

H_3: There is a significant positive relationship between customer satisfaction and customer loyalty.

3. Materials & Methods

3.1. Nature of the Study

This study is descriptive and performed with the purpose to judge hypotheses. The goal of this essay is to investigate the factors that influence customer loyalty and satisfaction among Bangladeshi users of Grameenphone. For explaining the relationship between customer satisfaction and loyalty program, the hypotheses have been formed based on literature research and have been rejected by empirical tests.

3.2. Sample and Population

In order to conduct this investigation, a non-probability convenient sampling strategy has been used. This study employed a convenient sampling procedure which is a non-probability sampling technique. A total of 160 Grameenphone users were surveyed at the Pabna University of Science and Technology campus at the undergraduate and graduate levels for this study.

3.3. Observed Variables and Questionnaires

The primary data for this study was gathered through a survey. In order to assess the variables determining customer satisfaction and how it affects customer loyalty, a structure questionnaire has been devised. Without demographic characteristics questions, user's value-added service questions, and the issues connecting to customers' satisfaction, customers' loyalty, evaluates and the respondents were investigated through 5 point Scale standardized by the research [6]. All of the questions were based on a five-point Likert Scale, where 1 meant "strongly disagree" and 5 meant "strongly agree".

3.4. Tools of Data Analysis

The application of descriptive statistical tools, such as mean, frequency, and percentage, allows for the understanding of demographic profiles. Pearson Coefficient of Correlation has been used to indicate the relationship between customers' satisfaction and the loyalty program, and to examine the relationship between the variables, linear regression analysis was utilized.

3.5. Reliability and Validity

SPSS Statistics version 21 is used for statistical analysis. Data reliability has been evaluated using the Cronbach Alpha method [10]. After analyzing the data, it showed a Cronbach Alpha of 0.799. Cronbach's alpha was used to assess the questionnaire's internal consistency. Furthermore, the Cronbach alpha value must be higher than 0.7 [31, 43]. Therefore, data collection can be considered reliable because Alpha is more than 0.7.

4. Results and Discussion

4.1. Respondents Demographics

Table 1 shows respondents' demographics items of the study. The questionnaires were distributed to a total of 160 users of Grameenphone (GP) among them 54.38 percent respondents thoroughly use GP, 15.62 percent users were Banglalink, 18.75 percent respondents were used Robi, 3.13 percent users were used Airtel, 2.50 percent were Taletalk, 5.62 percent respondents were Citycell users who presently use GP service. Among the respondents, 76.88 percent of respondents used two or more operators' services and 23.12 percent users used only the GP service. 8.75 percent respondents used GP below 3 years old, 58.75 percent users used within 3 to 6 years, and 32.50 percent respondents used for 6 years and above. All respondents aged below 30 years old. 31.88 percent respondents have monthly expenses below Tk 500, and 60.62 percent users' expense within Tk. 500-1000 and 7.50 percent respondents have spent above Tk 1000 monthly. 56.88% of respondents were at an undergraduate

level and the rest were a master's degree. The total respondents were students. The total of 97 respondents was

male and 63 were female respondents.

Table 1. *Respondents Demographics.*

Respondents Demographics Items		Frequency	Percent	Cumulative Percent
First Mobile Operators	GP	87	54.38	54.38
	Banglalink	25	15.62	70.01
	Robi	30	18.75	88.76
	Airtel	5	3.13	91.89
	Taletalk	4	2.50	94.39
	Citycell	9	5.62	100.0
	Total	160	100.0	
Current Operator	GP	160	100.0	100.0
Multiple Operators Service	Yes	123	76.88	76.88
	No	37	23.12	100.0
	Total	160	100.0	
Year of Connection	Below 3 years	14	8.75	8.75
	3-6 years	94	58.75	67.50
	6 years & above	52	32.50	100.0
	Total	160	100.0	
Age	Below 30 years	160	100.0	100.0
Monthly Mobile Expense	Below Tk. 500	51	31.88	31.88
	Tk. 500-1000	97	60.62	92.50
	Above Tk. 1000	12	7.50	100.0
	Total	160	100.0	
Education	Bachelor	91	56.88	56.88
	Master	69	43.12	100.0
	Total	160	100.0	
Profession	Student	160	100.0	100.0
Gender	Male	97	60.63	60.63
	Female	63	39.37	100.0
	Total	160	100.0	

4.2. Correlation Between Customer Satisfaction and Loyalty

Table 2. *Correlations.*

Correlations		Loyalty
Satisfaction	Pearson Correlation	.519**
	Sig. (2-tailed)	.000
	N	160

**. Correlation is significant at the 0.01 level (2-tailed).

Table 2 shows Pearson's correlation coefficient of the variables of the study. The findings indicate that there is a positive significant moderate correlation between customer satisfaction (CS) and customer loyalty (CL) with a coefficient of correlation (r = .519) at p < 0.00 level; there is a positive significant moderate correlation between customer loyalty (CL) & customer satisfaction (CS) with a coefficient of correlation (r = .519) at p < 0.00 level.

4.3. Regression Analysis

Multiple regression analysis is utilized in this section to examine the impact of the independent variable customers' satisfaction (GP's Offers, Physical Facilities, GP's Network, Information Service, Customer Care Service, Four G Service, Mobile Banking, and Billing Cost) on the dependent variable loyalty. The variable's significance level is accepted at alpha (α) = 5%, with a 95% level of significance at 5% (*). Multiple regression analysis is shown in Table 3 with the following results: R = 0.785, R squared = 0.616, adjusted R squared = 0.596, standard error of the estimate = 0.314 and Durbin-Watson = 2.020.

Table 3. *Multiple Regression Model Summary.*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.785ᵃ	.616	.596	.314	2.020

a. Predictors (Constant): Satisfaction (GP's network, 4G service, Customer care service, Physical facilities, Billing cost, Information service, Mobile banking, GP's offers)
* Significant at p<0.05

According to findings Table 3 shown more than 61.6% of the variation in custemor loyalty is explained by the regression equation. This degree of R Square is adequate for describing the variation in customer loyalty. An appropriate value for the R Square is one that explains the variation in customer loyalty. The dependent variable will rise in accordance with an increase in the independent variable. That means a 1 percent shift in customers' satisfaction will cause a

78.50 percent shift in customer loyalty.

The model may be significant if the significance (P value) is less than alpha (α =.050). The model is significant at α =.000, according to analysis of variance test statistics (ANOVA) in table 4. A significant p-value of.000 and F = 30.276 are shown in this table, which details the model's importance. This shows that there was a statistically significant correlation between customer satisfaction and customer loyalty and that the total model was quite well fitted. The results of the ANOVA are displayed in Table 4 below.

***Table 4.** ANOVA.*

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	23.865	8	2.983	30.276	.000ᵃ
1	Residual	14.879	151	.099		
	Total	38.744	159			

a. Predictors: (Constant), (Satisfaction= Physical facilities, GP's network, Mobile banking, 4G service, GP's offers, Customer care service, Billing cost, Information service)
b. Dependent Variable: Loyalty

The values of the T-statistic are significant for customer satisfaction, as shown in Table 5. As a result, the independent variables may still be included in the model. In another word, these variables can explain the change in customer loyalty. The independent variables are determined to be highly significant and supporting of the regression analysis's hypotheses, as shown in Table 5.

***Table 5.** Coefficients.*

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	.185	.331		.559	.577
	GP's network	.125	.041	.158	3.018	.003
	GP's 4G service	.212	.048	.267	4.415	.000
	GP's customer care service	.093	.052	.105	1.768	.079
1	GP's physical facilities	.155	.060	.291	2.589	.011
	GP's billing cost	.121	.073	.184	1.651	.101
	GP's information service	.153	.051	.219	3.034	.003
	GP's mobile banking platform	-.024	.054	-.028	-.448	.655
	GP's offers	.148	.053	.160	2.780	.006

a. Dependent Variable: Loyalty

The table 5 shows the result of the Multiple Regression Analysis and discloses that GP's 4G service is the best predictor of customer satisfaction with a beta weight of .267 (27%). Next to these are physical facilities of GP and GP's information service with a beta weights of .291 (29%) and .219 (22%) respectively. GP's offers with a beta weight of .160 (16%), GP's network with a beta weight of .158 (16%), GP's billing cost with a beta weight of .184 (18%), GP's customer care service with a beta weight of .105 (11%), GP's mobile banking platform is the least predictor of customer satisfaction with a beta weight of -.028 (3%).

Table 5 indicates that the service of Grameenphone's customer satisfaction fulfillment has a significant influence on customer loyalty of Grameenphone users in Bangladesh. Based on the results of the regression model of the study is-

$$Y= \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + e$$

Where, Y = Customer Loyalty (Dependent Variable);
Independent Variables [Customer Satisfaction: (X_1 = GP's network, X_2 = GP's 4G service, X_3 = GP's customer care service, X_4 = GP's physical facilities, X_5 = GP's billing cost, X_6 = GP's information service, X_7 = GP's mobile banking platform, X_8 = GP's offers)].

$$\beta_0 \text{ (Constant)} = .185; \; e \text{ (Error term)} = .314$$

As X_3, X_5, and X_7 have an insignificant result that is at p > 0.05, therefore, the regression equation has been reduced to the following:

$$Y= .185 + .125X_1 + .212X_2 + .155X_4 + .153X_6 + .148X_8 + .314$$

The study revealed that components of customer satisfaction like GP's network, 4G service, Customer care service, Physical facilities, billing cost, Information service, Mobile banking, and GP's offers will significantly predict

customer loyalty of GP. The result of the study revealed that satisfied customers are loyal to GP's service. Customer loyalty and customer satisfaction are therefore significantly positively correlated.

4.4. The Result of the Hypotheses

Table 6. Hypotheses Result.

Working Hypotheses		Results
H_1:	Customers are satisfied to use the Grameenphone's service.	Supported
H_2:	Customers are loyal to Grameenphone's service.	Supported
H_3:	There is a significant positive relationship between customer satisfaction and customer loyalty.	Supported

5. Conclusion

Due to its superior customer satisfaction rating compared to its rivals, GP is the most widely used mobile phone operator in Bangladesh. Existing consumers of Grameenphone are satisfied since the company provides and upholds a high standard of service. According to the study's findings, GP's network, 4G service, customer care service, physical facilities, billing cost, information service, mobile banking, and GP's offers of Grameenphone's telecommunications sector are the major influencing factors of customer satisfaction through the favorable impact of customer loyalty. As a result the customers of GP are loyal to receiving superior service from GP mobile phone operators. Grameenphone's satisfied customers are loyal, so there is a strong positive correlation between customer satisfaction (CS) and customer loyalty (CL) and vice versa. So, if this mobile phone company enhances the quality of its services, it will be able to attract a high level of customers and retain their existing ones. Loyal consumers are committed to using the GP services again and encouraging others to do the same.

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