ANALYSING THE FACTORS INFLUENCING BRAND LOYALTY AMONG MOBILE PHONE USERS IN TANZANIA: A CASE STUDY OF MUHIMBILI NATIONAL HOSPITAL

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A DESERTATION SUBMITTED IN PARTIAL FULFILMENT FOR THE REQUREMENTS FOR THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION OF THE OPEN UNIVERSITY OF TANZANIA

2015

CERTIFICATION

I, the undersigned certify that has read the dissertation titled: Analyzing the factors influencing brand loyalty among mobile phone users in Tanzania: a case study of Muhimbili National Hospital and found it to be in a form acceptable for examination. I hereby recommend it for acceptance by the Open University of Tanzania, in partial fulfillment for the requirements for the degree of Masters of Business Administration in the Open University of Tanzania.

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Dr. Hawa Uiso

(Supervisor)

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Date

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DECLARATION

I, Arnold Ndesangia, do hereby declare that, this dissertation is a result of my own original work and that, to the best of my knowledge, this work has not been submitted for a similar degree in any other University.

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Signature

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Date

DEDICATION

This dissertation is dedicated to my mother Victoria Ndesangia for her moral support, my wife Renalda Peter, my sister in law Beatrice Peter and my children Angel, Rodgers, and Kennedy.

ACKNOWLEDGEMENTS

The completion of this dissertation is a result of the assistance and cooperation of many individuals. Since I cannot mention each one individually, I thank them all. I would like to thank my supervisor, Dr Hawa Uiso from the Open University of Tanzania. Her timely response, clear guidance and constructive criticism encouraged me to complete this dissertation.

A special note of gratitude is extended to Muhimbili National Hospital management for their continuous support throughout the preparation of this dissertation. My sincere appreciations are also extended to the respondents for providing valuable data on which this study is based.

Lastly, I remain personally responsible for all shortcomings that might be found in this dissertation.

ABSTRACT

The objective of the study was to analyze the factors influencing brand loyalty among mobile phone users in Tanzania, using Muhimbili National Hospital as a case study. A questionnaire was used to collect primary data from 96 sampled respondents whereby 84 questionnaires were returned, nine (9) questionnaires were removed from the sample due to a large amount of missing data leaving 75 usable questionnaires, a 78% response rate. Both stratified and systematic sampling was used to select the sample. Brand loyalty was the dependent variable while the independent variables included customer satisfaction, trust, advertising and attitudes towards brand. Correlation Analysis was used to determine the level of correlation between the dependent variable and the independent variables. Coefficient of multiple regression was also used to measure the degree of statistical relationship between the dependent variable and the independent variables. Findings indicated sufficient statistical evidence that, there is a significant relationship between the dependent variable (brand loyalty) and the independent variables (customer satisfaction, trust, advertising and attitude towards brand) among mobile phone users in Tanzania. Results again revealed that, attitude towards brand have the highest impact on the dependent variable brand loyalty followed by trust. Also, attitude towards brand and trusts are significant predictors of brand loyalty. It is therefore concluded that, customer satisfaction, trust, advertising and attitude towards brand are important factors that influence brand loyalty among mobile phone users in Tanzania. It is therefore recommended that, these variables (customer satisfaction, trust, advertising and attitude towards brand) be used by mobile phone manufactures and marketers to improve brand loyalty for their products.

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ABBREVIATION

PCA   :   Principal Component Analysis

PLS   :   Partial Least Squares

MNH   :   Muhimbili National Hospital

SEM   :   Structural Equation Modeling

SPSS   :   Statistical Package for Social Sciences

CHAPTER ONE

1.0 INTRODUCTION AND BACKGROUND OF THE STUDY

1.1 Chapter Overview

This study explored the factors that influence brand loyalty among mobile phone users in Tanzania. The chapter has eight subsections: background to the study, statement of the problem, research objectives, research questions and hypotheses, significance of the study, limitations, and organization of the dissertation.

1.2 Background to the Study

The introduction of mobile phones in everyday life has dramatically changed lifestyles worldwide (Lin and Chang 2013). Many subscribers use mobile phones to communicate, surf the internet, watch movies, do their shopping, and make financial transactions, among others. Harsh market conditions and the rapid pace of technology in the mobile phone industry urge companies to understand their consumers better in order to offer unique and competitive products with desired attributes.

As the mobile phone market is already saturated, mobile phone manufacturers need to implement marketing strategies focusing on customer retention, rather than on acquiring new customers to increase market shares (Turel and Serenko, 2006). Numerous empirical studies have shown that, it is profitable to retain customers than to acquire new ones, highlighting the critical importance of customer loyalty for companies (Hogan et al., 2003; Lee-Kelley et al., 2003). In highly competitive markets with increasing unpredictability and decreasing product differentiation, brand loyalty is a central element of marketing strategies and tactics (Fournier and

Yao, 1997). Oliver (1999) defined customer loyalty as "a deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior".

From the early 1990s on, customer loyalty has come to be a key concept associated with increased market share and profitability with many others including customer satisfaction, commitment, customer trust, identification and the relationship with or attitude toward the brand (Binninger, 2008). The changes in the mobile phone market and the increased competition, demonstrate the importance of identifying the factors that influence customer loyalty. Understanding what differentiates customers in choosing a technological product like a mobile phone is crucial in today's high-tech era (Moore, 2002). Thus, in the mobile phone industry, it would be important to develop marketing strategies that promote profitability by retaining existing customers through strengthened customer loyalty and value (Kim, Park and Jeong, 2004).

Although there are many factors affecting brand loyalty, it is difficult to find a study that has examined the effects of all factors simultaneously and jointly. Research done around the world has revealed that, customer satisfaction has a positive and significance influence on brand loyalty (Ha and Son, 2014, Qayyum *et al,* 2013, Coelho and Hanseler, 2012, Alamro and Rowley, 2011, Lee, 2010, Santouridis and Trivellas, 2010, Deng *et al* 2009, Kuo *et al* 2009, Horpu *et al*, 2008, Turel and Serenko, 2006, Aydin *et al*, 2005, Ball *et al*, 2004 and Lee *et al*, 2001), customer

trust has a positive influence on customer loyalty (Coelho and Hanseler, 2012, Horpu *et al*, 2008, Matzler *et al*, 2008, Aydin *et al*, 2005, Aydin an Ozer, 2005, Ball *et al*, 2004), advertizing has a significant positive effect on brand loyalty (Ha *et al,* 2011) and   brand loyalty is positively associated with attitude towards brand (Broyles et al, 2011 and Jensen and Hansen,2006). In Kenya, Tarus and Rabach (2013) conducted a study on the determinants of customer loyalty and interrogated the role of social pressure as well as the moderating role of corporate image. The results indicated that, customer satisfaction was not a significant predictor of customer loyalty.

In Tanzania, the Telecommunication sector has grown from a single telephone company between 1961 and 1993 to seven mobile operators with a total subscriber base of 22 million as of June 2011 compared with 240,000 subscribers in 1993 (The Regulator, Tanzania Communications Regulatory Authority, 2011). Amongst these subscribers are customers loyal to well-known brands like Nokia, Motorola, Sony Ericsson, Samsung, Techno, Siemens, etc. This mobile phone industry has experienced an extraordinary growth rate due to the combination of various factors, such as technological change, market demand and the evolution of competition (Petruzzellis, 2010).

However, the intense competition within the industry has led to a sharp fall in mobile phone prices and air costs (from an average of US$ 0.33 or Tshs 495/= in year 2000 to US$ 0.18 or Tshs 270 in 2006 in Tanzania (Tanzania Communications Regulatory Authority, 2011). This has enhanced the commonality of mobile phone usage, and has led to the mobile phone becoming an increasingly common part of everyday life

in Tanzania. Despite this increased number of mobile phones users in Tanzania, competition is high and manufactures need to find out the factors that influence consumers to be loyal to certain types of mobile phone.

This study is going to help mobile phone manufacturers and marketers understand consumer behaviors of Tanzanian consumers with respect to purchasing mobile phones and also discuss how mobile phone manufacturers might develop appropriate marketing strategies to increase brand loyalty for their mobile phones. The implementation of these strategies will help to produce a Tanzanian mobile phone market that is mutually beneficial to both consumers and mobile phone manufacturers. The study looked at the factors that influence brand loyalty in different countries in the world to find out if they had the same effect for the Tanzanian mobile phone market and therefore assess the possible influence of customer satisfaction, customer trust, advertising and attitude towards brand on brand loyalty in Tanzania.

1.3 Statement of the Problem

The mobile phone industry has been facing high competition among different mobile phone manufacturers and marketers targeting the Tanzanian market. Despite the background of increasing mobile phone users, most companies are not able to obtain a profitable market share for their products. This may be achieved if companies can improve their customers brand loyalty which represents one of the most important factors believed to explain consumer brand choices (Jensen and Hansen, 2006). Brand loyalty is the tendency for customers to buy the company's products, present and future repeatedly. As Dick and Basu (1994) suggests, brand loyalty provide a

positive word of mouth and a greater resistance among loyal customers to competitive strategies. Such findings encourage manufacturers and marketers of mobile phones to build and maintain brand loyalty among their customers (Jensen and Hansen, 2006). The problem is that, most mobile phone users are not loyal to one brand as they change their mobile phones from time to time, moving with the trend and what is in fashion. To survive in the market, a company will have to find out the factors that influence brand loyalty so they can be used to influence a profitable number of loyal customers to their brand. When striving for such a goal, information on factors influencing brand loyalty among customers becomes an important matter. In this dissertation, the researcher build on the existing studies and added to the key factors by studying factors such as customer satisfaction, customer trust, advertising and attitude towards brand, to find out whether they have an influence on brand loyalty in the Tanzania environment.

1.4 Objectives of the Study

1.4.1   General Objective

The main objective of the study was to analyze the factors that influence brand loyalty among mobile phone users in Tanzania.

1.4.2 Specific Objectives

i.   To analyze the effect of mobile phone customer satisfaction on brand loyalty.

ii.   To examine the effect of mobile phone customer trust and brand loyalty.

iii. To analyze the effect of mobile phone brand advertising on brand loyalty.

iv.   To outline how mobile phone customer attitude towards brand influence brand loyalty.

1.4.3 Research Questions

i. What is the effect of mobile phone customer satisfaction on brand loyalty?

ii. What is the effect of mobile phone customer trust to brand loyalty?

iii. What is the effect of mobile phone brand advertising on brand loyalty?

iv. How does mobile phone customers' attitude towards brand influence brand loyalty?

1.4.4 Hypothesis of the Study

This study used the following working hypothesis, which then forms the basis of the empirical analysis of this study:

i. Ho: There is no significant relationship between customer satisfaction and brand loyalty.

   H1: There is a significant relationship between customer satisfaction and brand loyalty.

ii. Ho: There is no significant relationship between customer trust and brand loyalty.

   H1: There is a significant relationship between customer trust and brand loyalty.

iii. Ho: There is no significant relationship between brand advertising and brand loyalty.

   H1: There is a significant relationship between brand advertising and brand loyalty.

iv. Ho: There is no significant relationship between attitude towards brand and brand loyalty.

H1:   There is a significant relationship between attitude towards brand and brand loyalty.

1.5 Significance of the Study

The findings of this study especially benefited mobile phone manufacturers and marketers, the community, Government, Non-Governmental organizations, policy makers and the academia. They also added value to the body of knowledge on the factors influencing brand loyalty and the mechanism that can be used to improve it.

1.6 Limitations of the Study

Study limitations included issues related to the small sample size of the actual population of mobile phone users in Tanzania. Further limitations included time and financial constraints. Despite these limitations, the study represents a serious and comprehensive analysis of the factors influencing brand loyalty among mobile phone users in Tanzania.

1.7   Organization of the Study

This research proposal was organized in three chapters: Chapter one provides the background information, chapter two provides the literature review and chapter three describes the research methodology used to achieve the research objectives.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Chapter Overview

Literature review refers to the works the researcher consulted in order to understand and investigate the research problem. It is an account of what has been published concerning the problem being studied by accredited scholars and researchers (Kombo and Tromp, 2006). This researcher conducted literature review from works of different scholars and researchers in order to sharpen and deepen both the theoretical and empirical foundation of the research problem. The remaining sections are organized as follows: section 2.2 provides working definitions of the key concepts underlying the study; section 2.3 reviews the existing theoretical literature, section 2.4 reviews the related empirical literature review, 2.5 is the research gap, 2.6 the conceptual framework.

2.2 Conceptual Definitions

2.2.1 Brand Loyalty

Oliver, (1999) defines brand loyalty/ customer loyalty as "a deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts have the potential to cause switching behavior." Brand loyalty occurs when favorable beliefs and attitudes for the brand are manifested in repeat buying behavior (Keller, 1993).

2.2.2 Customer Satisfaction

According to Kotler and Armstrong, (2005), Customer satisfaction is the extent to

which a product's perceived performance matches buyer's expectations. Customer satisfaction may also be defined as a general contentment stemming from experience of the brand (Hellier *et al.*, 2003). Consumer satisfaction is an antecedent to brand preference; an outcome of experience which influences brand loyalty (Hellier *et al*, 2003). Customer satisfaction can also be explained as the outcome of a comparison between perceived product performance and pre-purchase expectations (Ogba and Tan, 2009). An outcome argued in Fornell *et al*, (2006) as leading to a long-term customer loyalty.

2.2.3 Customer Trust

In the brand domain, trust is a feeling of security held by the consumer that, the brand will meet their consumption expectations based on brand reliability and brand intentions towards the individual (Delgado-Ballester and Munuera-Alemán, 2001). This definition indicates the positive effect of trust in reducing a consumer's uncertainty (Morgan and Hunt, 1994)

2.2.4 Advertising

Advertising can be defined as any paid form of non-personal presentation and promotion of ideas, goods or services by an identified sponsor (Kotler and Armstrong, 2005). It is a strategy used by managers to design positive brand perception about their products through extrinsic cues that signal quality (Milgrom and Roberts, 1986). Agrawal, (1996) suggests that, advertising can be seen as a "defensive" strategy which can be used to build brand loyalty, helps in retaining loyal consumers, and price promotions as an "offensive" strategy to be used to attract loyal consumers away from the rival brand.

2.2.5 Attitude towards Brand

Attitude is defined as a predisposition learned to respond to an object more or less favorably (Lutz, 1991). Attitude may affect brand loyalty, this occurs when "favorable beliefs and attitudes exist, and that they are displayed by a behavior of repeated purchases" (Keller, 1993). Mitchell and Olson (1981) also defines brand attitude as an individual's overall evaluation of a brand. This means attitude toward a brand mainly depends on consumer's own perceptions regarding a brand, and argued to be a reliable predictor of consumers' behavior toward brands (Shimp, 2010).

2.3 Theoretical Review

Theoretical literature review reviewed the works of different scholars to study different theories and models related to the problem under study.

2.3.1 Brand Equity and the Double Jeopardy Theories

The "brand equity" (Baldinger, 1990) and "double jeopardy" (Ehrenberg *et al*., 1990) theories suggest that, consumer attitudes and repeat buying are both directly (double jeopardy effect) and indirectly (brand equity process) related to brand outcomes (such as market share), with the indirect process occurring through the concept of brand loyalty.

Brand Equity Theory; Brand equity has been described as "the set of associations and behavior on the part of a brand's customers, channel members and parent corporation that permits the brand to earn greater volume or greater margins than it could without the brand name" (Leuthesser, 1988). Thus, there are two aspects to brand equity – one from the point of view of the firm and the other from that of the

consumer. The firm/trade aspect of brand equity appears to be built around brand equity outcomes such as price and market share, whereas "customer-based brand equity" (Keller, 1993) appears to have attitudinal associations at its core.

Double Jeopardy Theory; The theory of "double jeopardy" has been advanced as one of few "law like" generalizations in marketing (Ehrenberg *et al*., 1990). The theory specifies that, small market share brands are at a disadvantage, relative to large market share brands, in two ways. First, they have fewer buyers and, second, they are purchased less frequently by these few buyers.

2.3.2 The Theory of Reasoned Action as Applied to Brand Loyalty

The theory of reasoned action was developed to explain how a consumer leads to a certain buying behavior (Fishbein, 1980). The theory of reasoned action asserts that, attitude toward buying and subjective norm are the antecedents of performed behavior (Fishbein, 1980). The two antecedents (attitude and subjective norm) influence the purchase behavior additively, although a conceptual argument was developed earlier leading to an interaction as well as direct effects (Ryan and Bonfield, 1975). Lutz (1991) offered two important propositions underlying the theory of reasoned action.

First, to predict a purchase behavior, it is necessary to measure a person's attitude toward performing that behavior, not just the general attitude toward the object around which the purchasing behavior is. Second, in addition to the attitude toward the behavior, the theory of reasoned action includes a second determinant of overt behavior: the subjective norm which is intended to measure the social influences on

a person's behavior (e.g. family members' expectations). We can recognize that, there may be some situations where behavior is simply not under the attitudinal control of individuals; rather, the expectation of relevant others may be a major factor in ultimate behavioral performances.

2.3.3 The Hierarchy of Effects Model

Many advertizing models were developed during the early 1960s, mostly tailored on the Lavidge and Steiner, (1961) hierarchy of effect model. The hierarchy of effect model states that, consumers who purchase products move through a sequential hierarchy from awareness, through knowledge, liking, preference, conviction and ultimately to purchase Lavidge and Steiner, (1961). This model recognizes three distinct stages of response to advertising: Cognitive stage (awareness and knowledge), Affective stage (liking and preference) and Behavior stage (conviction and purchase). While most of the audience who have the opportunity to see and/ or hear advertising may reach the cognitive stage, fewer achieve the affective stage and fewer still the behavior stage. This model resulted in the development of the "brand loyalty ladder."

2.4 Empirical Literature Review

At this stage, the researcher reviews some practical studies related to the factors that influence brand loyalty that have been done in the world, Africa and/ or Tanzania. Qayyum *et al*, (2013) conducted a study to analyze the antecedents of loyalty and the moderating role of customer demographics in an emerging mobile phone industry. Data were collected using a field questionnaire survey of mobile phone users in Pakistan. Structural equation modeling (SEM) and multi-group SEM evaluated the

direct and moderating effects. Findings revealed that, of the six antecedents, customer satisfaction, perceived switching costs, service quality, and perceived value have a positive and significant relationship with customer loyalty.

Among the demographic variables, only income and area of residence moderate the relationships between customer loyalty and the antecedents. It was recommended that, resource allocation that promotes customer loyalty in the mobile phone industry and improves customer satisfaction, perceived service quality, value, and switching costs should be optimized by implementing different measures for demographic groups. Policies should also require mobile phone operators to invest more in rural areas to enhance and expand services.

Aydin *et al.,* (2005) conducted a study to measure the effects of customer satisfaction and trust on customer loyalty, and the direct and indirect effect of "switching cost" on customer loyalty in the Turkish mobile phone market. The data set covered 1,662 mobile phone users in Turkey and was analyzed by moderated regression analysis to test the hypotheses. Findings revealed that, customer satisfaction and trust has a positive impact on brand loyalty. It was recommended that, any operator wishing to preserve its existing subscriber base should concentrate on winning its subscribers' trust and should also focus on understanding the application of the switching cost phenomenon because of its potential importance to customer satisfaction.

Tarus and Rabach (2013) conducted a study on the determinants of customer loyalty in Kenya and interrogated the role of social pressure as well as the moderating role

of corporate image. The paper used a composite measure of customer loyalty which provides both behavioral aspects and attitudinal loyalty. Survey data derived from a sample of 140 users of mobile services in Kenya was used and the hypotheses was tested using moderated regression analysis. The results indicated that, perceived service value, service quality and social pressure were significant predictors of customer loyalty, while customer satisfaction was not significant. Corporate image was found to moderate the relationship between service value, service quality, social pressure and customer loyalty. It was recommended that, mobile telecommunication firms in Kenya should place more emphasis on the value offered to customers as well as the needs of the social units like family, friends and colleagues. Moreover, telecommunication firms should invest in good corporate image in order to realize the benefits of customer loyalty.

Coelho and Henseler, (2012), conducted a study on creating customer loyalty through service customization. Two large-scale, representative, cross-sectional studies in different service industries based on the European Customer Satisfaction Index framework were conducted, and Partial Least Squares (PLS) path modeling applied to test the model. Findings revealed that, customization increases customer satisfaction and customer trust which has a positive impact on brand loyalty. It was then recommended that, marketers should offer customized services in order to be rewarded with higher customer loyalty and customer retention.

Broyles *et al*., (2011) conducted a study on customers' comparative loyalty to retail and manufacturer brands in order to examine the comparative influence of manufacturer brands and retail brands on customers' purchase behaviors. The survey

was administered to 1,120 samples (of which 200 were returned), with data analyzed using structural equation modeling to test the study's hypotheses. Findings revealed that, retailer brand loyalty is positively associated with attitude toward store brands. It was recommended that, marketers develop different marketing strategies for customers who are loyal to manufacturer brands and those loyal to retail brands. Alamro and Rowley, (2011) conducted a study on the antecedents of consumer brand preference in the context of telecommunications service brands in Jordan.

A questionnaire-based survey was used to gather attitude towards brand preference and its antecedents in the context of mobile telecommunications service providers. The questionnaire was distributed to university students in Jordan, a group selected as being active users of mobile phone services where 648 completed questionnaires were received. Principal component analysis (PCA) and multiple regressions were used for analysis. Findings revealed that, customer satisfaction has a positive impact on brand preference, where the authors viewed brand preference as an antecedent to brand loyalty. They also found out that, advertising (controlled communication) has a significant positive impact on brand preference and brand loyalty. It was therefore recommended that, there is value in taking a holistic approach to the antecedents of brand including customer satisfaction. It was also recommended that, brand practitioners seek to influence controlled communication, or advertising.

Ball *et al.,* (2004) conducted a study on the role of communication and trust in explaining customer loyalty. A survey of 2,826 bank customers was used to collect data through a questionnaire. Partial Least Squares (PLS) was used to estimate the models. The results revealed that, customer communication and trust has a positive

impact on customer loyalty. It was recommended that, managers should recognize that a well-structured and valuable communication has a strong effect on consumer perceptions which leads to customer satisfaction, trust and loyalty.

Ha *et al.*, (2011) conducted a study on the effects of advertising spending on brand loyalty in services. The aim of the paper was to model the effect of advertising spending on brand loyalty by examining the simultaneous effects of advertising spending, store image, perceived quality and satisfaction on brand loyalty. The proposed model was compared with three competing models of the relationships amongst, and impact of, independent variables on brand loyalty. Data from the banking and discount store services in South Korea were used to examine the indirect effects of customer perceptions of advertising spending on brand loyalty. Results of the study revealed that, in addition to advertising's direct positive effects on store image and perceived quality, it also has significant positive effect on brand loyalty through store image and perceived quality. It was recommended that, marketers may focus on developing advertisements that can create and enhance consumers' knowledge structures pertaining to the brand, in order to eventually strengthen brand loyalty.

Horppu *et al.*, (2008) conducted a study on online satisfaction, trust and loyalty, and the impact of the offline parent brand. Hierarchical regression analysis was applied to test the hypotheses. Data were based on an online survey (n ¼ 867) conducted on a Finnish consumer-magazine web site. Findings revealed that, customer satisfaction and trust are determinant of brand loyalty. Since consumers recognize products and services through brands, the importance of building strong brands and brand loyalty

cannot be overestimated.

Jensen and Hansen, (2006) conducted an empirical examination of brand loyalty to investigate the relationship between relative attitude and repeat purchase or brand loyalty. Structural equation modeling was used on survey data from 395 households to test the conceptual model of attitude-behavior consistency and brand loyalty and the corresponding hypotheses. The results show that, consumers with a high relative attitude are less prone to variety-seeking, more resistant to out of stock situations and competitors offers, and consequently more likely to keep loyal to their usual brand. It was recommended that, marketers should create loyal consumers by building positive attitudes towards their products, increasing consumers' purchase involvement and clearly differentiate their own brand from competing alternatives.

Liu *et al*., (2012) conducted a study on self-congruity, brand attitude, and brand loyalty: a study on luxury brands using a sample of Australian consumers. The objective was to examine the combined effects of the three brand self congruity concepts of potential buyers in their reported attitude and loyalty toward luxury fashion brands. The study used self-administered surveys where 264 valid questionnaires were used for analyses. Structural Equation Modeling was used to test the hypotheses. The study finding revealed that, user and usage imagery congruity are strong predictors of brand attitude and brand loyalty in the context of the luxury fashion brands tested. It was recommended that, brand managers should pay attention to the core perceptions of user and usage imagery for the brand when designing communication strategies for different categories.

Lin and Chang (2013) conducted a study on the factors influencing brand loyalty of Taiwanese adolescents with respect to purchasing mobile phones, the case of Taichung City. Regression analysis was used on survey data from 549 adolescents from senior high and vocational schools in Tainan city. Results revealed that, "brand image" of mobile phones has significant influence on "brand loyalty" for adolescent consumers, and "consumption behavior" as measured by promotional activities of adolescent consumers has significant influence on "brand loyalty while brand image and consumption behavior influence brand loyalty through significantly mediating effect of perceived response. It was recommended that, mobile phone industry strengthen customer relationship management, establish brand image, recognize the importance of adolescent consumer behaviors, and upgrade quality and after-sales service, construct communication channels with customers and exploit advantages to extend brands.

Lee (2010) conducted a study on the factors influencing customer loyalty of mobile phone service, empirical evidence from Korea. The purpose of the paper was to verify the relationships among service quality, perceived value, customer satisfaction, and customer loyalty in mobile phone services. Factor analysis, correlations and path analysis were used on a total of 384 mobile phone users' responses collected from Seoul in Korea. Findings revealed that, service quality; perceived value and customer satisfaction positively affects customer loyalty. It was recommended that, practitioners determine the exact role of perceived value in their customers' satisfaction and loyalty. By considering the role of perceived value and the relationships among customer satisfaction, service quality, perceived value, and customer loyalty, marketing practitioners may be better able to improve customer

satisfaction and loyalty.

Aydin and Ozer (2005) conducted a study on the analysis of antecedents of customer loyalty in the Turkish mobile telecommunication market. Data was obtained from 1,662 mobile phone users in Turkey via questionnaire. Data was analyzed using structural equation modeling (SEM) in order to test all the relationships between variables in the model. The analysis results reveal that, trust is the most important determinant of customer loyalty. It was recommended that, operators should differentiate their services and provide superior quality standards of these services to increase trust in the operator, and also enable the formation of a positive corporate image in subscribers' minds.

Lee et al., (2001) conducted a study on the impact of switching costs on the customer satisfaction-loyalty link: mobile phone service in France. Participants in the study included 256 respondents who responded to a face-to-face questions asked by an interviewer. Regression analysis was used for data analysis. Results revealed that, switching cost indirectly strengthen the satisfaction-loyalty link and in turn contribute to increased loyalty and customer retention. It was recommended that, loyalty programs be accompanied by a well designed customer satisfaction programs to increase customer retention.

Matzler et al., (2008) conducted a study on risk aversion and brand loyalty: the mediating role of brand trust and brand affect. The purpose of the paper was to explore the relationship between the customer's risk aversion and its relationship with brand loyalty and to test empirically whether this relationship is mediated by

brand trust and brand affect. The hypothesized model was tested using Partial least squares (PLS). Finding revealed that, there is a strong and positive relationship between brand affect and trust and the two forms of loyalty (attitudinal and purchase loyalty) and brand trust and brand affect are separate constructs that combine to influence purchase loyalty and attitudinal loyalty. It was recommended that, managers should be encouraged to pay equal or even more attention to strategies and measures that primarily help build brand affect and brand trust.

Santouridis and Trivellas (2010) conducted an investigation on the impact of service quality and customer satisfaction on customer loyalty in mobile telephony in Greece. The purpose of the paper was to investigate crucial factors that lead to customer loyalty, namely service quality and customer satisfaction. A regression analysis was used to analyze data. Findings revealed that, customer service, pricing structure and billing system are the service quality dimensions that have the more significant positive influence on customer satisfaction, which in turn has a significant positive impact on customer loyalty.

The mediation role of customer satisfaction on the service quality and customer loyalty relationship was also confirmed. It was recommended that, the research findings should be utilized by mobile telecommunication managers towards the development and implementation of practices that will lead to loyal customers and the very strong influence of customer satisfaction must be taken under consideration so that satisfaction enhancement initiatives are taken.

2.5 A Summary of Empirical Literature Review

Table 2.1: A Summary of Empirical Review

No	Journal	Method used	Findings
1	Qayyum, *et al.,* (2013)	Structural equation modeling(SEM)	Satisfaction has a positive and significant relationship with customer loyalty.
2	Alamro and Rowley., (2011)	Principal component analysis (PCA) and multiple regressions	Customer satisfaction has a positive impact on brand preference which is viewed as an antecedent to brand loyalty.
3	Tarus and Rabach (2013)	Regression analysis	Customer satisfaction was not a significant predictor of customer loyalty.
4	Broyles *et al.,* (2011)	structural equation modeling	Brand loyalty is positively associated with attitude toward store brands
5	Coelho and Henseler, (2012)	Partial Least Squares (PLS) path modeling	Customization increases customer satisfaction and customer trust which has a positive impact on brand loyalty
6	Ha *et a.,,*(2011)	Model of advertising on brand loyalty	Advertizing has significant positive effect on brand loyalty
7	Liu *et al.,* (2012)	Structural Equation Modeling	User and usage imagery congruity are strong predictors of brand loyalty
8	Lin and Chang (2013)	Regression analysis	Consumption behavior influence brand loyalty through significantly mediating effect of perceived response.
9	Ha and Son (2014)	Partial least squares (PLS) path modeling	While product usage satisfaction strengthens loyalty intentions, the switching costs attenuate loyalty intentions.

Source: Literature review

Ha and Son (2014) conducted an investigation on the temporal effects of risk perceptions and satisfaction on customer loyalty. The purpose of the paper was to investigate the three moderating effects of the product usage satisfaction-loyalty intentions linkage. A total of 253 usable responses were collected and partial least squares approach was used for structural parameters in the proposed model. Findings revealed that, while product usage satisfaction strengthens loyalty intentions, the switching costs attenuate loyalty intentions. It was recommended that, to improve satisfaction, managers should maintain a focus on improving a variety of Smartphone functions, more than their major global competitors.

2.6 Research Gap

Although customer loyalty play a potentially important role in business as measured by repurchase intention, resistance to switching to competitor's product that is superior to the preferred vendor's product, and willingness to recommend the preferred vendor's product to friends and associates, the topic has attracted very limited number of research studies in Tanzania. This paper therefore addresses this deficiency in the literature by examining the direct effect of customer satisfaction, customer trust, advertising, and attitude towards brand on brand loyalty.

2.7 Conceptual Framework

A conceptual framework can be defined as a set of defined broad ideas and principles taken from relevant field of enquiry and used to structure a subsequent presentation (Kombo and Tromp, 2006). On the basis of specific objectives, research questions and literature review, a conceptual framework was developed to direct and organize data collection. Figure 2.1 presents the conceptual meaning of our focal concept (brand loyalty) obtained through specification of antecedents (customer satisfaction, customer trust, advertising and attitude towards brand).
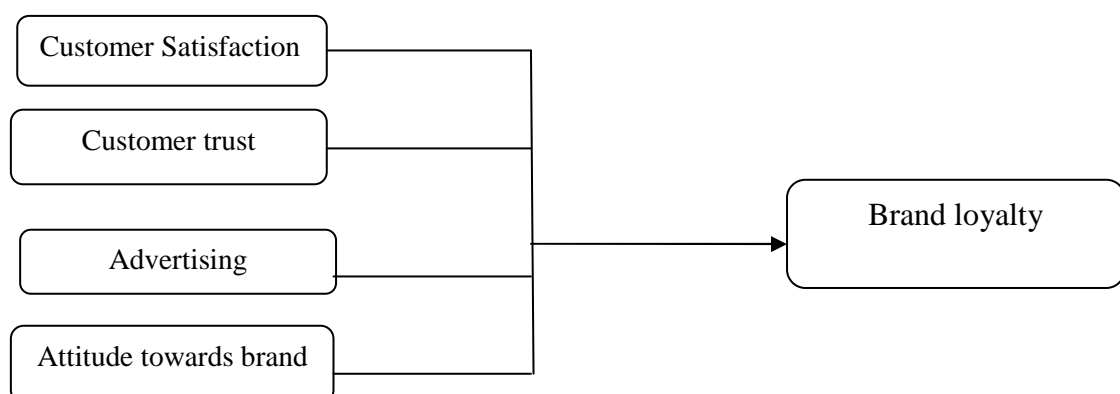
Figure 2.1: Conceptual Framework

Source: Researcher 2015

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Chapter Overview

This chapter describes the basic research methodology adopted in the process of conducting the study and achieving its objectives. The chapter was sub-divided into: research design, area of study, target population, sampling techniques, sample design, sample size, data sources, data collection instruments, data reliability, data validity, data measurement, data analysis and ethical issues. A list of questions (questionnaire) related to this research is attached as appendix one. The design of the methodology for the study was greatly influence by (Kothari 2004, Kombo and Tromp 2006 and Saunders *et al.,* 2009).

3.2 Research Philosophy

Research philosophy is formed by the way of thinking when it comes to the development of knowledge. There are three sides that can describe the research process, they include: positivism realism and interpretivism (Saunders et al., 2009)**.**

The **positivistic view** is when an adoption of the theoretical stand of a natural scientist has been made. It explains the truth of the social appearance and how the result of positivistic research can be compared with law and rules .The method is highly structured and those who do the research are independent from the topic of the study (Saunders et al., 2006).

Realism is the belief of how reality exists, how it is free from human thoughts and beliefs and at the same time have significant effect on people from social forces and

processes. Realism shares some theoretical characteristics with positivism for example the views of an exterior objective nature but in social framework (Saunders et al., 2009)

Interpretivism is the opposite of positivism and states that, the business world is too complex to define by theory the same way as physical sciences. According to literature interpretivism does not stand for the importance of general liability, and there is no objective reality where only subjective reality where it is important to understand participants purposes, behavior and goals (Saunders et al., 2009).

This research is based on an interpretivism research philosophy. This will enable the researcher to explore the subjective meanings of the actions of a social actor in order to understand their actions. The respondent being studied not only interact with the environment, they also seek to make sense of it through their interpretations of events and the meaning they draw from these events.

3.3 Research Design

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure (Kombo and Tromp, 2006). An explanatory research was used to enable the researcher to identify the causal relationships between the study variables. The causal nature of the research questions suggests a quantitative methodology. A survey was conducted on different mobile phone users at the Muhimbili National Hospital where the strategy allowed the researcher to collect quantitative data. The survey strategy was selected because it allows the collection of a large amount of

data from a large population in a highly economical way (Saunders *et al.,* 2009).

3.4 Study Area

The study was conducted at the Muhimbili National Hospital in Dar es Salaam, Tanzania. Due to time and financial constraints, the selection of Dar es salaam is purposive on the part of the researcher. Dar es salaam is selected because it has many elements that can be found in most parts of the country and therefore when data are collected and analyzed, the results may be generalized for the whole country.

3.5 Target Population

A population is a group of individuals, objects or items from which samples are taken for measurement. It refers to an entire group of persons or elements that have at least one thing in common (Kombo and Tromp, 2006). For the purpose of this study, the target population included 2,600 Muhimbili National Hospital employees (where doctors are 227, nurses 860, pharmacists 34, scientists 57 and non-medical staff 1,422) who owns and use a mobile phone and are able to understand English.

3.6 Sampling Techniques

3.6.1   Sample Design

Sampling is a process of selecting a number of individuals or objects from a population such that, the selected group contains elements representative of the characteristics found in the entire group (Orotho and Kombo, 2002). Selection of respondents for this study was guided by a sampling procedure. The sample frame for this research was generated from a database of employees at the Muhimbili

National Hospital. Two sampling designs were adopted for this research - stratified random sampling and systematic sampling (probability sampling techniques). Stratified random sampling was used to ensure different strata of Muhimbili National Hospital employees with different characteristics in the population were included in the study. Systematic sampling was selected because; unlike simple random sampling this method works equally well with small or large number of cases (Saunders *et al*., 2009).

3.6.2 Sample Size

Due to limited time and financial resources at the researcher's disposal and also the potential uncertainties surrounding response rates in survey researches, a target sample of 96 respondents was adopted. The sample of 96 respondents was selected from a database of 2600 employees of Muhimbili National Hospital. Yamane (1967) provides a simplified formula to calculate sample sizes. This formula was used to calculate the sample size for the study as shown below:

$$n = \frac{N}{1 + N(e)^2} = \frac{2600}{1 + 2600(0.1)^2} = 96$$

Where n is the sample size, N is the population size (2600), and e is the level of precision ($\pm 10\%$) with a 90% confidence level.

3.7   Data Sources

The researcher collected data from both primary and secondary sources. Primary data was collected from Muhimbili National Hospital (MNH) employees who fell within the sample using questionnaires. Secondary sources of data included published journals, books, previous dissertations, the internet and information from

Muhimbili National Hospital.

3.8 Research Instruments

These are tools that were used to collect primary data for the study. For the purpose of this study, a self-administered questionnaire was used to collect the relevant data. The questionnaire was developed in English as the employees working at the Muhimbili National Hospital are professionals who understand English. The questionnaire was structured to reduce variability in the meaning possessed by the questions and as a way of ensuring comparability of responses (Kothari, 2006). Structured questionnaire was selected because they are simple to administer and relatively inexpensive to analyze (Kothari, 2006). A pilot test of the questionnaire was conducted to remove any inconsistencies and confirm the suitability of the content, structure and design of the questions and the questionnaire.

3.9 Data Reliability

Reliability is the extent to which data collection technique (s) will yield consistent findings, similar observation would be made or conclusions reached by other researchers (Saunders *et al*., 2009). One of the common approaches in assessing reliability is internal consistence (Mitchell, 1996). Reliability can be calculated through the Cronbach's alpha where the measured variables are considered reliable if the alpha values are 0.7 and/ or higher. To test for reliability of obtained data, this study used the reliability test/ the Cronbach's alpha.

3.10 Data Validity

Validity is the extent to which data collection method (s) accurately measure what they were intended to measure (Saunders *et al*., 2009). To ascertain the highest

degree of validity, the measuring instrument (questionnaire) was pre-tested on a small sample randomly selected from the lager sample prior to the actual study and any inconsistency in the questionnaire eliminated. This ensured that, respondents encountered no problems in answering the questions.

3.11 Variable Measurements

Variables under study were categorized into dependent and independent variables. Dependent variables are variables that changes in response to changes in other variables while independent variables are variables that cause changes in other variable (s) (Saunders *et al*., 2009). The dependent variable in this study was brand loyalty while the independent variables included customer satisfaction, customer trust, advertising and attitude towards brand. The constructs in the model was measured using a multiple-item measurement scale. All measures used a five-point Likert-type response format, with "strongly disagree" and "strongly agree" as the anchors. Moreover, there was an additional section aiming to capture the survey respondents' demographics (gender, age, education, occupation and data relevant to their mobile phone ownership and use).

3.11.1 Dependent Variable

Brand loyalty: the scale used for this concept's measurement was based on the work by Aydin and Ozer (2005), Aydin et al., (2005) and the five-item scale developed by Narayandas (1996). Accordingly, the operational measures in measuring customer loyalty was: Repurchase intention, resistance to switching to competitor's product that is superior to the preferred vendor's product and willingness to recommend preferred vendor's product to others. Two aspects of loyalty was measured; purchase

loyalty was measured with the statements: I will buy this brand the next time I buy a mobile phone" and "I intend to keep purchasing this brand." Attitudinal loyalty was measured with two statements "I am committed to this brand" and "I would be willing to pay a higher price for this brand over other brands." All statements were measured on a five-point Likert scale (1 strongly disagree to 5 strongly agree). Hence, loyalty was measured based on both attitudinal and behavioral approaches in an attempt to get a holistic view of brand loyalty to mobile phones.

3.11.2 Independent Variables

i. Trust: Brand trust was measured using scales developed by Chaudhuri and Holbrook (2002). Brand trust was measured with the following statements: "I trust this brand", "I rely on this brand" and "This is an honest brand", all statements were measured on a five-point Likert scale (1 strongly disagree to 5 strongly agree).

ii. Satisfaction: customer satisfaction was measured using two items adapted from Ragunathan and Irwin (2001); the operational measures in this case were overall satisfaction and conformity with expectations. The statements included: I am satisfied with specific experiences with the brand and I am satisfied with my decision to purchase from this brand.

iii. Advertising: Advertizing was measured with two items adapted from Kirmani and Wright (1989) and Yoo et al., (2000) with the statements: the advertizing campaigns for the brand are frequently seen and the advertizing campaigns for the brand seem very expensive, compared to campaigns for competing brands.

3.12   Data Analysis

3.12.1 Data Analysis

Data analysis involves examining what has been collected in a survey or experiment

and making deductions and inferences. It also involves scrutinizing the acquired

information and making inferences (Kombo and Tromp, 2006). This is a quantitative

research which collected and used numerical data. The data collected was processed

before analysis (i.e. edited, coded, classified and tabulated). Data analysis for testing

the hypotheses was carried out using correlation. Pearson Product Moment

Correlation Analysis was used to determine the level of correlation between the

dependent variable and the independent variables according to each hypothesis.

Table 3.1 shows the Pearson's Correlation scale that provided the strength of

relationships between the dependent variable and the independent variables.

Table 3.1 Pearson's Correlation Scale

Pearson r	Indication
Between 0.80 to 1.00	High Correlation
Between 0.60 to 0.79	Moderately high correlation
Between 0.40 to 0.59	Moderate Correlation
Between 0.20 to 0.39	Low Correlation
Between 0.10 to 0.19	Negligible Correlation

Source: Field data 2015

Coefficient of multiple determinations/ multiple regression coefficients was carried

out to measure the degree of statistical relationship between the dependent variable

and the independent variables. Statistical Package for Social Sciences (SPSS) was used to facilitate computation of the said variables and data analysis. SPSS was selected because it can take data from almost any type of file and use them to generate tabulated reports, charts and conduct complex statistical analysis. (Saunders *et al.*, 2009).

3.13 Ethical Issues

Ethics refers to the appropriateness of the researcher's behavior in relation to the rights of those who became the subject of their work or are affected by it (Saunders *et al.,* 2009). The researcher considered ethical issues throughout the research and remained sensitive to impacts of his work on those who provided access and cooperation and those who were affected by the results of his study. Specifically, the researcher ensured privacy of participants, voluntary nature of participation, consent, maintenance of confidentiality and avoided embarrassment, stress, discomfort, pain and harm to the study participants.

CHAPTER FOUR

4.0 RESEARCH FINDINGS, ANALYSIS AND DISCUSSION

4.1 Chapter Overview

This study investigated the factors that influence brand loyalty among mobile phone users in Tanzania. The chapter presents the findings of the research from the statistical analysis and is organized as follows: Section 4.2 provides reliability of data, 4.3 presents the basic profile of the respondents; section 4.4 presents the assessment of the factors influencing brand loyalty and section 4.5 presents the results of hypothesis tests. To simplify the discussions, the researcher provided tables and graphs that summarize the collective reactions of the respondents. The findings are presented according to the research objectives and discussed using reviewed literature as a benchmark. For easy of reference, the objectives of the study are presented hereunder:

i.   To analyze the effect of mobile phone customer satisfaction on brand loyalty.

ii.   To examine the relationship between mobile phone customer trust and brand loyalty.

iii.   To analyze the effect of mobile phone brand advertising on brand loyalty.

iv.   To outline how mobile phone customer attitude towards brand influence brand loyalty.

4.2 Reliability of Data

To test for reliability of obtained data, this study used the reliability test/ the Cronbach's alpha where the measured variables are considered reliable if the alpha

values are 0.7 and/ or higher. Table 4.1 shows the results of the reliability test revealing a value of 0.856, indicating that, the data used are reliable.

Table 4.1: Reliability Statistics

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.849	.881	32

4.3 Basic Profile of Respondents

The study sample comprised respondents who vary on such characteristics as age, level of education, Sex and Occupation. As mentioned earlier, the study targeted 96 potential respondents. A total of 84 questionnaires were returned. Nine (9) questionnaires were removed from the sample due to a large amount of missing data; leaving 75 useful questionnaires which were the base for computing the results of the study.

4.3.1 Age of Respondents
Table 4.2: Age of the Study Respondents

		Frequency	Percent	Valid Percent
Valid	Below 25 years	12	16.0	16.0
	25-35 years	30	40.0	40.0
	36-45 years	22	29.3	29.3
	46-55 years	10	13.3	13.3
	56 and above	1	1.3	1.3
	Total	**75**	**100.0**	**100.0**

Source: Field data 2015

Table 4.2 presents a summary of the age of the sampled respondents. The results revealed that, 12 (16.0%) of the 75 respondents were aged below 25 years, 30 (40%) were aged between 25-35 years, 22 (29.0%) were aged between 36-45 years, 10 (13.3%) were aged between 46-55 years and 1 (1.3%) was aged 56 years and above. The majority of the respondents were aged between 25-45 years and account for 69.3% of all respondents. This is the age range within which people have more responsibilities in terms of jobs and families and need a reliable means of communication.

4.3.2 Level of Education

Table 4.3: Level of Education

		Frequency	Percent	Valid Percent
Valid	Secondary education	3	4.0	4.0
	Diploma	20	26.7	26.7
	Undergraduate	44	58.7	58.7
	Postgraduate	7	9.3	9.3
	Certificate	1	1.3	1.3
Total		**75**	**100.0**	**100.0**

Source: Field data 2015

Table 4.3 presents a summary of the level of education of the sampled respondents. The results revealed that, 3(4%) of the 75 respondents have secondary education, 20 (26.7%) have a diploma, 44 (58.7%) are graduates, 7 (9.3%) have a post graduate diploma while 1 (1.3%) has a certificate. The majority of the employees have a diploma or are graduates, representing 64 (85.4%) of all respondents. Most of the respondents are well educated implying that, the respondents has enough ability to understand what type of mobile phone will be appropriate for their use.

4.3.3 Respondents Gender

Table 4.4: Respondents Gender

		Frequency	Percent	Valid Percent
Valid	Male	33	44.0	44.0
	Female	42	56.0	56.0
	Total	**75**	**100.0**	**100.0**

 Source: Field data 2015

Table 4.4 presents a summary of the gender of the sampled respondents. The results revealed that, female respondents 42 (56%) were slightly more than the male respondents 33(44%). This implies that, there is gender equality in the sample. These results will enable the researcher to obtain results which can be generalised for both male and females.

4.3.4 Occupation of the Study Respondents

Table 4.5 presents a summary of the occupation of the sampled respondents. Results revealed that, 23 (30.7%) are Scientists, 20 (26.7%) are doctors, 18 (24%) are nurses and 14 (18.7%) are non-medical staffs. Results reveal that, different strata of Muhimbili National Hospital employees with different characteristics in the population have been included in the study.

Table 4.5: Occupation of the Study Respondents

		Frequency	Percent	Valid Percent
Valid	Doctors	20	26.7	26.7
	Nurses	18	24.0	24.0
	Scientists	23	30.7	30.7
	Non-medical staff	14	18.7	18.7
	Total	75	100.0	100.0

Source: Field data 2015

4.3.5 Types of Mobile Phone Used

Table 4.6: Types of Mobile Phone used by Respondents

Types of mobile phone	Frequency	Percent	Valid Percent
Samsung	25	33.3	33.3
Tecno	13	17.3	17.3
Nokia	13	17.3	17.3
Huawei	11	14.7	14.7
LG	3	4.0	4.0
Sony	2	2.7	2.7
HTC	4	5.3	5.3
Itel	1	1.3	1.3
Motorola	1	1.3	1.3
Philips	1	1.3	1.3
Vodaphone	1	1.3	1.3
Total	75	100.0	100.0

Source: Field data 2015

The study investigated the type of mobile phone used by the sampled respondents. Table 4.6 highlights the distribution of the participants according to their choice of mobile phone. 25(33.3%) of the study respondents were using Samsung, 13(17.3%) were using Tecno and Nokia respectively, 11(14.7%) of the respondents were using Huawei, 4(5.3%) HTC, 3(4%) LG, 2(2.7%) were using Sony and others are as shown in the table. The results revealed that, the most common type of mobile phones used by the respondents was Samsung followed by Techno, Nokia and Huawei.

4.3.6 Ownership of Mobile Phone before the Current One

Table 4.7: Mobile Phone Ownership before the Current One

		Frequency	Percent	Valid Percent
Valid	Yes	66	88.0	88.0
	No	9	12.0	12.0
	Total	**75**	**100.0**	**100.0**

Source: Field data 2015

The study investigated whether the respondents used another mobile phone before the current one. Table 4.7 presents a summary of the results which revealed that, 66 (88%) of the respondents had a mobile phone before the current while 9 (12%) did not. This implies that, the majority of the study respondents change their mobile phone from time to time.

4.3.6 What Influenced Respondents to buy their Current Mobile Phones

The study investigated what influenced respondents to buy their current mobile phones. Table 4.8 reveals that, the majority of mobile phone users were influenced by advertisement 28(37.3%), friends 26(34.8%), family 13(17.4%), personal emotion 4(5.2%), promotion 3(4%) and previous mobile phone 1(1.3%). These results imply that, advertisements can be used to encourage mobile phone purchase especially those targeted towards friends and family.

Table 4.8: What Influenced Respondent to Buy their Current Mobile Phone

		Frequency	**Percent**	**Valid Percent**
Valid	Family	13	17.4	17.4
	Friends	26	34.8	34.8
	Promotion	3	4.0	4.0
	Advertisement	28	37.3	37.3
	Previous mobile phone	1	1.3	1.3
	Personal emotions	4	5.2	5.2
Total		**75**	**100.0**	**100**

Source: Field data 2015

4.4 Correlation Analysis

Pearson Product Moment Correlation Analysis was used to determine the level of correlation between the dependent variable and the independent variables according to each hypothesis as follows:

4.4.1 Hypothesis 1

There is no significant relationship between customer satisfaction and brand loyalty.

Table 4.9: Correlation between Customer Satisfaction and Brand Loyalty

		Brand Loyalty
Customer Satisfaction	Pearson Correlation	.571**
	Sig. (2-tailed)	0.000
	N	75

** Correlation is significant at 0.01 levels (2-tailed)

Table 4.9 presents the results of a Pearson Correlation test done between customer satisfaction and brand loyalty (objective one). Results revealed that, there is a significant relationship between customer satisfaction and brand loyalty with a value of 0.000 ($p < 0.01$ level, Sig. 2-tailed). In this case, customer satisfaction and brand loyalty are correlated (moderate correlation with r = 0.571). As a result, **H$_1$ is accepted.**

 4.4.2 Hypothesis 2

There is no significant relationship between trust and brand loyalty.

Table 4.10 presents the results of a Pearson Correlation test done between trust and brand loyalty (objective two). Results revealed that, there is a significant relationship between trust and brand loyalty with a value of 0.000 ($p < 0.01$ level, Sig. 2-tailed). In this case, trust and brand loyalty are correlated (moderately high correlation with r = 0.667). As a result, **H$_1$ is accepted.**

Table 4.10: Correlation between Trust and Brand Loyalty

		Brand Loyalty
Trust	Pearson Correlation	$.667^{**}$
	Sig. (2-tailed)	0.000
	N	75

** Correlation is significant at 0.01 levels (2-tailed)

4.4.3 Hypothesis 3

There is no significant relationship between advertising and brand loyalty.

Table 4.11: Correlation between Advertising and Brand Loyalty

			Brand Loyalty
Advertising	Pearson Correlation		$.635^{**}$
	Sig. (2-tailed)		0.000
	N		75

** Correlation is significant at 0.01 levels (2-tailed)

Table 4.11 presents the results of a Pearson Correlation test done between advertising and brand loyalty (objective three). Results revealed that, there is a significant relationship between advertising and brand loyalty with a value of 0.000 (p < 0.01 level, Sig. 2-tailed). In this case, advertising and brand loyalty are correlated (moderately high correlation with r = 0.635). As a result, **H₁ is accepted.**

4.4.4 Hypothesis 4

There is no significant relationship between attitude towards brand and brand loyalty.

Table 4.12: Correlation between Attitude Towards Brand and Brand Loyalty

			Brand Loyalty
Attitude towards Brand	Pearson Correlation		.709[**]
	Sig. (2-tailed)		0.000
	N		75

** Correlation is significant at 0.01 levels (2-tailed)

Table 4.12 presents the results of a Pearson Correlation test done between attitude towards brand and brand loyalty (objective four). Results revealed that, there is a significant relationship between attitude towards brand and brand loyalty with a value of 0.000 ($p < 0.01$ level, Sig. 2-tailed). In this case, attitude towards brand and brand loyalty are correlated (moderately high correlation with r = 0.709). As a result, **H_1 is accepted.**

4.5 Regression Analysis

4.5.1 Regression Analysis on Coefficient of Determination (R^2)

Regression Analysis on Coefficient of Determination (R^2) is a number between 0 and +1 that enables the strength of the relationship between a numerical dependent variable and numerical independent variables to be assessed. It represents the proportion of the variation in the dependent variable that can be explained statistically by the independent variables. It indicates how good a predictor the multiple regression equation is likely to be. A value of +1 (plus one) means that, all the variations in the dependent variable can be explained statistically by the independent variables. A value of 0 (zero) means that, none of the variations in the dependent variable can be explained statistically by the independent variables (Saunders *et al*., 2009).

Table 4.13 Regression Analysis Model Summary

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.828[a]	.685	.667	.43648	1.799
a. Predictors: (Constant), Attitude to Brand, Trust, Advertising, Customer Satisfaction					
b. Dependent Variable: Brand Loyalty					

The results of the regression analysis (Table 4.13) between the dependent variable (brand loyalty) and the independent variables (customer satisfaction, trust, advertising and attitude towards brand) shows R= 0.828 and R^2= 0.685. These results mean that, 82.8% percent of the variation in the dependent variable can be explained by the independent variables. The remaining 17.2% percent can be explained by other factors that are not included in this study.

4.5.2 Regression Analysis on Durbin-Watson Test

The Durbin-Watson Test statistics is used to detect autocorrelations between errors and determine whether the assumptions of independent errors are reasonable. The statistics ranges in value from zero to four. The value of two indicates no autocorrelations. A value of towards zero indicates positive autocorrelation and a value of towards four indicates negative autocorrelation (Saunders *et al*, 2009). Results of the Durbin-Watson Analysis (Table 4.13) shows a value of 1.799 meaning that, the dependent variable (brand loyalty) and the independent variables (customer satisfaction, trust, advertising and attitude towards brand) are significant.

4.5.3 Regression Analysis of Coefficient

Table 4.14: Regression Analysis of Coefficient

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.742	.381		-1.950	.055
	Customer Satisfaction	.001	.119	.001	.006	.995
	Trust	.411	.125	.360	3.299	.002
	Advertising	.169	.104	.157	1.623	.109
	Attitude to Brand	.664	.108	.487	6.142	.000
a. Dependent Variable: Brand Loyalty						

Regression Analysis of Coefficient is used to test the coefficient between the dependent variable and the independent variables. If Beta is equal to 1, it means that, the independent variable has a big effect on the dependent variable. And if the significant level is below .05, then that variable is significant (Saunders *et al*., 2009). Results of the Regression Analysis of Coefficient (Table 4.14) revealed that, the Betas of the independent variables are as follows: customer satisfaction 0.001, Trust 0.360, advertising 0.157 and attitude towards brand 0.487. Result revealed that, attitude towards brand has the highest impact on the dependent variable brand loyalty followed by trust. The results again revealed that, attitude towards brand (p = 0.000) and Trust (p = 0.002) are significant predictors of brand loyalty while customer satisfaction (0.995) and advertising (p = 0.109) are not predictors of brand loyalty.

4.6 Research Discussion

4.6.1 Basic Profile of Respondents

The results of the study revealed that, the majority of the respondents were aged between 25-45 years and account for 69.3% of all respondents. This is the age range within which people have more responsibilities in terms of jobs and families and need a reliable means of communication. In terms of level of education, the majority of the respondents have a diploma and/ or are graduates, representing 64 (85.4%) of all respondents. This implies that, the majority of respondents are well educated and have enough ability to understand what type of mobile phone will be appropriate for their use. Results again reveals that, female respondents 42 (56%) were slightly more than the male respondents 33(44%) implying a gender equality in the sample.

Results also revealed that, different strata of Muhimbili National Hospital employees with different characteristics in the population have been included in the study. It also shows that, the most common type of mobile phones used by the respondents was Samsung followed by Techno, Nokia and Huawei. The study revealed that, the majority of respondents used another mobile phone before the current one implying that, the majority of the study respondents change their mobile phone from time to time. The study again revealed that, in buying their current mobile phone, the majority of the respondents were influenced by advertisements followed by family and friends. These results imply that, advertisements can be used to encourage mobile phone purchase especially those targeted towards family and friends.

4.6.2 Discussion as per Specific Objective One

The study sought to establish the existence of a relationship between mobile phone

customer satisfactions and brand loyalty. The correlation test conducted between customer satisfactions and brand loyalty revealed that, there is a significant relationship between customer satisfactions and brand loyalty with a value of 0.000 (p < 0.01 level, Sig. 2-tailed).

There is therefore a moderate correlation (with r = 0.571) between customer satisfaction and brand loyalty. This indicates that, if customers are satisfied with a product or service provided by a Company, they are bound to be loyal to the product or Company. This is consistent with (Ha and Son, 2014, Qayyum *et al.,* 2013, Coelho and Hanseler, 2012, Alamro and Rowley, 2011, Lee, 2010, Santouridis and Trivellas, 2010, Deng *et al* 2009, Kuo *et al.,* 2009, Horpu *et al*., 2008, Turel and Serenko, 2006, Aydin *et al*., 2005, Ball *et al*., 2004 and Lee *et al*., 2001) who also found out that, customer satisfaction has a positive and significance influence on brand loyalty.

4.6.3 Discussion as per Specific Objective Two

The study also intended to establish the existence of a relationship between mobile phone customer trust and brand loyalty. The correlation test conducted between customer trust and brand loyalty revealed that, there is a significant relationship between customer trust and brand loyalty with a value of 0.000 (p < 0.01 level, Sig. 2-tailed). There is therefore a moderately high correlation (with r = 0.667) between customer trust and brand loyalty. This indicates that, trust is important in building brand loyal customers. This is consistent with (Coelho and Hanseler, 2012, Horpu *et al*., 2008, Matzler *et al*., 2008, Aydin *et al*., 2005, Aydin an Ozer, 2005, Ball *et*

al.,2004) whose studies revealed that, customer trust has a positive influence on customer loyalty.

4.6.4 Discussion as per Specific Objective Three

The study also intended to establish the existence of a relationship between mobile phone brand advertising and brand loyalty. The correlation test conducted between advertising and brand loyalty revealed that, there is a significant relationship between advertising and brand loyalty with a value of 0.000 ($p < 0.01$ level, Sig. 2-tailed). There is therefore a moderately high correlation (with r = 0.635) between advertising and brand loyalty. This indicates that, advertising is an important factor that can lead to brand loyal customers. This is consistent with (Alamro and Rowley, 2011, Ball *et al*., 2004, Lin and Chang (2013) and Ha *et al.,* 2011) who revealed a significant positive effect between advertizing and brand loyalty.

4.6.5 Discussion as per Specific Objective Four

The study also intended to establish the existence of a relationship between attitudes towards brand (of a mobile phone) and brand loyalty. The correlation test conducted between attitudes towards brand and brand loyalty revealed that, there is a significant relationship between attitudes towards brand and brand loyalty with a value of 0.000 ($p < 0.01$ level, Sig. 2-tailed). There is therefore a moderately high correlation (with r = 0.709) between attitudes towards brand and brand loyalty. This indicates that, an attitude towards brand is an important factor that can lead customers to be loyal to a brand. This is consistent with (Broyles et al, 2011 and Jensen and Hansen, (2006) who revealed that, brand loyalty is positively associated with attitude towards brand.

4.6.6 Discussion as per the Regression Analysis

The results of the regression analysis between the dependent variable (brand loyalty) and the independent variables (customer satisfaction, trust, advertising and attitude towards brand) shows R= 0.828 and R^2= 0.685. The results imply that, 82.8% percent of the variation in the dependent variable can be explained by the dependent variables. Again, results of the Durbin-Watson Analysis reveals a value of 1.799 meaning that, the dependent variable (brand loyalty) and the independent variables (customer satisfaction, Trust, Advertising and Attitude towards Brand) are significant.

Results of the Regression Analysis of Coefficient revealed that, the Beta of the independent variables are as follows: customer satisfaction 0.001, trust 0.360, advertising 0.157 and attitude towards brand 0.487. The result revealed that, attitude towards brand has the highest impact on the dependent variable brand loyalty followed by trust. Results again revealed that, attitude towards brand (p = 0.000) and trust (p = 0.002) are significant predictors of brand loyalty while customer satisfaction (0.995) and advertising (p = 0.109) are not predictors of brand loyalty.

CHAPTER FIVE

5.0 CONCLUSIONS AND RECOMMENDATION

5.1 Chapter Overview

The main objective of this study was to access the factors that influence brand loyalty among mobile phone users in Tanzania. Specifically the study was set to analyze the effect of mobile phone customer satisfaction on brand loyalty, the relationship between mobile phone customer trust and brand loyalty, the effect of mobile phone brand advertising on brand loyalty and outline how mobile phone customer attitude towards brand influence brand loyalty.

A questionnaire was used to collect primary data from 96 sampled respondents whereby 84 questionnaires were returned, nine (9) questionnaires were removed from the sample due to a large amount of missing data leaving 75 usable questionnaires, a 78% response rate. Four hypotheses were developed and tested: there is no significant relationship between customer satisfaction and brand loyalty, there is no significant relationship between customer trust and brand loyalty, there is no significant relationship between brand advertising and brand loyalty and there is no significant relationship between attitude towards brand and brand loyalty.

SPSS was used to analyze and examine the existence of a relationship between the dependent variable and the independent variables. This chapter is organized as follows: Section 5.1 is an overview of the chapter, 5.2 is the summary of the key findings, 5.3 conclusion and recommendations and section 5.4 provides areas for future research.

5.2 Summary of key Findings

Findings indicated sufficient statistical evidence that, there is a significant relationship between the dependent variable (brand loyalty) and the independent variables (customer satisfaction, trust, advertising and attitude towards brand) among mobile phone users in Tanzania. Correlation tests conducted revealed a moderate correlation between customer satisfaction and brand loyalty. This is consistent with various authors who found that, customer satisfaction has a positive and significant influence on brand loyalty (Ha and Son, 2014, Qayyum *et al.,* 2013, Coelho and Hanseler, 2012, Alamro and Rowley., 2011, Lee, 2010, Santouridis and Trivellas, 2010, Deng *et al* .,2009, Kuo *et al* .,2009, Horpu *et al*., 2008, Turel and Serenko, 2006, Aydin *et al*., 2005, Ball *et al*., 2004 and Lee *et al*., 2001).

The correlation tests conducted also revealed a moderately high correlation between customer trust and brand loyalty. This is consistent with (Coelho and Hanseler, 2012, Horpu *et al*., 2008, Matzler *et al*, 2008, Aydin *et al*., 2005, Aydin an Ozer, 2005, Ball *et al*., 2004) whose studies also revealed that, customer trust has a positive influence on customer loyalty. They also revealed a moderately high correlation between advertising and brand loyalty. This is consistent with (Alamro and Rowley, 2011, Ball *et al*., 2004, Lin and Chang (2013) and Ha *et al.,* 2011) who revealed a significant positive effect between advertizing and brand loyalty.

Again they also revealed a moderately high correlation between attitude towards brand and brand loyalty. This indicates that, an attitude towards brand is an important factor that can lead customers to be loyal to a brand. This is consistent with (Broyles et al., 2011 and Jensen and Hansen, 2006) who revealed that, brand

loyalty is positively correlated with attitude towards brand).

Results of regression analysis showed R= 0.828 and R^2= 0.685. These results mean that, 82.8% percent of the variation in the dependent variable can be explained by the dependent variables. Again, results of the Durbin-Watson Analysis revealed a value of 1.799 meaning that, the dependent variable (brand loyalty) and the independent variables (customer satisfaction, trust, advertising and attitude towards brand) are significant. Results again revealed that, Attitude towards Brand has the highest impact on the dependent variable brand loyalty followed by trust.   The results again reveals that, attitude towards brand (p = 0.000) and trust (p = 0.002) are significant predictors of brand loyalty while customer satisfaction (0.995) and advertising (p = 0.109) are not predictors of brand loyalty.

5.3 Conclusions and Recommendations

From the results of the summary of key findings above it is concluded that, customer satisfaction, trust, advertising and attitude towards brand are important factors that influence brand loyalty among mobile phone users in Tanzania. Mobile phones have become an important part of people's lives, allowing them to be connected and available 24 hours a day and 7 days a week. Competition among mobile phone manufactures and marketers is rising every day. Since the mobile phone market is already saturated, mobile phone manufacturers need to implement marketing strategies focusing on customer retention, rather than on acquiring new customers to increase market share (Turel and Serenko, 2006).

A company that identify, understands and uses the factors that influence brand loyalty will be able to obtain a competitive advantage over others in the market

place. The research findings should therefore be utilized by mobile phone manufacturers and marketers towards the development and implementation of practices that will lead to creating loyal customers. It is therefore recommended that, both variables (customer satisfaction, trust, advertising and attitude towards brand) be used by mobile phone manufactures and marketers to improve brand loyalty, market share and obtain a competitive advantage in the market place. The implementation of these strategies will help to produce a Tanzanian mobile phone market that is mutually beneficial to both consumers and mobile phone manufacturers.

The study again revealed that, 82.8% percent of the variation in the dependent variable can be explained by the dependent variables. It is recommended that, other researches should identify the other factors that influence brand loyalty so they can also be used to influence brand loyalty. The study revealed that, attitude towards brand is a significant predictor of brand loyalty. It is then recommended that, marketers should create loyal consumers by building positive attitudes towards their products, increasing consumers' purchase involvement and clearly differentiating their own brand from competing alternatives.

This is due to the fact that, consumers with a high relative attitude are less prone to variety-seeking, more resistant to out of stock situations and competitors offers, and consequently more likely to keep loyal to their usual brand (Jensen and Hansen, 2006). The results of this study will therefore help mobile phone manufacturers and marketers understand the consumer behaviors of Tanzanian consumers with respect to purchasing mobile phones and assist them in developing appropriate marketing

strategies that will increase brand loyalty for their mobile phones.

5.4 Areas for Future Research

i) The study was conducted among employee of Muhimbili National Hospital only and therefore difficult to generalize the results for the whole population of mobile phone users in Tanzania. Future research should be done using diverse locations.

ii) The regression coefficients (R^2) for the study revealed that, 82.8% percent of the variation in the dependent variable can be explained by the independent variables. These results indicate the existence of other factors that influence brand loyalty. Future research should identify the other factors that influence brand loyalty.

iii) The sample size of 96 respondents is considered a small sample. Future research should be done using a larger sample size.

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APPENDICES

Appendix 1: Questionnaire

OPEN UNIVERSITY OF TANZANIA

FACULTY OF BUSINESS ADMINISTRATION

A QUESTIONNAIRE TO RESPONDENTS

INTRODUCTION:

Dear respondents,

The aim of this questionnaire is to seek views on the factors influencing brand loyalty among mobile phone users in Tanzania. Please feel free to fill this questionnaire which is mainly intended for academic purposes. The information collected will be treated confidentially.

SECTION A: Basic Profile of Respondents

 Please answer the questions on the space provided or tick on the appropriate space

1. Your age is:

a) Below 25 years   [ ]   b) 25-35 years   [ ]

c) 36-45 years   [ ]   d) 46-55 years   [ ]   e) 56 and above

[ ]

2. Your level of education:

a) Secondary education   [ ]   b) Diploma   [ ]

c) Undergraduate   [ ]   d) Postgraduate   [ ] e)

Others_____

2. Gender: a) Male   [ ]   b) Female   [ ]

3. Occupation: a) Doctor   [ ]   b) Nurse [ ]

c) Pharmacist/ Scientist   [ ]   d) Non-medical staff   [ ]

What type of mobile phone do you have? Please tick the appropriate box:

a) Nokia [ ]   b) Samsung [ ]   c) Sony [ ]   d) Huawei [ ]

e)Techno [ ]   f) LG   [ ]   g) Other_____

5. Have you owned another type of mobile phone before the current one?

a) Yes   [ ]   b) No   [ ]

6. The type of mobile phone was chosen through the influence of:

a) Family   [ ]   b) Friends   [ ]

c) Promotion   [ ]   d) Advertisement   [ ]

e) Others: (please mention)_____

SECTION B:

How would you rate the following attributes towards the satisfaction you get from your mobile phone? Please rate them by circling the appropriate cell using the following scale: **1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree and 5 = strongly agree.**

s/n	Attributes:	Rating scale				
1	The performance of this phone is excellent	1	2	3	4	5
2	The durability of this phone is promising	1	2	3	4	5
3	I derive maximum satisfaction from this Company	1	2	3	4	5
4	This phone is easy to use (user friendly)	1	2	3	4	5
5	The company offers me new products I may need	1	2	3	4	5
6	I trust this mobile phone	1	2	3	4	5
7	I rely on this mobile phone to perform well	1	2	3	4	5
8	This mobile phone is safe to use	1	2	3	4	5
9	This mobile phone is genuine	1	2	3	4	5
10	This mobile phone always delivers as needed	1	2	3	4	5
11	Advertisements of this mobile phone are attractive	1	2	3	4	5
12	The mobile phone is advertised vigorously	1	2	3	4	5
13	The mobile phone provides what is advertised	1	2	3	4	5
14	Advertisements of the mobile phone attracts me to purchase	1	2	3	4	5
15	Advertisements for my mobile phone are frequently seen	1	2	3	4	5
16	I will keep on using this type of mobile phone	1	2	3	4	5
17	There is no good reasons to change the current mobile phone	1	2	3	4	5
18	There are many good reasons to change the current phone	1	2	3	4	5
19	I would feel uncomfortable buying another type of phone	1	2	3	4	5
20	I am committed to this type of mobile phone	1	2	3	4	5
21	I would not like to change the current mobile phone	1	2	3	4	5
22	I will recommend this mobile phone to other people	1	2	3	4	5
23	I would always think of this mobile phone over others	1	2	3	4	5
24	I feel good about this mobile phone over others	1	2	3	4	5
25	I intend to keep purchasing this type of mobile phone	1	2	3	4	5

Appendix 2: Results Printouts

Reliability of the data

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.849	.881	32

FREQUENCY TABLES

1. Age of respondents

1. Age of respondents				
		Frequency	Percent	Valid Percent
Valid	Below 25 years	12	16.0	16.0
	25-35 years	30	40.0	40.0
	36-45 years	22	29.3	29.3
	46-55 years	10	13.3	13.3
	56 and above	1	1.3	1.3
	Total	75	100.0	100.0

2. Your level of Education

2. Your level of education		Frequency	Percent	Valid Percent
Valid	Secondary education	3	4.0	4.1
	Diploma	20	26.7	27.0
	Undergraduate	44	58.7	59.5
	Postgraduate	7	9.3	9.5
	Total	74	98.7	100.0
	Certificate	1	1.3	
Total		75	100.0	

3. Respondents Gender

3. Respondents Gender				
Valid	Male	Frequency	Percent	Valid Percent
	Female	42	56.0	56.0
	Total	75	100.0	100.0

4. Occupation of the study respondents

4. Occupation of the study respondents		Frequency	Percent	Valid Percent
Valid	Doctor	20	26.7	26.7
	Nurse	18	24.0	24.0
	Scientist	23	30.7	30.7
	Nonmedical staff	14	18.7	18.7
	Total	75	100.0	100.0

5. What type of mobile phone do you have?

5. What type of mobile phone do you have?	Frequency	Percent	Valid Percent
Samsung	25	33.3	33.3
Tecno	13	17.3	17.3
Nokia	13	17.3	17.3
Huawei	11	14.7	14.7
LG	3	4.0	4.0
Sony	2	2.7	2.7
HTC	4	5.3	5.3
Itel	1	1.3	1.3
Motorola	1	1.3	1.3
Philips	1	1.3	1.3
Vodaphone	1	1.3	1.3
Total	75	100.0	100.0

6. Have you owned another type of mobile phone before the current one?

6. Have you owned another type of mobile phone before the current one?		Frequency	Percent	Valid Percent
Valid	Yes	66	88.0	88.0
	No	9	12.0	12.0
	Total	75	100.0	100.0

7. The type of mobile phone was chosen through the influence of:

7. The type of mobile phone was chosen through the influence of		Frequency	Percent	Valid Percent
Valid	Family	13	17.4	17.4
	Friends	26	34.8	34.8
	Promotion	3	4.0	4.0
	Advertisement	28	37.3	37.3
	change from the previous phone	1	1.3	1.3
	Personal emotion	4	5.2	5.2
Total		75	100.0	100

Correlations

<table>
<tr><th colspan="7">Correlations</th></tr>
<tr><th></th><th></th><th>Customers Satisfaction</th><th>Trust</th><th>Adver tising</th><th>Attitude Brand</th><th>Brand Loyalty</th></tr>
<tr><td rowspan="3">Cus tom ers Sati sfac tion</td><td>Pearson Correlation</td><td>1</td><td>.710^{**}</td><td>.564^{**}</td><td>.465^{**}</td><td>.571^{**}</td></tr>
<tr><td>Sig. (2-tailed)</td><td></td><td>.000</td><td>.000</td><td>.000</td><td>.000</td></tr>
<tr><td>N</td><td>75</td><td>75</td><td>75</td><td>75</td><td>75</td></tr>
<tr><td rowspan="3">Tru st</td><td>Pearson Correlation</td><td>.710^{**}</td><td>1</td><td>.684^{**}</td><td>.410^{**}</td><td>.667^{**}</td></tr>
<tr><td>Sig. (2-tailed)</td><td>.000</td><td></td><td>.000</td><td>.000</td><td>.000</td></tr>
<tr><td>N</td><td>75</td><td>75</td><td>75</td><td>75</td><td>75</td></tr>
<tr><td rowspan="3">Adv ertis ing</td><td>Pearson Correlation</td><td>.564^{**}</td><td>.684^{**}</td><td>1</td><td>.476^{**}</td><td>.635^{**}</td></tr>
<tr><td>Sig. (2-tailed)</td><td>.000</td><td>.000</td><td></td><td>.000</td><td>.000</td></tr>
<tr><td>N</td><td>75</td><td>75</td><td>75</td><td>75</td><td>75</td></tr>
<tr><td rowspan="3">Attit ude Bra nd</td><td>Pearson Correlation</td><td>.465^{**}</td><td>.410^{**}</td><td>.476^{**}</td><td>1</td><td>.709^{**}</td></tr>
<tr><td>Sig. (2-tailed)</td><td>.000</td><td>.000</td><td>.000</td><td></td><td>.000</td></tr>
<tr><td>N</td><td>75</td><td>75</td><td>75</td><td>75</td><td>75</td></tr>
<tr><td rowspan="3">Bra nd Loy alty</td><td>Pearson Correlation</td><td>.571^{**}</td><td>.667^{**}</td><td>.635^{**}</td><td>.709^{**}</td><td>1</td></tr>
<tr><td>Sig. (2-tailed)</td><td>.000</td><td>.000</td><td>.000</td><td>.000</td><td></td></tr>
<tr><td>N</td><td>75</td><td>75</td><td>75</td><td>75</td><td>75</td></tr>
<tr><td colspan="4">**. Correlation is significant at the 0.01 level (2-tailed).</td><td></td><td></td><td></td></tr>
</table>

Regression Analysis Model Summary with Durbin-Watson

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.828[a]	.685	.667	.43648	1.799

<table>
<tr><td colspan="6">Model Summary[b]</td></tr>
</table>

a. Predictors: (Constant), Attitude to Brand, Trust, Advertising, Customer Satisfaction

b. Dependent Variable: Brand Loyalty

Regression Analysis of Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.742	.381		-1.950	.055
	Customer Satisfaction	.001	.119	.001	.006	.995
	Trust	.411	.125	.360	3.299	.002
	Advertising	.169	.104	.157	1.623	.109
	Attitude to Brand	.664	.108	.487	6.142	.000

Coefficients[a]

a. Dependent Variable: Brand Loyalty