AN ASSESSMENT OF THE IMPACT OF SERVICE QUALITY ON CUSTOMER LOYALTY AMONG GENERATION ‘Y’ CUSTOMERS IN THE CELL-PHONE INDUSTRY IN ZIMBABWE

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By:

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February 2016 Supervisor: Dr M Sandada
DEDICATION

To my late parents, my husband Shadreck Chikwava, sons- Jubilant, Honoured, Welcome & Victory.
DECLARATION

I, Muswehaurari Chipo, do hereby declare that this dissertation is a pure result of my personal efforts, investigations as well as researches except in the areas specified in the Acknowledgements, References, Citations and by comments included in the body of the report and that this document has not been submitted in part or in full for any other degree to any other university.

_________________________  29 February 2016
Student Signature  Date

_________________________  29 February 2016
Supervisor Signature  Date
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- My husband Shadreck Chikwava and our sons for their patience, support and encouragement. Indeed you win my heart.
ABSTRACT

Studies done by various researchers show that there is a positive link between quality of service and loyalty of customers in different facets of the industry. The effect of service quality on generation Y customers has received little attention from researchers. As a result of the dramatic changes in technology and customer connections with the cell-phone service industry, the researcher was keen to understand the impact of service quality on generation Y customer loyalty, particularly in the cell phone service industry in Harare, Zimbabwe. Generation Y- (people aged between 18-35 years) were the target population because they are very much technologically active.

Empirical data was obtained through self-administered structured questionnaires, to a target population of 300. A quantitative research approach has been applied in this study. A Statistical Package for Social Sciences (SPSS) was employed to synthesise the data. The tests conducted include frequency tests, reliability tests, descriptive statistics, factor analysis, and correlation and regression analysis.

Findings from analysis of data on five dimensions of service quality (tangibility, reliability, responsiveness, empathy and assurance) shows that tangibility of services, empathy and assurance play a very important role on generation Y customer loyalty to a cell phone service provider. The results contribute soundly to scholars, mobile service providers and marketing managers in their endeavour to lure and harness the youth market.

Keywords: Service quality, Generation Y, and Customer loyalty.
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CHAPTER 1

INTRODUCTION

1.1 Introduction

According to the Wireless Intelligence (2015), the mobile phone industry in Zimbabwe’s contribution to GDP fell since July 2013 and the sector revenue is succumbing to pressure as a result of some regulatory measures. However the Mobile penetration has increased rapidly, approaching 110% by mid-2016, (Wireless Intelligence 2015). Sub – Saharan Africa has been the fastest growing region over the past five years in terms of subscribers and connections. Sub Saharan Africa is forecast to see the highest growth in terms of the number of smartphone connections over the next six years. A connection of over 525 million smartphone connections in the region by 2020.

Customer loyalty has taken the centre stage in the field of marketing as alluded to by Toufaily et-al (2013). Customer loyalty can be regarded as an enduring endowment which a company can ever own. Loyal customers can sustainably contribute revenue to an organisation (Berezan et al., 2013), in addition to unrestricted and reliable word of mouth providers, such that they help bring different customers to the company (Garnefeld et al., 2011). The quality of services is regarded as a yard stick used by consumers to measure their satisfaction with the offered service (Demirci Oreland Kara, 2014).

Gremler and Brown (2006) define customer loyalty as the degree to which a customer displays repeat purchasing intentions from the one offering services and has a positive attitude towards the service provider and considers using only this provider when a requirement for this service arises. Contrarily, Bloemer and Kasper (2005) argue that customer loyalty is interpreted as true loyalty rather than repeat purchasing behavior, which is the actual re-purchasing of a brand, irrespective of commitment.

Success of a service provider is influenced by high quality rapport with customers. Value is crucial to prompting positive responses from consumers (Chang, 2013). However, Zeithaml (2001) states that customer loyalty is a multi-dimensional construct, which includes both positive and negative responses to it. Service companies have changed their emphasis from
customer acquisition to making sure that customers participate actively and that they are attracted (Prahalad and Ramaswamy, 2004; Sawhney et al., 2005). Loyal customers spend the time and effort to communicate with the organization so as to build on past convincing encounters and do away with flaws (Loyalty Research Center, 2015).

Customer services are physical or unquantifiable actions applied to goods and to services in a bid to address the taste of customers. A remarkable customer loyalty in service industries will enhance productivity. However, a loyal customer may not automatically be a contented customer. (Colgate et al., 2008). It is very important to take note of business needs that lure customers to become recurrent purchasers, to exhibit behavioral loyalty (Wilkins et al., 2009).

The acquisition of customers costs five times more than the cost of satisfying and retaining old ones (Reichheld 2001). Gómez, Arranz & Cillán (2006) truly indicated that loyal customers are more attractive for firms because they tend to be less price-sensitive and require less effort to communicate with than people with no prior experience with the company.

According to Chouduri and Dasgupta, (2013) empirical studies pointed out that the relative importance of the dimensions of service quality depends on perceptions of the quality of services compared to several aspects of the service quality. The duo targeted to discover the significance of the measurements of service quality concentrating on an Indian life insurance organisation.

The above studies did not target generation Y customers and they did not focus on the service quality dimensions on mobile cell phone services. Most of the existing literature on customer loyalty refers to experiences in other countries, mainly in North America, Europe and Asia. There is no literature that relates to the generation Y customer loyalty in the cell-phone service providers in Zimbabwe. Therefore, the literature available has a weakness because it does not address the research objectives cited below. This investigation was aimed at filling this research gap by evaluating the impact of generation Y customers’ loyalty to a cell-phone service provider in Zimbabwe.

Mobile phone services are becoming more and more vital throughout the world mainly because of the technological changes. In today’s life mobile phone companies are offering new services to customers on daily basis. The success of the mobile phone service providers depends upon
the quality of their services. Therefore it has become more important for the mobile phone companies to meet the current market conditions and expectations of the customers.

The study aims at establishing the impact of service quality on the loyalty of generation Y consumers of cell phone services in Zimbabwe. The study will specifically concentrate on the three main cell-phone service providers in Zimbabwe which are: Telecel, Net-one and Econet. Generation Y is regarded as the elusive new youth market. This generation Y is widely considered to be a big generation in future. Businesses should therefore struggle to find ways to capture this market. The generation Y consumers consists of those consumers born in the late 1970s - early 2000s as suggested by Herbison & Boseman, (2009). The researcher in this case categorises generation Y as a group which will consist of those people who are eighteen years to thirty five years old.

Specifically, the study will address whether causal relationships exist between service quality, and customer loyalty.

1.2 Background of the study

The loyalty of customers is significant in mapping out business strategies. Increasing customer loyalty has become topical in several facets such as management, consultants, and academics (Keiningham et al., 2007). Business institutions that are effective in attainment of customer loyalty have a key competitive advantage (Aksu, 2006). Anderson (2004) correctly believes that keeping old customers in organisation is far much better than fighting to get completely different customers to substitute the lost ones. It is important to understand specific decision-making criteria which customers use for a service provider selection so as to influence the judgements of customers..

Creating and maintaining customer loyalty aids companies in nurturing lasting associations with patrons (Pan et al., 2012); these loyal customers exhibit affection and faithfulness to an organisation and are not lured by competitors offerings (So et al., 2013). Furthermore, those patrons who are dedicated are prepared to pay an extra cost, intent to buy more and cannot easily change a service provider (Evanschitzky et al., 2012)
According to POTRAZ 4th quarter 2015 report, the total number of mobile subscriptions increased by 2.2% to reach 19,477,307 from 19,054,959 recorded in the previous quarter. Active subscriptions increased by 2.9% to reach 12,757,410 from 12,394,383 recorded in the previous quarter. An active subscriber is defined as a subscriber who has used the network at least once in the last three months for making or receiving a call or carrying out a non-voice activity such as sending or receiving an SMS or accessing the internet.

The researcher concentrated on cell phone service providers in Zimbabwe. Mobile telephone service providers in Zimbabwe offer diversified mobile services. The main cell phone service providers are Net one, Telecel and Econet Wireless.

1.2.1 Industry analysis

Net-One was the first cellular network operator in Zimbabwe based on Global System for Mobile Communications (GSM). It started in Harare with about five hundred cards back in 1996. During the past years, the Organisation founded ways for coverage, establishing a formidable path of coverage across the country, especially in highways, cities, townships, and farms. The network has increased since then. Net-One Company installed services for vehicle tracking, tele - money services, services for short messages (SMS), and Broadband Services.

According to the article by POTRAZ (2013), Telecel Zimbabwe was the second biggest mobile service provider in Zimbabwe. It had above 2 500 000 effective users in 2013. It has infrastructure to cater for an assortment of advanced value added facilities and spent considerable time and funds improving its goods and services to make sure that they sustain the different communication requirements for Zimbabweans and to ultimately meet the international standard. Telecel Company was the pioneer in obtaining certification from the International Standards Organisation (ISO) 90012000. The certification is testimony to commitment to customers. This certification is believed to have a direct impact on the quality of the company’s brands, services and the customer experience.

Econet is one of the Zimbabwe’s providers of telecommunications services. The network was commissioned in 1998. In 2009, the network became the first operator in Zimbabwe to launch data services under 3 G technologies. The subsidiaries and associates of Econet are Liquid Telecom which is the internet service and access provider in Zimbabwe. Econet invest into the
community supporting a variety of generous activities which assists (Acquired Immuno Deficiency Syndrome) AIDS/ (Human immune Virus) HIV orphaned, churches s, as well and scholarship program finances good students scouted from regions across Zimbabwe through the Joshua Nkomo Scholarship Fund (JNSF). Their value added services have therefore become increasingly important as a revenue and profitability driver. Econet has about eight million subscribers.

1.2.2 Subscriber statistics

The telecoms subscription statistics from the regulator, (POTRAZ) for the 3 months ending December 2015 showed that the total number of mobile subscriptions increased by 2.2% to reach 19,477,307 from 19,054,959 recorded in the previous quarter.

![Zimbabwe mobile telecommunications subscriber statistics (December 2015)](image)

**Figure 1.1. Zimbabwe's telecoms stats (2015): mobile penetration rate.**

**Source:** POTRAZ, operator returns December 2015.

According to POTRAZ report of 2015, Zimbabwe's mobile industry grew significantly as noted in December 2014. Those actively using its services increased by 0, 5 % to move to 11, 9 million up from 11, 8 million users achieved during the preceding quarter. All the Mobile Network Operators (MNOs) had a decrease in subscribers except for Econet.
Zimbabwe has three main MNOs, Econet, Net-One and Telecel Zimbabwe (Telcel) in terms of market share of active subscribers

1.3 Problem Statement

According to Taylor (2004), the advancement of the wireless business hinges on appreciating customer needs. As a result of the mobile youth generation’s preoccupation with mobile phones and the fact that the Zimbabwean mobile industry is moving towards surpluses. Cell phone service companies will put emphasis on their vision by improving their services such that they will appeal to the youth generation.

Generation Y has access to more information than any preceding generation; they are fairly educated, have often travelled broadly and are more technology savvy than previous generations. However, what makes them really different is that many Generation-Y customers lack the natural loyalty that many organisations expect. Generation Y is a huge customer segment, their buying power trails that of their elders (Barton et-al, 2012). Their attitudes and influences are a new normal because one has to think deeply on why and how they purchase products. Generation Y are digital natives.

It is not only the sheer size of the group but Generation Y, being unique from the general populace of Zimbabwe, displays diverse attitudes towards a mobile phone service provider. The youth market is a distinctive segment that requires its own tailored marketing tactic. Service providers wishing to connect with this youth cluster and take advantage of the youth segment have to appreciate that the youth values are not similar; therefore marketers need to have innovative methodologies or risk missing the devotion and money of this unpredictable audience (Lowman, 2005). An important aspect of selling to this market segment is that customers will carry brand loyalties through into late adulthood (Cant et al., 2005). Therefore, the acquisition and retaining of customers in their early stages is essential to exploit customer lifetime attraction (Detecon, 2005). Publicising promotions for goods and services are therefore starting to target youthful audiences. This makes Generation Y the perfect market to focus on because they have a basic desire for anything new and fresh and they are increasingly able to influence their close relatives’ spending habits (Cant & Machado, 2004). The mobile cell-phone service providers need to go into a new phase of innovation so subscribers start to derive greater value from owning a mobile phone.
Generation Y needs to be adequately studied so as to foster the understanding of the attitudes and behaviour of the youths towards a mobile telephone service provider. This is necessary for marketers of mobile phone services to devise an effective way of satisfying this group. The marketers should be able to identify what motivates youths to purchase a subscriber identity module (SIM) card and consume their services. This is in order to design the operational plans to employ in sniffing the clients and making sure that those customers become glued to the organisation.

Even though, various studies focus on the determinants of customer loyalty, the study on the impact of service quality on customer loyalty is still limited and insufficient. Very few studies have focused on generation Y consumers’ loyalty determinants.

Karen Kueh, Boo Ho Voon, (2007) conducted a study in Malaysia on examining the influence of individual level cultural dimensions on Generation Y consumers’ expectations of service quality. Generation Y consumers were found to be low in power distance and have high expectations of service quality.

A study carried out by Stephanie M. Noble, Diana L. Haytko, Joanna Phillips (2009) on what drives college-age generation Y consumers showed that issues relating to socialization and state of mind of achievement and connectedness influence generation Y consumers’ merchandise patronage.

Craig A. Martin L and Turley W (2004) examined the approaches exhibited by Generation Y clients who are nineteen to twenty five years considering their usage of a mall, and their consumption motivation. The findings were that generation Y consumers are more likely to be objectively rather than socially motivated to consume.

According to Chouduri and Dasgupta, (2013), researchers need to investigate the loyalty behaviours of Generation-Y members. They went further and recommended future studies to explore the features of Generation-Y memberships at workplaces and their influence on loyalty of customers. Chouduri and Dasgupta (2013) stressed the need for empirical evidence to understand the effects of brand experiences and customer loyalty. There is therefore a research gap in this area of study, because considering the Zimbabwean situation, since very few studies have been done on loyalty of generation Y customers. Therefore, the study should examine the
impact of service quality on customer loyalty to a mobile service provider basing on Harare youths.

1.4 Objectives of the study
Considering the research gap detected, the idea behind the study is to confirm the effect of quality services on generation Y customers’ loyalty in the cell phone industry in Zimbabwe. Precisely, the study wanted to focus on the following objectives:

1.4.1 Overall objective
To establish the degree at which service quality dimensions impact on Generation Y customers’ loyalty to a cell phone service company in Zimbabwe.

1.4.2 Specific objectives
i To assess the impact of service tangibility to generation Y consumers’ loyalty in the cell phone industry in Zimbabwe.

ii To determine how service reliability influences generation Y customers’ loyalty in the cell phone industry in Zimbabwe.

iii To assess the impact of service responsiveness to generation Y consumers’ loyalty in the cell phone industry in Zimbabwe.

iv To investigate if there is any significant relationship between service assurance and generation Y customers’ loyalty in the cell phone industry in Zimbabwe.

v To ascertain the causal relationship between empathy and customers loyalty in the on generation Y customers’ loyalty in the cell phone industry in Zimbabwe.

1.5 Research questions
Considering objectives, the study pursues answers to the following inquiries:

1.5.1 Main research question
What is the influence of service quality on generation Y customer loyalty in the cell phone industry in Zimbabwe?
1.5.2 Specific research questions

i. Does service tangibility influence generation Y customer loyalty in the cell phone industry in Zimbabwe?

ii. What is the causal relationship between service reliability and generation Y customer loyalty in the cell phone industry in Zimbabwe?

iii. What is the influence of service responsiveness on generation Y customer loyalty in the cell phone industry in Zimbabwe?

iv. What is the influence of service assurance on generation Y customer loyalty in the cell phone industry in Zimbabwe?

v. What is the causal relationship between empathy and customer loyalty on generation Y customer loyalty in the cell phone industry in Zimbabwe?

1.6 Hypothesis/Propositions

1.6.1 Overall hypothesis

Service quality positively influences loyalty to cell phone service providers among generation Y customers.

1.6.2 Specific study hypothesis

H1: The service tangibility positively influences loyalty to cell phone service providers among generation Y customers.

H2: Service reliability positively influences loyalty to cell phone service providers among generation Y customers.

H3: Service responsiveness positively influences loyalty to cell phone service providers among generation Y consumers.

H4: Service assurance positively influences loyalty to cell phone service providers among generation Y customers.

H5: Empathy positively influences loyalty to cell phone service providers among generation Y customers.
1.7 Significance of the study
The researcher’s own experience on customer loyalty motivated her to pursue this topic. The researcher’s observation on generation Y customers using different cell phone service providers triggered appreciation of good service quality to customers.

The study intends to contribute empirical testing to already existing conceptual models and will significantly contribute to the body of knowledge, this will benefit the academic community. As highlighted by the research gap, little is known on how service quality makes generation Y customers loyal to cell phone service providers.

The impact of service quality on customer loyalty will assist managers in the MNOs industry to have a general view of their sources of competitive advantage. If managers become aware of the impact of service quality on customer loyalty, they will intensify their competitiveness resulting in increased revenues.

1.8 Limitations
The case study may not be applicable to other service companies that have a different business background.

1.9 Scope of the study
The scope of the study is limited to generation Y consumers and data was collected from Harare, the capital city of Zimbabwe. This was done because of limited financial resources. The study was also conducted within a limited time frame which is six months.

1.10 Structure of the research
The dissertation is comprised of five chapters. The first chapter contains the research overview. Chapter one outlines the circumstances leading to the study, the problem statement and of the background of the service providers being used in the study. The objectives and justifications of the research are also tabled in this chapter. Chapter two will then focus on the literature review on service quality and customer loyalty. Sections in this chapter will cover the social exchange theory, service quality, customer loyalty and the conceptual framework.

Chapter three will look at the research methodology that was followed in carrying out the research. The justification of methodology will be elucidated. The data collection process will also be discussed. Chapter four will be for presentation and discussion of results. Descriptive
statistics and data analysis will be done. This chapter will apply the theoretical framework from Chapter two to the study, and will see how the selected theory can explain the results obtained from study. In this chapter, the posed research questions in chapter one will be answered. The final chapter is chapter five which draws conclusions based on data analysis. This chapter will conclude the report by looking at theory and its application. The dissertation ends with recommendations that emanate from the findings.

1.11 Chapter summary

Chapter one has indicated an introduction to the research which is focusing on the impact of service quality on generation Y customer loyalty in the cell phone industry. The service providers under study were introduced and a back ground of the service providers was given. The problem definition was shared. The research assesses the impact of service quality on generation Y customer loyalty as highlighted by the objectives. Justification, scope and limitations of the study have also been discussed. The chapter also provided a short explanation of the road map on the structure of this document.
CHAPTER 2 LITERATURE REVIEW

2.1 Introduction
The previous chapter briefly introduced the subject under inquiry, touching on the background which motivated this study. This chapter presents literature on service quality and customer loyalty with the aim of putting this research into its context. As such this section will present a review of the literature that has been generated over the years in the field of mobile service provision and the extent to which the service provider’s quality of services influences the retention of consumers. Customers appraise the service quality obtainable from an organization through their total service bundle and scrutinize how well these mixtures of services satisfy their level of anticipations (Gronroos, 2000). The strategy of ensuring customer loyalty can only enhance the stability and viability of firms’ operations. As such the main purpose of this chapter was to review the concept of customer loyalty, brand loyalty among generation Y consumers and the theoretical framework for this study will be presented.

2.2 Definitions
Generation Y consumers - According to (Donnison, 2007); (Herbison & Boseman, 2009) and (Leung, 2003), it is the millennium generation or echo boomers. It can also be called net generation which comprise of those clients born in the early 1980s, to the early 2000s

Service quality - Client service is the entirety of the merchant activities which increase the gain received by consumers when shopping, (Levy and Weitz, 2003). It can then be generalised that a customer service is an action which improve the worthiness of a product. Sometimes, customer services are intangible actions relinquished by a retailer in combination with the basic goods and services which it trades, (Berman, 2008).

Customer loyalty - Loyalty is as a commitment developing profoundly about remaining a steady customer (patronizing) or buying again in the future the desired product or service.

The next section discusses about the theory underpinning this study and how it informs this study.
2.3 The social exchange theory

The exchange theory has continued to equip investigators with a framework for explaining work behaviour (Cropanzano and Mitchell 2005). According to this theory, individuals take part in a series of interdependent interactions that generate commitments among the exchange parties. When one party provides another with a resource which is cherished and useful, an obligation is generated to return a beneficial resource. A chain of mutual exchanges reinforces the quality of association between the exchange parties thereby producing beneficial conducts.

Scholars largely come to an agreement on the reciprocal nature of exchange patterns. In existence are three general theoretical hypotheses which include models that give emphasis to formation of relationships, characteristics of the association as resources to be traded, and associations as a social milieu that alters the guidelines by which interactions are performed (Mitchel, Cropazano and Quisenberry 2012).

In the context of this study, customer loyalty is intrinsically tied to the service quality which is provided by mobile service provider. As such this research makes a hypothesis that customer are more likely to stay with a particular brand and become loyal customers. Therefore, there is a rationalisation process where customers engage in cost benefit analysis and debate whether they are receiving service quality from service providers.

2.4 Customer loyalty

Loyalty can be grouped into two alternate forms which are attitudinal loyalty and behavioral loyalty, Kumar and Shah (2006). Some researchers like (Jones and Taylor, 2007; Kumar and Reinartz, 2006 and Bove et al., 2009) also focus loyalty on attitudinal loyalty and behavioural loyalty. Behavioural loyalty implies buyers’ attachment or holding on to a particular label (Russell-B et al. 2007). The consumers’ opinion of a particular good is called attitudinal loyalty (Kumar and Reinartz, 2006). Contrary, Bowen and Chen (2001) describe three methods for the assessment of customer loyalty which are: behavioral measurement, attitudinal measurement and composite measurement (a combination of behavioral and attitudinal measurements). However this study does not subdivide loyalty.
Some researchers consider attitudinal loyalty as precursor of behavioral devotion as put across by Lomax, 2005; Coote, 2007 and Carpenter, 2008), but some do not, For instance, Labeaga, Lado and Martos (2007) argue that corporate image increase behavioral loyalty significantly.

Several definitions that examine loyalty from a behavioral standpoint without delving into the psychological meaning of the term are considered problematic (Oliver, 2009). Jacoby and Chestnut (2003) investigated the psychological meaning of loyalty in order to separate it from behavioral loyalty. They concluded that using repetitive purchasing as a measure of loyalty could be invalid due to happenstance purchasing or a need for convenience. Also, where consumers are multi-brand loyal, inconsistent buying could mask loyalty.

Therefore, in an attempt to provide an alternative and a more comprehensive definition, researchers including, Dick and Basu (2004) suggested that loyalty should comprise both behavioural and attitudinal properties, and also determined by the strength of the association between relative attitude and repeat purchase. According to Santouris and Trivellas (2010), the common agreement amongst investigators is that behavioural and attitudinal characters need to be incorporated during the conceptualisation of buyer devotion. The behavioural dimension referring to issues related to frequency of repeated purchases and brand switches (Santouridis and Trivellas, 2010). Generally, customers who become loyal are more likely to increase their repurchase activities, make business referrals, give favorable word of mouth and are also less likely to switch to alternative suppliers in the face of attractive price inducements as compared to less loyal customers (Cheng, Lai, and Yeung, 2008). In other words, customers who exhibit both attitudinal and behavioral features of loyalty tend to demonstrate greater commitment to their relationship with their service suppliers.

Ganesh et al. (2000) empirically developed two different components of the loyalty which are active loyalty and passive loyalty. Active loyalty behaviours need a conscious and thoughtful effort to assume, and are reflected in both purchase behavior and purchase objectives. Passive loyalty can be recognized when customer purchase behaviors or intentions are influenced by switching costs or by a change in price.

Customer loyalty is believed to be the basis of competitive advantage and has a notable influence on company’s performance (Rust et al., 2000). Anderson and Srinivasan (2003)
uttered that a disgruntled customer is more likely to search for information on other options and more likely to yield to competitor offers than is a contented customer (Aksoy, 2013) presents a dissimilar understanding of customer loyalty, he lamented that loyalty may be interpreted as true loyalty rather than repeat purchasing.

In order to create emotionally loyal customers, it is essential to build customer loyalty (Evanschitzky et al., 2012). Personal relationships and trust nurture customers’ loyalty in the long run.

Despite its importance, the definition of customer loyalty has remained a matter of debate. In his view, Oliver (1999) defines loyalty as a tight promise to the usage a preferred commodity thereby resulting in repetitive procuring of the same brand regardless of situational effects and marketing efforts exhibiting the possibility to cause transferring behavior, Beerli, Martin, and Quintana (2004,) argue that the essence of loyalty has long been summarized as a comparative measurements of same-brand acquisition.

It is essential to understand, in depth, factors that drive customer loyalty. Form the literature reviewed above it is also apparent that not many studies have been done concerning customer loyalty in Zimbabwe and this study hopes to fill this void.

2.5 Antecedents of customer loyalty

There has been increased interest, over several decades, in understanding the factors determining customer loyalty. While a plethora of factors is assumed to influence loyalty, it is difficult, if not impossible; to find one study that has investigated all the antecedent factors of loyalty simultaneously and jointly (Aydin and Ozer, 2005). Obviously, several factors are assumed to determine customer loyalty. Particularly, in the mobile services sector, over the past decade factors including customer satisfaction; Kuo, Wu, Deng, 2009) ; perceived value (Wang and Lo, 2002), service quality (including network quality) (Lim, Widdows and Park, 2006; Johnson and Sikirit, 2002); switching cost (Kim et- al., 2004; Seo and Badad, 2008); corporate image and trust (Aydin and Ozer, 2005) and other relationship marketing tactics have been reported to influence customer loyalty considerably.

A study by Host and Knie Anderson (2004) argues that among the five constructs of service quality, reliability and assurance can best predict satisfaction. This study also categorises
service quality as an antecedent variable of customer loyalty. Thus, the proposed theoretical model for this study has identified perceived service quality, as the key determinant of customer loyalty in the mobile telecommunication sector of Zimbabwe.

Firstly the proposed model shows a direct link between customer satisfaction and customer loyalty. This is supported by a study investigating customer retention, loyalty and satisfaction within the German cellular market, where Gerpott, Rams, and Schindler (2001) found that overall customer satisfaction had a significant effect on customer loyalty, which in turn influenced customers’ decision regarding whether or not to terminate/extend their contractual relationship with their mobile service providers.

Secondly, perceived service quality is proposed to influence both satisfaction and loyalty directly. An indirect effect on loyalty is also assumed through satisfaction. Santourisdis and Trivellas (2010) studying drivers of customer loyalty in the Greece mobile telephony market found, among other things, that service quality, measured by factors including network, customer service, value added services among other factors, had a direct as well as indirect effect through customer satisfaction, on customer loyalty. Against these findings this research seeks to find out if there is any causal relationship between the quality of service provision to the customers and the extent to which they can persist with any mobile service provider brand in the country.

Other studies however contrasted with the conventional findings as Kuo, Wu and Deng (2009) reported that service quality did not have a direct effect on consumers’ post purchase intentions with mobile value-added service offerings in China. On the contrary, they found satisfaction to fully mediate this interaction. Also, Kim et al. (2004) found that call quality, value-added services and customer support, all measuring service quality had a very strong impact on customer satisfaction, which in turn influenced Koreans loyalty in their mobile service providers. Specifically, call quality emerged as a very important attribute in the service quality, loyalty link. While service quality has been found to significantly influence customer loyalty, it is obvious from the above studies that varying outcomes are likely given the uniqueness of the research settings.
Lastly, perceived value is proposed to influence customer satisfaction and loyalty directly. Likewise, an indirect effect of perceived value on loyalty through satisfaction is also assumed in the model. Previous studies provide strong support for the positive linkage between customer perceptions of value and customer loyalty. For example, the study by Kuo, Wu and Deng (2009) showed that perceived value had a direct and positive effect on customer satisfaction and post-purchase intentions. Particularly, Hutchinson, Lai and Wang (2009) investigating the behavioural intentions of golf travelers in the tourism setting found that perceived value had direct positive effect on intention to revisit and favorable word of mouth. As shown in their study, they further suggested that perceived value be used as an immediate antecedent of customer satisfaction, empirically tested by other researchers. When customer needs, problems, frustrations, challenges, difficulties are solved by the service offering, so that they can achieve the desired outcome optimally, and at affordable cost, they become very pleased. Consequently, they would be inclined to revisit and/or say positive things about the service provider. On the contrary, if in trying to solve their communication problems, they encounter further challenges or frustrations deemed costly, they would be upset and, in turn, be negative about the service provider.

Some previous studies reported that perceived switching cost, and corporate image both enhanced customers’ loyalty in their mobile service providers. For example, Aydin and Ozer (2005) investigating the Turkish mobile sector observed that perceived switching cost had positive and significant effect on loyalty. They, however, did not find the relationship between corporate image and loyalty to be statistically significant. Also, Kim et al. (2004) observed that customers were more likely to remain with their existing mobile service carriers even at lower levels of satisfaction, especially when they perceive overall switching barriers to be high. They argue that for carriers to cement their relationship with customers they needed to embark on various customer reward programs including price discounts and mileage programs to lock phone users in, a move general described as erecting intentional barriers.

In a related study, Lai, Griffin, and Babin (2009) suggests that corporate image shaped in part by customers’ overall consumption experiences, and with service quality constituting these consumption experiences, seems to bolster loyalty for a company. However, they found that this image-loyalty link was mediated by customer satisfaction and perception of value.
However this study will investigate the Zimbabwean mobile services sector so as to find the effect of corporate image on customer loyalty. The Zimbabwean market only has three major players and from these three Econet appears to have the most visible branding and also has a sizable chunk of the customer base.

2.6 Perceived service quality

Researchers and practitioners interest in service quality is reflected in the fact that poor quality compromises a firm’s ability to effectively differentiate itself in the marketplace, potentially driving away customers (Lovelock and Wirtz, 2011). Thus, the delivery of higher service quality has long been recognized as a key distinguishing approach due to its sound influence on customer loyalty. Considering the unique impact of service quality on firm performance, several authors have sought to explain quality, thereby resulting in several distinct definitions.

The meaning of service quality maintains that this is the outcome of the judgments that customers make between their anticipations about a service and their opinion of the way the service has been performed (Lehtinen and Lehtinen, 2002).

Principally, service quality, according to the services literature is defined as a form of attitude, related but not equivalent to satisfaction, that result from the comparison of expected service levels with perceived performance, (Johnson and Sirikit, 2002). Similarly, Anderson, Fornell and Leymann (2004) described perceived quality as the “global judgment of a supplier’s current offering.” Advocating a performance-based approach to understanding service quality, Gronroos (2007) advised that perceived service quality need to be viewed as the result of an appraisal procedure whereby the customer compare their perceptions of the service delivery process, and its outcome to their expectations; hence, the distinction between functional (or process) quality, and technical (or outcome) quality.

Cronin and Taylor (2002) found out that generally, there is substantial indication proposing that service quality functions as a precursor for customer gratification and consequently to customer loyalty. This has created considerable practitioner interest which focuses on identifying strategies for improving service quality.

The measurement of service quality dominates in service enhancement programs (Johnson and Sirikit, 2002). Especially, the Service quality (SERQUAL) model established by Parasuraman
et-al. (2008) which comprises of five dimensions viz., assurance, empathy, responsiveness, reliability and tangibles. That model is commonly regarded as an important determinant of quality of services.

Despite the point that the SERQUAL structure is widely used in various service settings, in recent years, however, considerable attempts have been made to conceptualize and measure service quality relative to the demands and unique attributes of a particular service industry, with no exception to the mobile services industry. According to Ayden and Ozer (2005) given the rapid growth and increased importance of the mobile telephony sector, several attempts have been made to measure service quality as it is perceived by key actors, particularly consumers. For example, Gerpott et-al. (2001) and Kim et al. (2004) measured service quality by the following dimensions: call quality, pricing structure, mobile devices, value-added services, convenience in procedure, and customer support. Lim et al. (2006) used various dimensions including pricing plans, network quality, entertainment services, billing systems, and customer service to measure consumers’ perceived quality of mobile services. Furthermore, Chae, Kim, Kim and Ryu (2002) adopted connection quality, interaction, content and contextual quality to assess the communication quality of mobile service network providers. As such to identify what constitutes quality for this study a pilot study will be initiated and also in cognisance with previous studies a measure of quality will be agreed.

Several research studies in different industry sectors have found causal links between service quality and customer loyalty. Similar conclusions have been identified in studies of mobile telephony services, where positive impact of service quality on customer satisfaction is observed (Kim et-al., 2004, Lim et al., 2006; Santouridis and Trivellas, 2010; Wang et al., 2004). For example, Kim et al. (2004) in their investigation of Korea’s mobile services sector reported that service quality positively influenced customer satisfaction. Similar outcome was found by Deng et-al. (2009) in relation to mobile instant messaging among Chinese consumers. Numerous scholars have long demonstrated the direct effect on customer loyalty by service quality. The underlying assumption is that better service quality boost customer’s propensity to repurchase again, to buy other ancillary services, to be become less price-sensitive, and to give positive word of mouth about their experience to others (Venetis and Ghauri, 2000). Yet, Kuo et al. (2009) studying undergraduate and graduate students’ usage of
mobile value added services in Taiwan, however, did not find significant positive effect of service quality on post purchase intentions. Cheng et al. (2008) and Lai et al. (2009) reported similar findings among Hong Kong internet service users’ and Chinese telecom consumers, where insignificant relationship was found between service quality and customer loyalty. Meanwhile, Aydin and Ozer (2005) discovered that perceived service quality directly and positively affect customer loyalty. Similarly, Boohene and Agyapong (2011) found a great positive association of service quality and customer loyalty of customers. In general, consumers experiencing better service quality have greater tendency to stay with their service provider over the long haul, buy more, and offer favorable recommendations to others.

2.7 Perceived service quality and customer loyalty

A positive association exist between consumer perceived value and customer loyalty (Yang & Peterson, 2004; Sirdeshmukh et al, 2002. Some scholars have recommended and investigated several revisions to the operationalisation of the service quality paradigm. For instance, Martinez and Martinez (2010) analytically reviewed the explanation of different service quality models.

A handful of studies have shown a nexus between perceived quality provided and how it may influence customer loyalty and long term retention of customers. The assumption that satisfaction mediates the quality-loyalty linkage is underpinned by the fact that service quality and value appraisals precede satisfaction and ultimately intended or actual behaviour, as demonstrated empirically by Cronin et al, (2000). They reported that service quality had an indirect effect on customer loyalty through satisfaction in all six service industries studied. By investigating retail banking customers, Caruana (2002) also found that customer satisfaction played a significant mediating role in the effect of service quality on customer loyalty.

Still, within the mobile value-added services sector, Kuo et al., (2009) did not find direct effect of service quality on post-purchase intentions. Instead, they showed that service quality indirectly influenced post-purchase intentions through customer satisfaction. Recently, Turel and Serenko (2006) found among Canadian mobile services consumers that service quality was a key driver of customers’ satisfaction which, in turn, influenced the extent of their loyalty. Thus, the assumption that service quality affects customer loyalty, and hence this study will seek to prove the extent to which service quality by mobile service providers has an effect on
the loyalty of customers for Zimbabwean consumers. As such this research will use customers
of the three major telecommunications and mobile service providers in the country which are
Econet, Net-One and Telecel.

2.8 Brand loyalty

Brand loyalty is of significance as it persuades the buyer that their product has the essential
properties and this come to be the bases for prospective purchase actions. As alluded by Holt
(2004) brand loyalty is the buyer’s enthusiasm to keep a brand when opponents arise
hammering with contributions that would be regarded as similarly eye-catching if the
consumer and brand had not shared a history. A lot of writers and scholars have concentrated
a lot on behavioral characteristics of loyalty to a brand and less on attitudinal aspect of brand
loyalty. Dick and Basu (2004) described behavioral loyalty, dependent on proportional buying
and sequence of purchase According to Allan and Joel, (2006), Behavioral loyalty fail to give
a complete representation of loyalty as it does not clarify changing of customers to a reasonable
brand.

The characteristics of loyalty have been further strengthened by Kabiraj and Shanmugan
(2011) who pointed out that brand loyalty is the consumer’s alert or blind decision, articulated
via the plan or actions, to re-buy a brand recurrently. According to Thiele and Bennett (2001),
the consumers show a dissimilar opinion towards long-lasting goods and consumption
products. For durable products a customer does not purchase the good as frequently as in
consumption goods. Son K, et al. (2011) described brand loyalty as a profound dedication to
re-buy or re-patronize a preferred product/service regularly in the future.

It is important to study brand loyalty as it has a significant part in brand extensions as well as
brand impartiality. Mokhtar, et al. (2000) pointed out that brand loyalty plays an important part
in the growth of businesses.

2.9 Generation Y - brand loyalty

Generation Y group possess a unique feeling to product and as which is contrary to some other
cohorts. Their era has been a time during which brand is very significant and almost every
product is branded. Syrett and Lammiman (2004) believed that Generation Y customers are
disloyal therefore marketers have to upgrade their methodologies to increase brand loyalty segment.

As suggested by Evelyn et al, (2011), generation Y customers have proved to be the largest grouping in the marketing fraternity with a great purchasing power. Most marketers are now targeting them. It is vital for marketing managers to harness their interests and build loyalty to a brand. Moreover their actions towards a brand have an influence on consumption behavior of all other cohorts (Merrill, 1999). Generation Y patrons are knowledgeable about marketing compared to other generations and their belief is that they are in an avaricious society. Also most of the time Generation Y customers are concerned about how others perceive them and they use brand as a weapon to express themselves.

2.10 Research Gap
In Zimbabwe there appears to be a scarcity of studies done on this segment of the population in terms of how they perceive the service quality of telecommunication providers.

A study done by Njeru (2014) was focused on consumer behavior towards luxury cell phones and brands amongst generation Y consumers. The main objective was to investigate the buying behaviour towards mobile phone (hand set) and what influences their choice of product. The main research instruments employed were questionnaires and interviews. From the findings of that research it was evident that friends and family members had an influence on consumer choice. Njeru’s research of (2014) gave an understanding into the issue of consumer decision in purchasing mobile phone handsets. However the main thrust of this research is customer retention on customer loyalty in the context of whether the service being offered meets the satisfaction of the customer. More importantly this research seeks to prove the hypothesis that customer retention and loyalty to a brand is intrinsically linked to the quality of services provided

A study along similar lines was done by Nimako and Azumah (2009). They measured the level of customer satisfaction with telecommunications service providers in Ghana. The main findings of this study were that Ghanaians were not satisfied with the services they were getting from mobile service providers regardless of the provider. The findings also revealed that technical issues were regarded as the most important aspect followed by empathy, reliability,
economy, responsiveness and assurance. Furthermore their research also revealed that needs and anticipation disconfirmations some of the factors which significantly justify customer gratification in Ghanas’ mobile telecommunications systems. However this research seeks to explain the linkages between perceived quality and whether this has an effect on retaining customers. This study is unique in that it captures the Zimbabwean telecommunications which is dominated by three mobile service providers, which are: Econet wireless, Net-one and Telecel.

Moyo and Makore (2013) carried out a research which sought to analyse customer retention strategies by mobile service providers in Zimbabwe and their impact on customer retention. From the findings of their study, it was revealed that switching costs in the country were not much of a factor as the costs were negligible.

Doherty Kieran, Rao Sally, Mackay Marisa Maio (2005), in their research “Young Australians” perceptions of mobile phone content and information services required to ascertain and appreciate the motivational issues that affect the acquisition of mobile phone content among young consumers in Australia. The methodology used was a qualitative methodology. The results reveal that young consumers view the mobile phone as essential to modern life. The analysis suggested that high degree of resistance to acquiring content for the mobile phone was because the phone is not regarded as a media or an entertainment channel. This study targets young Zimbabweans and specifically deals with how service quality of a mobile service provider influences customer loyalty.

Rajpurohit R.C.S. and Vasita M.L. (2011), in their research on consumer preferences and satisfaction towards various mobile phone service providers carried out in Jodhpur City, Rajasthan, India, they concentrated on customer preferences and their contentment level to mobile phone service providers existing in Jodhpur city, Rajasthan. The results were that consumers prefer prepaid plans and almost every consumer treat their mobile phone as a necessity. The study was an exploratory research conducted in India, this is outside the current research geographical area, Harare which is in Africa.

Zahari Ahmad Suffian Mohd, Momani Khaled Al, Nor Azila Mohd (2011) in their research on the impact of confidentiality to customer loyalty in in Jordan’s mobile phone industry
customers, within the perspective of mobile phone service subscribers who were experiencing and using the services. The results revealed that privacy was absolutely significant towards loyalty of customers. Thus, privacy was regarded as a contributing factor of service quality.

A study recently carried out by Ngwenya B and Manjera A (2015) analysed the impact of mobile banking service quality on customer loyalty in the context of Standard Chartered bank of Zimbabwe. The study endorses that, to influence customer loyalty the bank has to guarantee total quality management and continuous improvement in the area of tele banking. Services awareness campaigns improved mobile banking services dependability. The research was carried out in the banking sector as opposed to the current study which targeted the mobile service industry.
2.11 Other related studies done

**Table 2.1 Other related studies**

<table>
<thead>
<tr>
<th>Author(s)</th>
<th>Industry</th>
<th>Variables</th>
<th>Findings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ogba and Tan (2009)</td>
<td>Mobile phone industry</td>
<td>$IV$: brand image, $DV$: customer loyalty/commitment</td>
<td>Brand image strengthens customer intention for loyalty and commitment to market offerings</td>
</tr>
<tr>
<td>Deng <em>et al.</em> (2010)</td>
<td>Mobile instant message</td>
<td>$IV$: trust/perceived service quality/customer perceived value/switching costs, $DV$: loyalty of customers</td>
<td>Customers’ trust, perceived service quality and customer value and switching costs have a significant effect on customer loyalty</td>
</tr>
<tr>
<td>Liu <em>et al.</em> (2011)</td>
<td>Mobile phone industry</td>
<td>$IV$: relationship quality/switching barriers, $DV$: customer loyalty</td>
<td>Relationship quality comprising satisfaction, trust and switching barriers have a great impact on customer loyalty</td>
</tr>
</tbody>
</table>

**Note:** $DV$=Dependent variable $IV$=Independent variable

Source: T Van Vuuren (2012)

2.12 Mobile telecommunications in Zimbabwe

Tele-communication has a significant contribution to the GDP, Mboweni D (2012), An analysis testimonial done in Zimbabwe in 2013 on customer satisfaction for telecommunication and mobile service providers revealed that customers were generally satisfied with the services they were getting. According to the findings of this national survey done by probe marketing research (2013). On the whole, there is average (56%) national satisfaction with mobile service provision in Zimbabwe. Of the three providers, Econet leads
the pack with 58% overall satisfaction rating, while Net-One brings up the rear with 49%. With regards to internet service provision, national satisfaction levels are fairly low at 48%. Generally, awareness of this service is low. Geographically, access to the internet is low in both urban and rural areas for individuals. Conversely, awareness is generally low, in rural areas, amongst females and those with low educational qualifications. With respect to landline/fixed services national satisfaction levels are very low at 39%. Furthermore, satisfaction with postal and courier services at individual level are very low (36%), whilst, at corporate level satisfaction is higher at 56%. In this category, with regards to customer satisfaction levels, DHL leads the pack (78%) among service providers, while Zimpost was rated lowest with 29%. Three players in the communications industry, that is, Net-One, Tel-One and Zimpost, have the lowest customer satisfaction ratings in their respective categories, it is recommended, therefore, that they learn from best practices from among competitors within the country and other players elsewhere. While the above findings present insights into the customer satisfaction they have not focused attention on the dynamics of customer retention, especially the impact of service quality on customer loyalty. As such this study will seek to explore this aspect taking particular interest in the demographics of the generation Y consumers. Not many studies have focused on this generation of consumers in Zimbabwe in relation to brand loyalty and this study will investigate customer satisfaction and their perceptions of the service quality.

A study by Makore and Moyo (2013) analyzed the retention strategies employed by mobile service provider of the Econet, Telecel and Net one. From their findings it was observed the customer loyalty was by and large retained because the cost of switching was very low. The switching barriers such as the cost of a (SIM) card are now very low, SIM card now costing US$1 in some instance and from the analysis the majority of customers have more than one line either from different service providers. In addition it was also seen that Econet has tried to put in switching barriers in the form of brand name, creating psychological bonds with the customer. Econet tries to satisfy its customers and also exceed their expectations. This is supported by the large number of customers who subscribed to Econet (80%). Makore and Moyo (2013) also observed that mobile service providers offer a range of services to customers but only one service provider Econet seem to outcompete the other two, Telecel and Net one.
The factors observed as influencing preference of service provider in the Zimbabwean market the least preferred were, customer information updates; availability of service shops, and efficient network; availability of recharge cards. The least preferred were observed to be, toll free numbers, advance air time amongst other services. The research concluded that the variable factors observed have positive impact on customer retention in the Zimbabwean mobile phone industry. Against this backdrop this study will seek to assess service responsiveness and how this impacts on customer loyalty.

2.13 Theoretical framework

A conceptual model was developed based on philosophies deliberated earlier. The subsequent theoretical model for this study shows the main posterities that can impact on customer loyalty. In addition, the theoretical framework as illustrated in figure 2.1 indicates factors that can impact on consumer behavior of Zimbabwean Generation Y, with respect to mobile service brand loyalty. These factors can affect behaviour of Generation Y consumers. From the literature reviewed above there also seems to be a relationship between service quality elements and loyalty of customers.

As such, established on the literature reviewed in this section, this conceptual framework has been developed.
2.13.1 Service Quality Vs Customer Loyalty

![Diagram showing the relationship between service quality dimensions and customer loyalty]

**Figure 2.1: Service Quality Vs Customer Loyalty Model.**

2.14 Chapter Summary

This chapter has reviewed the literature which has been generated concerning the aspect of customer loyalty and customer retention. It is apparent that service quality inadvertently affects customer’s satisfaction and ultimately it is going to affect the ability to retain customers. The literature also explored telecommunications business in Zimbabwe, looking at the major players in the business. This study also came up with a conceptual framework which highlights the hypothesis for this study, which highlights service quality in terms of reliability, assurance, empathy and tangibility.
3 CHAPTER 3 RESEARCH METHODOLOGY

3.1 Introduction
The previous chapter reviewed relevant literature on the impact of service quality on generation Y customers’ loyalty in the cell phone industry. This chapter focuses on the study’s methodology. Research methodology is a blueprint for collection, measurement and analysis of data in order to achieve the research project objectives (Collis & Hussey, 2003). In this chapter, the researcher describes the research design, research philosophy, research approach, strategy, data collection instrument, the target population, sampling techniques and data analysis. It ends by looking at how valid and reliable the findings were, limitations and research morals heeded by the researcher. Research needs a logical methodology to discovery of solutions to research problems, (Saunders et al, 2003).

The overall objective of the study

The purpose of the study is to establish the impact of service quality on customer loyalty among generation Y customers in the cell phone industry in Zimbabwe. More specifically, the study sought to address how service quality influence Generation Y customer’s loyalty to a cell phone service providers in Zimbabwe.

Specific objectives

i. To assess the impact of service tangibility to generation Y consumers’ loyalty in the cell phone industry in Zimbabwe.

ii. To determine how service reliability influence generation Y customers’ loyalty in the cell phone industry in Zimbabwe.

iii. To assess the impact of service responsiveness to generation Y consumers’ loyalty in the cell phone industry in Zimbabwe.

iv. To investigate if there is any significant relationship between service assurance and generation Y customers’ loyalty in the cell phone industry in Zimbabwe.

v. To ascertain the causal relationship between empathy and customers loyalty in the on generation Y customers’ loyalty in the cell phone industry in Zimbabwe.
3.2 Research design

As stated by Rowley (2002), a research design is an action plan that links the research questions, the data to be collected and the conclusions drawn from the research. The research design is the consistent order that attaches the empirical data to the research’s original research problems and eventually to its conclusions (Yin, 2003). There are various research designs which can be used by researchers. These are the exploratory design, the descriptive design and the explanatory research design.

Other researchers as correctly noted by Shukla (2008), classify the research designs into two broad categories; exploratory and conclusive by combining descriptive and explanatory into a single category. It therefore means that the choice of research methodology is influenced by the degree of uncertainty about the research problem. Exploratory studies are commonly used when the key variables are not defined while descriptive studies are done when key variables are known and explanatory studies are carried out when the relationships between those key variables are known.

Taking into consideration the current research problem of assessing the impact of service quality on generation Y customer loyalty in the cell phone industry, the study seeks to understand the cause and effect relationships between the independent and the dependent variables. For that reason the researcher conducted a study which is explanatory in nature and this entails a quantitative approach. The explanatory research design was used in this study with the aim of presenting data in a systematic way. The explanatory design allows the research findings to be described accurately. In turn this enables the impact of service quality on customer loyalty to be tested on the research findings in order to retain customers in the cell phone service industry. This is the best approach as customer loyalty can be scientifically measured.

3.3 Research philosophy

A research philosophy is influenced by the beliefs that a researcher holds about the nature of reality (Ontology) and the researcher’s view of what constitutes acceptable knowledge (Epistemology) (Saunders, Lewis & Thornhill 2009). As stated by Saunders et al, (2003), there are a number of philosophical paradigms which researchers can use. These are the
interpretivism philosophy, realism philosophy, pragmatism philosophy and positivism research philosophy.

According to (Saunders et al, 2003), interpretivism advocates that it is necessary for the researcher to understand differences between humans as social actors while realism relates to scientific enquiry. Interpretivism supports the need for scholars to comprehend alterations between humans in their part as societal players. Pragmatism upholds that the chief contributing factor of the ontology, epistemology and axiology one accepts is the research question. This is with regard to the appropriateness for answering particular research questions. Positivism is a philosophy that states that authentic knowledge is that which is based on actual sense of experience (Uddin & Hamiduzzaman, 2009).

As stated by Saunders et- al, (2003), if the positivism approach is undertaken, the investigator would claim to be external to the course of gathering data. This is due to the fact that there is little that can be done to alter the substance of the data collected. In this case, the researcher is independent of and will not affect and cannot be affected by the subject of the research.

For the purpose of this study, a positivist philosophy was adopted. This is because there is need to produce conclusive results on the issue thus the research seeks to obtain evidence objectively. This study seeks to ascertain the assumptions established from existing philosophies. The paradigm is perfect for evaluating the impact of service quality on generation Y customer loyalty because it make use of quantitative indices and is concerned with discovering and confirming causal laws. As the study has independent variables namely responsiveness, tangibles, empathy, assurance and reliability and one outcome which is customer loyalty, being tested under certain hypotheses, the positivist philosophy is ideal.

### 3.4 Research approach

There are two main research approaches which are quantitative and qualitative (Welman, Kruger, and Mitchell, 2007). However, Silverman (2000) still upholds that these two approaches are often appraised otherwise and that quantifiable investigation is more important because it is value free. The investigator can choose a single approach among the three design choices which are the quantitative approach, quantitative approach and the mixed approach. According to Creswell (2009), there are three considerations in deciding an approach to use.
These are the research problem, the researcher’s personal experience and the intended audience.

3.4.1 **Qualitative approach**
According to Wilson (2006) a qualitative approach is an unstructured research methodology that is conducted out by means of a small number of prudently chosen persons to produce non quantifiable perceptions into actions, inspirations and attitudes. Qualitative methods use open ended interviews to explore opinions, behaviours and attitudes of individuals or groups of individuals (White, 2000). The data collected using qualitative method is generally in form of descriptions. The advantage of this approach is that it is flexible as they allow more spontaneity and adaptation of the interaction between the researcher and the respondent (Mark *et al*, 2005). It therefore means that respondents can respond in their own words which at times might be complex.

3.4.2 **Quantitative approach**
Denzin and Lincoln (2005) define quantitative research as a methodology that makes useful descriptions of observed phenomena and explains the possible associations amongst descriptive surveys, longitudinal incidences, correlational and ex-post aspects investigation designs. By way of a quantitative approach, confirmations are thus evaluated and also theories are refined and tested (White 2000). Quantitative research design can be experimental or non-experimental (Welman *et al* 2007). With experimental designs there can be some form of intervention while non-experimental designs do not have any planned interventions.

This research is quantitative in nature. Quantitative research only seeks precise measurements and analysis of target concepts in order to answer research questions and it makes it an objective approach to measuring phenomena Shuttleworth, (2008). The drawback that is presented is that it has a reduced level of insights that can be gained from the study since respondents are not given an opportunity to provide in-depth answers to research problems (Zikmund, 2003).
3.4.3 Selecting the suitable approach

According to Yin (2003) the selection of a research approach can be governed by the kind of the research, the type of evidence needed and the availability of resources such as finance, time, human capital and context of the research.

This research adopted the quantitative approach which moves towards hypothesis testing, after which the proposed hypotheses are confirmed or rejected. The hypotheses testing present an assertion about two notions (independent and dependent variables). As stated by Saunders et al., (2003), two main research approaches exists. A deductive approach encompasses the building of a theory and hypothesis and the subsequent testing of the hypothesis using a specific research strategy. On the other hand an inductive approach starts with data collection and based on the data analysis a theory is formed. This study was carried out using the deductive approach because it seeks to establish the cause and effect relationships between the identified variables and cell phone service loyalty in generation Y customers. Quantitative data was collected to test the hypotheses. According to Malhotra (2007), data should be quantifiable to facilitate the application of statistical analysis.

3.5 Research strategy

According to Yin (2003) there are a number of ways of doing research which include case studies, experiments, surveys, grounded theory, ethnography, action research and analysis of archival information. Yin went on to express that these strategies have benefits and shortcomings subject to the type of research problem, the control which the researcher has over real behavioural actions and the emphasis on contemporary contrary to historical phenomena.
Table 3.1 Situations relevant for various research strategies

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Form of research question</th>
<th>Need control of behavioural actions</th>
<th>Current events focused</th>
</tr>
</thead>
<tbody>
<tr>
<td>Experiment</td>
<td>Why how?</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Survey</td>
<td>Who, how much what, where, how many?</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Archival analysis</td>
<td>Who, what, where, how many, how much?</td>
<td>No</td>
<td>Yes/no</td>
</tr>
<tr>
<td>History</td>
<td>How, why?</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Case study</td>
<td>How, why?</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Source: Yin, 2003

Table 3.1 indicates the three conditions which are the type of research question asked, the degree of control which the investigator has over the behavioural actions and the degree of emphasis on contemporary as opposed to historical events (Yin 2000).

3.5.1 Research strategies examples:

The following are some of the research strategies stated by Yin (2003) and Saunders et-al (2009).

3.5.1.1 Experiments

An experiment is a form of research that owes greatly to the natural sciences, even though it appears intensely in social science studies, mostly psychology Saunders et-al, (2009). Experiments are conducted in a laboratory or in a natural setting in a systematic way in which an experiment may focus on one or two isolated variables (White 2000). An experiment is useful in studying causal links concerning the independent and the dependent variables.
3.5.1.2 Case studies
As stated by Robson (2002), a case study is a plan for undertaking an investigation which encompasses an experimental examination of a specific present-day phenomenon within its real life context using multiple sources of evidence.

3.5.1.3 Action research
Action research consists of four common themes as stated by Saunders et al. (2009). These are: the purpose of the research, the involvement of practitioners in the research, the iterative nature of the process of diagnosing, planning, taking action and evaluating that action research. It must be clear that the results could inform other contexts.

3.5.1.4 Grounded theory
A grounded theory strategy according to Goulding (2002) is predominantly useful for research to predict and explain behaviour. It emphasises the developing and building of theory.

3.5.1.5 Ethnography
Saunders et al. (2009) rightly put across that ethnography describes and explains the social sphere the research subjects live in the way in which they would define and clarify it.

3.5.1.6 Archival analysis
According to Yin (2003) archival analysis encompass answering the questions who, what, where how many and how much. Archival strategies define the prevalence or frequency of a phenomenon.

3.5.1.7 History
From table 3.1 the history strategy is used to answer the how and why research questions where the researcher has little or no control over the events. The distinctive distribution of the historical method is in dealing with the “dead” past, when no relevant persons are alive to report what happened and the investigator has to depend on primary manuscripts, secondary documents and cultural and physical objects as the main basis of proof (Yin 2003).

3.5.1.8 Survey
The survey is a research technique where information is gathered from a sample of people using the questionnaire or interview technique (Bhola 2010). It is a research strategy where a
sample of subjects is drawn from a population and examined to make conclusions about a populace. The survey methodology is generally associated with the deductive approach and it tends to be used for investigative and descriptive study, (Saunders et al 2009). A descriptive study includes detecting and totaling the occurrence of a specific populace, either at one point in time or at a number of times for assessment.

3.5.2 Selecting the suitable strategy
In this study, the researcher used a structured survey to collect data from a selected representative sample drawn from a population of generation Y cell phone service users in the cell phone industry in Zimbabwe. This was done using a self-administered questionnaire.

3.5.3 The justification for selecting the survey strategy
The following discussion will bring out the justification for the survey research strategy. The research used a survey due to the need for the researcher to collect raw data. It is also associated with deductive approach (Collins and Hussey, 2003). Surveys can be quick, efficient accurate and inexpensive way of collecting research information about a population (Zikmund 2003). As stated by Saunders et- al (2009), surveys can be viewed as authoritative by people and is both comparatively easy to explain and to understand. More so, the data collected can be used to propose probable explanations for particular links of variables and to create models of these relationships; the researcher also have greater control over the research process and when sampling is employed, it is likely that results that are representative of the entire population at a lesser cost than gathering the data for the whole population are produced. The survey strategy allowed one to collect quantitative data which was processed quantitatively by descriptive and inferential statistics.

3.5.4 Prejudgments against the survey research strategy
According to Saunders et-al (2009) the greatest concerns about use of surveys have been the need to spend time ensuring that the sample is representative, designing and piloting the data collection instrument and trying to ensure a good response rate. A lot of time is required for analysing the results, even with readily available analysis software. There might be a limit to the number of questions that questionnaires can have.
3.6 Data collection

It is defined as the gathering of useful information for the research, (Babbie 2004). According to Kumar (1999), the choice of an instrument for gathering data varies with the purpose of the study, resources available and the skills of the researcher. The method of data collection depends mainly upon the nature, purpose and scope of inquiry, as well as the availability of resources and time (Singh 2011).

3.6.1 Data sources

Several methods can be used to collect data for research studies. Generally there are three types of data namely primary data, secondary data and tertiary data. For the purpose of this research primary data and secondary data was collected.

3.6.1.1 Primary data

Primary data is the original data collected by the researcher for the purpose of his or her own study at hand and they come from first occurrences of a piece of work (Zayton, 2004). According to Kothari (2004), primary data is that which happen to be original in character and specifically for the study, where there has been little if any processing and is therefore collected for the first time. There are several instruments which are used to collect primary data. These include questionnaires, interviews, direct participant observation, consumer panels and other literature sources which include emails and memorandums.

Primary data in this research was collected by means of survey questionnaires. The justifications for use of primary data sources include the following: The data is original and was found to be relevant to the current research; Primary data is authentic and more reliable. With primary data, interpretation is better and specific research issues are addressed. Data gathering can be controlled by the researcher; the researcher does not depend on stored information like archives thus proprietary issues can be addressed.

The shortcomings of use of primary data include issues such as getting inaccurate feedback from respondents and the collection process is time consuming and expensive.

3.6.1.2 Secondary data

Secondary data is data gathered and collected prior to and for the purpose other than this project. Secondary data is that which have already been collected and processed for a certain
purpose, Kothari (2004). Examples of secondary literature sources include books, magazines and newspapers, journals and other publications.

The justification for the use of secondary sources of data was to provide vital information used during designing the questionnaires for the survey. Although secondary data in some cases failed to provide enough details and to meet the precise requirements of the research, it was less expensive to use than to collect the data personally.

3.6.2 Data collection instruments.

There are various data collection instruments which researchers can use, these include the personal interviews and questionnaires. This section will dwell much on the instrument used to collect data for this study which is a survey questionnaire.

3.6.2.1 Personal interviews

Interviews involve one- to-one interaction between the researcher and the key informants. The advantages of interviews are that the responses are instantaneous, it give an opportunity for further probing and non-verbal reactions can be observed by the interviewer.

There are however disadvantages of using personal interviews for data collection, These include; the interviewer bias, the costs of travelling may be very high, if interviewees are busy or in a bad mood, they simply hurry through their answers without giving enough attention to the responses. It is also costly to coach interviewers.

3.6.2.2 Questionnaires

Babbie (2004) defined a survey questionnaire as a useful method for collecting self-reported data and they are a dominant means of measurement when respondent attitudes are required. Questionnaires are used to collect primary data. The problems to be addressed can take the kind of structured, semi structured or unstructured questionnaires. The questionnaire design was based on prior studies investigating customer loyalty.

3.6.3 Selecting the suitable sampling technique

Data for this study was gathered using a self-administered structured questionnaire using a five-point Likert-style scale (strongly disagree - strongly agree). Part of the questions were adapted from previous studies by (Hyun, 2010; Law et al., 2008; Meng et al., 2008; Namkung
et al., 2008). The questionnaire was structured in such a way that it used close ended questions which are perfect for quantitative research with a large number of respondents and requiring uniformity for numerical data capturing and quantitative data analysis. As alluded by Cooper and Schindler (2003), closed ended questions give respondents a fixed set of choices. Closed ended questions are easy to code and analyse since answers are predetermined (Cant 2003). Dichotomous questions permitted only two possible responses usually conflicting each other thus generating nominal data which can be coded easily. Ordinal and interval data were produced by use of Likert scale answers (Tustin et al, 2005). This omitted response impartiality and it was practicable to code directly on the questionnaire.

A pilot test was performed on 20 individuals to get feedback concerning ambiguity and other corrections where need arose.

Some of the reasons for using the questionnaire were based on the use of large samples which reduces errors, they generate more valid and reliable information from the respondents, the questionnaires are relatively bias free and they are cheaper to use for the large population of generation Y consumers of cell phone services industry in Zimbabwe. Questionnaires are also relatively easy to administer, there is anonymity and respondents are free to answer any question without fear. Questionnaires are very practical and they can be quantified easily. The self-completion of questionnaire guarantees confidentiality (Saunders et al, 2003). The use of a questionnaire made the researcher confident that all questions will be interpreted the same way by all respondents making it more applicable to descriptive and explanatory research (Robson 2000).

The researcher noted that the use of a questionnaire has some shortcomings such as the fact that non-verbal communication cannot be used, it is difficult to tell how much thought the respondent has put during data collection and it is impossible to detect the truth. More so, the inherent disadvantages of the questionnaire are related to low response rate, the response rate may be low if the respondent lacks interest, there is potential loss of the questionnaire once it is sent, there is also inflexibility in editing the questions once the questionnaire has been sent. There is a possibility of improper feedback to some questions such as omissions and ambiguous responses. Once a questionnaire has been sent, there is potential loss of control over it.
3.7 Population and sampling techniques

The study covered Generation Y consumers in the cell phone service industry in Harare, Zimbabwe. Harare is a capital city of Zimbabwe and it is one of the ten governmental provinces of Zimbabwe.

3.7.1 Population

A population is defined as a list of elements from which a sample is derived (Hussey and Hussey, 1997). In studying a population we focus on one or more properties of the units of a population (McClave, Benson and Sincich, 2007). Saunders et al, (2007) defines a population as a full set of cases that need not necessarily be people. However it is not always possible to have complete lists of all components of a population. The target population for this study are generation Y cell phone service consumers in Harare, Zimbabwe. (Those between eighteen years and thirty five years of age).

3.7.2 Sampling procedures

Sampling is a strategy used to select an element from a population in an empirical study (Welman et al, 2011). Sampling procedures can be probability or non-probability sampling as indicated in table 3.2 below.

Table 3.2: Sampling procedures.

<table>
<thead>
<tr>
<th>Non probability procedures</th>
<th>Probability procedures</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Convenience</td>
<td>1. Simple random</td>
</tr>
<tr>
<td>2. Judgemental</td>
<td>2. Cluster</td>
</tr>
<tr>
<td>3. Quota</td>
<td>3. Stratified</td>
</tr>
</tbody>
</table>


3.7.2.1 Convenience sampling

Convenience sampling as shown in table 3.2 is non-probability sampling technique where subjects are selected because of their location, accessibility and nearness to the research means. The participants are self-chosen depending on accessibility (Denzin and Lincoln, 2005).
3.7.2.2 Judgmental sampling
According to Denzin and Lincoln (2005), judgmental sampling involves grouping of participants according to preselected criteria appropriate to a particular research question.

3.7.2.3 Quota sampling
The researcher determines the number of people with attributes (such as gender, age, profession, class and place of residence) to include as participants. The criteria selected allow the researcher to focus on they perceive as having experience, know how or with an insight into the research topic.

3.7.2.4 Simple random sampling
This involves the researcher selecting the representative sample randomly from the sampling frame using a computer, random number tables, or an online haphazard number generator, (Saunders et al 2009)

3.7.2.5 Stratified random sampling
According to Saunders et al (2009), it involves grouping the population into relevant and important strata based on one or a number of characteristics. The sampling frame is divided into a number of partitions. A random sample is subsequently obtained from each of the strata.

3.7.2.6 Cluster sampling
It is similar to stratified sampling since the investigator split the population into distinct groups before sampling. The assemblages are called clusters and can be established on any naturally occurring grouping.

3.7.3 Selecting the suitable sampling technique
The study used personal survey of consumers of the three main cell phone service providers. The distribution of 300 questionnaires was targeted. The sampling system used for this research is systematic random sampling. The investigator had to randomise the sample in such a way that as students were placed in a lecture rooms, those sitting on odd rows (row 1, 3, 5...) were requested to respond to the questionnaires. Respondents were drawn from three tertiary learning institutions in Harare and questionnaires were proportionally distributed to the three institutions.
The decision to have a sample size of 300 was arrived at after considering what other researchers used in different studies. For instance, a study done by Shaju George & Makarand Upadhyaya in (2015), a total of 300 questionnaires were issued to 300 students in Bahrain. Actually 277 questionnaires were recovered. Another study done by Pinki Gupta in March 2015 on Perceptions of Customers to Cellular Phone Services, he collected data from 121 participants centred on a 32-item Standardized Questionnaire. Choudhuri & Dasgupta (2013) in their research on Indian insurance company Burdwan, they distributed a total 350 questionnaires, then 289 customers gave usable answers and finally 221 usable responses were obtained. Leslei Kahari (2013) distributed questionnaires to a sample of 200 (100 male students and 100 female students) during a research on the effects of Cell phone usage on the study lifestyles of University of Zimbabwe students.

A sample larger than 30 but less than 500, (Resco, 1975 quoted in Sekaran, 2000) is recommended. Therefore a total of 300 youths sample was used in this study. The sample frame for this study focused on objects from and tertiary colleges in Harare (the capital city of Zimbabwe).

3.8 Data analysis

Following the collection of data by means of the above mentioned instrument, data was subsequently analysed. Babbie and Mouton (2003) state that, “data analysis is the examination of pattern of spreading of attributes on one or more variables”. The process of data analysis involves the reduction of collected data to a manageable size, developing abstracts, observing of patterns and applying statistical techniques which allow interpretation of results in line with the research objectives (Cooper and Schindler, 2003).

After data collection, the data was subjected to editing, coding and processing. Questionnaires were edited to guarantee consistency and accuracy and the enquiries were arranged in advance for easy coding. Coding involved allocating numbers or symbols to classify responses. The researcher used the descriptive analysis and inferential analysis. Descriptive analysis was used for describing the characteristics of the population through analysis techniques that transform into a form that can be easily understood. Whereas inferential analysis was used to make conclusions on the population based on the chosen sample.
Data analysis was done by a Statistical Package for Social Sciences (SPSS). The outcomes that were extracted from SPSS include frequency tests for descriptive statistics, reliability tests using followed by an analysis of internal consistency in the measures using Cronbach’s alpha coefficients. Subsequently an exploratory factor analysis was be performed to identify how service quality dimensions influences cell phone service loyalty. Correlation tests were done using Spearman’s rho to determine the strength of relationship between all the variables in the hypothesised conceptual model. According to Kothari (2004), Spearman’s coefficient of correlation is a non-parametric technique for determining relationships between paired categories of two variables when data is in ranked form. For ranked data such as the one used in this study, the appropriate correlations coefficients to use are Spearman’s rank correlation coefficient (Spearman’s rho) and Kendall’s rank correlation coefficient (Kendall’s tau). These are extensively applicable in business and management researches, (Saunders et al. 2009).

Additionally, a regression model was constructed so that the level of loyalty due to independent variables of service quality which are tangibles, empathy, assurance reliability and responsiveness could be quantified.

3.9 Validity and reliability

3.9.1 Validity

Validity is the extent to which the research findings are said to have accurately represented what is actually happening on the ground or in the situation under study (Welman et al, 2011). Faulty research procedures, poor samples and inaccurate measurement can undermine validity. External validity refers to generalisability of research findings to the population while internal validity refers to the degree at which what is measured by a questionnaire is what it was meant to measure, (Kothari 2004).

As alluded by Cooper and Schindler (2008), validity of a questionnaire is measured in terms of content, criterion and construct. Content validity was guaranteed by making sure that the exploratory questions in the questionnaire covered all research questions. Reviewed literature was used to ensure content validity. Criterion related validity was used to test the usefulness of the questions, the extent to which investigative enquiries truly predicted customer loyalty was ascertained. Measurement scales which that correlate with literature reviewed propositions were used to ensure construct validity.
The researcher carried out a pilot test to determine face validity that is to check if the questionnaire appears to be sensible. The pilot test was conducted on 20 respondents. A pilot test enabled the assessment of questions, validity and reliability of data (Greene 2008).

3.9.2 Reliability

According to Saunders et al. (2009), reliability is defined as the extent to which the questionnaire yields consistent research findings. It relates to the credibility of the findings (Welman et al., 2007). Reliability means consistency or repeatedly over a time of study (Greener, 2008). Therefore using the same research instrument should repeatedly give the same results.

Findings should be the same regardless of different settings or different assessors conducting the study, (Trochim 2000). Participant bias was minimised by use ensuring anonymity of respondents. The researcher also reduced bias through the use of a self-administered questionnaire to all respondents. Cronbach’s alpha reliability test was conducted on all the questions on the questionnaire. Cronbach’s alpha coefficient (r) ranges from 0-1. Large Cronbach’s alpha values indicate a high consistency of the questions. Values less than 0.6 are considered poor, those within the range of 0.7 are considered satisfactory while values above 0.8 are good, Sekaran, (2010).

3.10 Limitations of the research

According to Veal (2011), there are limitations for quantitative work but this is not equal to failure of the research study. This study was limited to generation Y consumers and data was collected from Harare alone as a geographical setting. This becomes a restraint since generalisation of results from this study to other areas might not be a true representation of the entire nation. Due to the limited resources, time and money, the area of the study has been restricted to the capital city of Zimbabwe. Only three major mobile phone companies have been covered which are Econet Wireless, Telecel and Net one. The study was also conducted within a limited time frame which is six months.

3.11 Ethics of the research

Ethics refers to rules or principles of conduct that guide proper choices about one’s behaviour and relations with others, Cooper and Schindler (2008). The researcher ensured that there was
no pressure on the intended participant at the access gaining point. This was in accordance with Robson (2002) and Sekaran (2010)’s idea that the researcher should not try to exert any pressure on the intended participants to be allowed access. Besides the cover letter, the researcher presented a brief explanation of the goals of the research so that respondents became at ease. Attention was likewise placed on harming neither the researcher nor the respondent. The participants also had the right to refuse to participate in this study. Data was handled with confidentiality and unbiased coding.

3.12 Chapter summary
The explanatory research design applied provided the overall strategy for answering the research questions for this project. A quantitative approach underpinned by a positivist philosophy has been considered to close the gap in literature. The researcher went on to describe the population, sampling method and data analysis techniques used. The survey research strategy employed was to collect the data via a questionnaire administered to generation Y mobile services consumers of with the target sample size of 300. Descriptive, correlation and regression analysis was suggested to validate the hypothesis. To ensure accuracy of findings, some research ethics on administering a questionnaire was used and attention was paid to enhance validity and reliability of answers. The researcher discusses and analyses the findings of the research in the next chapter.
4 CHAPTER 4  DATA PRESENTATION ANALYSIS & DISCUSSION

4.1 Introduction
The previous chapter discussed the methodology used in this research. This chapter presents the results to respond to the research questions specified in chapter one of this study. The chapter will initially focus on descriptive analysis particularly the response rate and the demographic profile of the study sample as well as the frequencies. The subsequent section present, analyse and discuss the results supported by an insight presented in literature review. Validity and reliability test as well as tests of relationships will be done. Correlation, analysis, regression analysis will be done. Chapter two indicated the five dimensions of service quality which affect customer loyalty. This chapter will test the hypothesis formulated on those dimensions before discussion of the results in relation to literature, hypothesis testing and managerial implications in the next chapter.

4.2 Response rate
Out of the 239 youths respondents interviewed, all of them owned a mobile phone. None of the respondents were thus omitted. This means that the population sampled qualified. As part of the generation Y cell-phone service consumers in Harare, about 300 youths were the target population

Table 4.1: Response rate

<table>
<thead>
<tr>
<th>Research method</th>
<th>Sample size</th>
<th>Respondents</th>
<th>Response rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Questionnaire</td>
<td>300</td>
<td>239</td>
<td>79.7%</td>
</tr>
</tbody>
</table>

The target population were well represented with a response rate of about 79.7% of the population as shown in table 4.1. A 79.7% response rate was considered appropriate for the study. This was alluded to by Dillman, (1978) cited in Saunders, et al. (2007) who considers a response rate of between 50% and 92% as being high and good enough to ensure validity of
research findings. The high response rate is explained by the fact that it had closed questions, consent forms which accompanied the questionnaires which ensured confidentiality and the researcher distributed the questionnaires in person. This results in high conversation rate (Trochim 2004).

4.3 Frequency analysis:

4.3.1 Demography

The questionnaire included a demographic section with information on gender, age, education, and place of residence. Cooper and Schindler (2014) suggested that a researcher need to know the demographic data of a population as it reveals silent relationships that may be present in the data. Mobile service provider information relating to the number of mobile service providers, the main service provider, and period of use of a service provider and the main reason for selecting the service provider were included as contextual factors to enrich data analysis. This section presents the demographic profile of the sample. The results are descriptive in nature and are presented in a form of frequency distribution tables, charts and graphs.

4.3.1.1 Gender of respondents

The first frequency Table 4 shows how participants responded to the questions in terms of numbers while figure 3 shows gender of respondents.

Of the 239 returned questionnaires, 61 came from males and constitute 25.5% of the sample and 178 were females who constituted 74.5% of the total sample. The results in figure 4.1 suggests that there could be more female generation “Y” er than males in the tertiary institutions in Harare. However both genders were represented.
Figure 4.1: Gender Composition

4.3.1.2 Age of respondents

Figure 4.2 represents the frequency of participants based on age. From figure 4.2 it is clear that exactly 64.4% of the participants were between 30 years - 35.6% are aged 31 - 35 years. More so, 18 occurrences were in the age of 18-20 years. The questionnaire responses mainly showed the elderly youths took part in the research.

Figure 4.2: Age category in years
4.3.1.3 Level of Education

The levels of education were captured in the questionnaire to ascertain if there are any differences in customer loyalty between groups of different levels of education. These educational levels were segmented into five groups as shown in figure 4.3.

As illustrated in figure 4.3, the sample consisted of only 3 respondents who had post graduate degrees, which is 1.3% of the population, 5% of the respondents had undergraduate degrees, 28.9% were diploma holders, while 23% had post-secondary school certificates. The biggest segment consisted of those with secondary education as their highest qualification as it constituted 41.8% of the population. Such a variation in education levels gave a variety of responses with regard to service quality of the cell-phone service industry.

![Educational level](image-url)

**Figure 4.3: Educational level**
4.3.1.4 Place of Residence

Figure 4.4 shows that most of the respondents which is 47.7% of the population lived in high density suburbs of Harare followed by 36.4% who live in the medium density suburbs and 15.9% live in the low density suburbs. It is clear from the data that majority of the youths in Harare live in high to medium density suburbs.

![Respondents Place of Residence](image)

Figure 4.4: Place of residence.

4.3.2 Mobile phone service provider information

The results depicted by figure 4.5 shows that 148 respondents (62%) of the sample used only one service provider each and 91 respondents (38%) used more than one mobile service provider. This means that most respondents are hooked to one mobile service provider and switching between cell-phone service providers is minimal. From the sample, only 14 respondents (6%) used services of all the three main mobile service providers in Zimbabwe. The results in figure 4.5 also showed that 54% of the respondents used Econet services only, 3% used Net-one services only, 18% used a combination of Econet and Net-one.
4.3.2.1 Mobile service provider(s)

Figure 4.5: Mobile service providers

4.3.2.2 Main service provider

The respondents provided information on their main service provider. This was done to contextualise loyalty in the cell-phone service industry. From figure 4.6, the majority of the respondents (194) were Econet service users who constituted 81.2% of the total sample. 26 respondents which translates to 10.9% used Net-One as the main service provider while the least number on main service provider was 19 respondents who were Telecel subscribers and they constituted 7.9% of the sample.

It is interesting to note that there is a considerable convergent with the POTRAZ report of 2015 as indicated on figure 1.1 in terms of Econet having the highest users followed by NetOne and Telecel.
4.3.2.3 Period of use of services

On being asked to indicate the period which they have used their main service provider, the majority (as shown in figure 4.7) 106 respondents which translate to 44.4% revealed that they had used the services for 6-10 years while 95 respondents (39.7%) had used the services for a
period which is less than 5 years. Those who had used the services for 11-15 years were 27 and constituted 11.3%. Only 11 (4.6%) of the respondents had used the mobile services of their main provider for more than 15 years.

### 4.3.2.4 Main reason for use of service provider

The respondents were asked to identify their main reason for selecting a service provider and it clearly came out that personal choice had a considerable contribution to the selection of a service provider. This is justified by the fact that (177) 74.1% of the respondents used personal opinion, followed by promotion and advertisements. Which had 32 (6.7%) contribution. Recommendations from friends and relatives had minor contributions to selection of a service provider as evidenced by the 5.9% and 6.7% contribution respectively. This is shown in figure 4.8.

![Main reason for selecting a provider](image)

**Figure 4.8: Main reason for use of services**
4.4 Cross tabulation

4.4.1 Gender of respondent * Main service provider Cross tabulation

Table 4.2: Gender vs main provider

<table>
<thead>
<tr>
<th>Gender of respondent</th>
<th>Main service provider</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Econet</td>
<td>Netone</td>
</tr>
<tr>
<td>Male</td>
<td>Count</td>
<td>47</td>
</tr>
<tr>
<td></td>
<td>% within Gender of respondent</td>
<td>77.0%</td>
</tr>
<tr>
<td></td>
<td>% within Main service provider</td>
<td>24.2%</td>
</tr>
<tr>
<td>Male</td>
<td>% of Total</td>
<td>19.7%</td>
</tr>
<tr>
<td></td>
<td>Count</td>
<td>147</td>
</tr>
<tr>
<td>Female</td>
<td>Count</td>
<td>194</td>
</tr>
<tr>
<td>Female</td>
<td>% within Gender of respondent</td>
<td>81.2%</td>
</tr>
<tr>
<td>Female</td>
<td>% within Main service provider</td>
<td>81.2%</td>
</tr>
<tr>
<td>Total</td>
<td>% of Total</td>
<td>81.2%</td>
</tr>
</tbody>
</table>

To understand how gender characteristics relate to a cell phone service provider, an analysis of the cross tabulation between gender and a mobile service provider was done. The contingency table for the analysis Table 4.2 shows that 14.8% and 8.2% of males used the services of Net-one and Telecel respectively compared to 10.9% and 7.9% of females who used the services of Net one and Telecel respectively. This means that most females are more aligned to the use of Econet services than their male counterparts. This is indicated by 81.2% female usage of Econet services within gender as compared to 77% male usage of Econet within gender.
4.4.2 Education Vs Main Service Provider

Another analysis conducted using cross tabulation was to explore the relationships between educational level and mobile service provider. Table 4.3 shows that those participants with post graduate degrees had a uniform usage of all the mobile service providers which is 4% across all the mobile service providers. Diploma holders had an almost uniform usage of the services of Net one and Telecel which is 3.83% and 3.3% respectively. It can also be deduced that the usage of Net one services by high school leavers is less than their subscription to Telecel that is 26.9% and 42.1% respectively while for Certificate holders the usage of Net one services was found to be greater than their subscription to Telecel which translate to be 30.8% and 10.5% respectively
Table 4.3  Education Vs Main service provider

<table>
<thead>
<tr>
<th>Education</th>
<th>Main service provider</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Econet</td>
<td>Net- one</td>
</tr>
<tr>
<td>High School</td>
<td>Count</td>
<td>85</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>% within education</td>
<td>85.0%</td>
<td>7.0%</td>
</tr>
<tr>
<td></td>
<td>% within service provider</td>
<td>43.8%</td>
<td>26.9%</td>
</tr>
<tr>
<td>Certificate</td>
<td>Count</td>
<td>45</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>% within education</td>
<td>81.8%</td>
<td>14.5%</td>
</tr>
<tr>
<td></td>
<td>% within service provider</td>
<td>23.2%</td>
<td>30.8%</td>
</tr>
<tr>
<td>Diploma</td>
<td>Count</td>
<td>52</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>% within education</td>
<td>75.4%</td>
<td>13.0%</td>
</tr>
<tr>
<td></td>
<td>% within Main service provider</td>
<td>26.8%</td>
<td>34.6%</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
<td>21.8%</td>
<td>3.8%</td>
</tr>
<tr>
<td>Degree</td>
<td>Count</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>% within education</td>
<td>91.7%</td>
<td>8.3%</td>
</tr>
<tr>
<td></td>
<td>% within Main service provider</td>
<td>5.7%</td>
<td>3.8%</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
<td>4.6%</td>
<td>0.4%</td>
</tr>
<tr>
<td>Postgraduate degree</td>
<td>Count</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>% within education</td>
<td>33.3%</td>
<td>33.3%</td>
</tr>
<tr>
<td></td>
<td>% within Main service provider</td>
<td>0.5%</td>
<td>3.8%</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
<td>0.4%</td>
<td>0.4%</td>
</tr>
<tr>
<td></td>
<td>Count</td>
<td>194</td>
<td>26</td>
</tr>
</tbody>
</table>
After identifying the composition of the sample, the study proceeded by conducting reliability test. Reliability and Validity of data collection instruments is of vital importance for any research study.

### 4.5 Reliability test

Polit and Hungler (2013) defined reliability as the degree of accuracy or consistency with which an instrument measures the attribute it has been designed to measure. The Cronbach’s Alpha coefficient was used to check the extent to which the items on a data collection instrument are all measuring the same construct. According to Bryman and Bell (2015), for an instrument to be reliable, it must have a Cronbach’s Alpha coefficient greater than 0.7.

The subsequent section presents the reliability tests and the results. For the study in question, as indicated in table 4.4, the overall Cronbach’s Alpha coefficient was 0.902 which is far above the threshold of 0.7. It means that all the 48 questions on the questionnaire were consistently measuring the same construct.

**Table 4.4: Overall reliability tests**

<table>
<thead>
<tr>
<th>Cronbach's Alpha</th>
<th>Cronbach’s Alpha Based on Standardised items</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>.902</td>
<td>.902</td>
<td>48</td>
</tr>
</tbody>
</table>

Cronbach’s Alpha was also assessed on each of the transformed variables. While Field, (2009, p. 676) gives a value of .7 to .8 as acceptable for Cronbach’s Alpha, SCS (2011, p. 40) pointed out that it should not be less than .6. Kline (1999) cited in Field (2009) argues that lower values can be possibly used in Psychology where constructs are too diverse by their nature.
The reliability statistics shown in table 4.5 revealed that four of the variables are above the 0.7 threshold. The researcher had to proceed with the analysis for normality.

The next step was to do factor analysis so as to determine the underlying factors of service quality dimensions that affect customer loyalty. The following section will present the process involved and then present the outcome of the analysis.

4.6 Factor analysis (factors that affect customer loyalty)

Factor analysis help combine similar factors because some items on the questionnaire do not contribute much on their own to answer the research question.

During the analysis, 30 items on the construct attitude towards quality of service were run on SPSS. As stated by Field, (2005) Kaiser recommends that Kaiser Mayer Olkin (KMO) values between 0.5 and 0.7 are acceptable, values between 0.7 and 0.8 are good values, those between 0.8 and 0.9 are great values while superb values are 0.9 and above.

For the study, a KMO measure of sampling adequacy of 0.847 was obtained. This value falls in the range of good values and this made the researcher to become confident that factor analysis is appropriate for this data. Sandada, Pooe and Dhurup (2014) and SCS, (2011) agree on the rule of thumb.

Table 4.5: Reliability figures.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s alpha</th>
<th>Cronbach’s alpha based on standardised items</th>
<th>N of items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tangibility of services</td>
<td>.616</td>
<td>0.628</td>
<td>6</td>
</tr>
<tr>
<td>Assurance</td>
<td>.699</td>
<td>0.707</td>
<td>6</td>
</tr>
<tr>
<td>Responsiveness</td>
<td>.755</td>
<td>0.778</td>
<td>6</td>
</tr>
<tr>
<td>Reliability</td>
<td>.822</td>
<td>0.695</td>
<td>6</td>
</tr>
<tr>
<td>Empathy</td>
<td>.768</td>
<td>0.769</td>
<td>6</td>
</tr>
<tr>
<td>Loyalty of customers</td>
<td>.863</td>
<td>0.868</td>
<td>10</td>
</tr>
</tbody>
</table>
Table 4.6: Testing conditions to justify the use of factor analysis (KMO and Bartlett’s Test)

<table>
<thead>
<tr>
<th></th>
<th>Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy</th>
<th>.847</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bartlett's Test of Sphericity</td>
<td>Approx. Chi-Square</td>
<td>2288.569</td>
</tr>
<tr>
<td></td>
<td>Df</td>
<td>435</td>
</tr>
<tr>
<td></td>
<td>Sig.</td>
<td>.000</td>
</tr>
</tbody>
</table>

The Bartlett’s Test of sphericity was also done and this produced a p-value = 0.000 as indicated in table 4.6. This value was highly significant to qualify the test as appropriate. According to Field (2009) and SCS (2011), a p-value which is smaller than 0.05 is significant indicating a significant correlation nature which make factor analysis appropriate. The results shows that there are some relationships between the variables which the researcher intends to measure.

4.6.1 Factor extraction

Table 4.7 shows the first 9 factors extracted which have Eigenvalues which are more than one, signifying a huge difference. The cumulative percentage for the variance explained was 62.352%. According to SCS, (2011) the rotation in the Rotation Sums squared loading column helps to optimise factor structure thereby equalising the importance of extracted factors.
Table 4.7: Total variance explained and Rotated Component Matrix\(^a\)

Extraction Method: Principal Component Analysis.

<table>
<thead>
<tr>
<th>Component</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>C20</td>
<td>.707</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C19</td>
<td>.695</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C24</td>
<td>.633</td>
<td></td>
<td></td>
<td>.314</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C14</td>
<td>.508</td>
<td>.407</td>
<td>.331</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C13</td>
<td>.402</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C11</td>
<td></td>
<td>.733</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C12</td>
<td></td>
<td>.707</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C9</td>
<td></td>
<td>.667</td>
<td></td>
<td>.310</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C10</td>
<td></td>
<td>.445</td>
<td></td>
<td></td>
<td>.338</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C17</td>
<td></td>
<td></td>
<td>.784</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C18</td>
<td></td>
<td></td>
<td>.754</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C16</td>
<td></td>
<td></td>
<td>.612</td>
<td></td>
<td>.337</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C3</td>
<td></td>
<td>.418</td>
<td></td>
<td></td>
<td></td>
<td>.411</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C23</td>
<td></td>
<td></td>
<td></td>
<td>.743</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.327</td>
</tr>
<tr>
<td>C25</td>
<td></td>
<td></td>
<td></td>
<td>.553</td>
<td></td>
<td></td>
<td></td>
<td>.427</td>
<td></td>
</tr>
<tr>
<td>C15</td>
<td></td>
<td>.523</td>
<td>.530</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C26</td>
<td></td>
<td>.431</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.427</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C29</td>
<td></td>
<td></td>
<td></td>
<td>.810</td>
<td>.795</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C30</td>
<td></td>
<td></td>
<td></td>
<td>.795</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C28</td>
<td>.420</td>
<td></td>
<td></td>
<td>.615</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C1</td>
<td></td>
<td></td>
<td></td>
<td>.742</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C2</td>
<td></td>
<td></td>
<td></td>
<td>.720</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C4</td>
<td>.341</td>
<td></td>
<td></td>
<td>.472</td>
<td>.805</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C7</td>
<td></td>
<td>.358</td>
<td></td>
<td></td>
<td>.607</td>
<td>.505</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C6</td>
<td>.456</td>
<td></td>
<td>.379</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.615</td>
<td></td>
</tr>
<tr>
<td>C22</td>
<td></td>
<td>.406</td>
<td>.338</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.564</td>
<td></td>
</tr>
<tr>
<td>C21</td>
<td></td>
<td>.370</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.440</td>
<td>-.396</td>
<td>.805</td>
</tr>
<tr>
<td>C27</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Eigenvalues</strong></td>
<td>7.613</td>
<td>2.092</td>
<td>1.703</td>
<td>1.399</td>
<td>1.388</td>
<td>1.258</td>
<td>1.162</td>
<td>1.094</td>
<td>1.046</td>
</tr>
<tr>
<td><strong>Cumulative % Eigenvalues</strong></td>
<td>25.377</td>
<td>32.352</td>
<td>38.029</td>
<td>42.694</td>
<td>47.152</td>
<td>51.344</td>
<td>55.220</td>
<td>58.865</td>
<td>62.352</td>
</tr>
</tbody>
</table>

Rotation Method: Varimax, with Kaiser Normalization.

a. Rotation diverged in 19 iterations.
4.6.2 Factor loadings

Factor loadings less than 0.5 have not been displayed and variables have been listed according to factor loadings. The structure matrix shows shared variance. That is the unique contribution of an item to a factor.

4.6.3 Naming of factors and interpretation

The items that loaded highly are presented in table 4.8. Common themes were identified and helped to identify the real constricts.

Table 4.8: Naming of factors

<table>
<thead>
<tr>
<th>Items</th>
<th>Factor name</th>
</tr>
</thead>
<tbody>
<tr>
<td>C20, C19, C24, C14</td>
<td>Efficiency in service delivery</td>
</tr>
<tr>
<td>C11, C12, C9</td>
<td>Ability to deliver services</td>
</tr>
<tr>
<td>C17, C18, C16, C23, C25</td>
<td>Error rates</td>
</tr>
<tr>
<td>C28, C29, C30</td>
<td>Consideration of customer requirements</td>
</tr>
<tr>
<td>C2,C6, C7, C8</td>
<td>Adequacy of services offered</td>
</tr>
</tbody>
</table>

Table 4.8 represents items that loaded highly on the 9 factors and the corresponding labels or common themes. There was need to have a closer look at the content of items that load onto the same factor, a common theme was identified which help to explain the factors in simple terms or constructs.

4.7 Correlation analysis

Correlation analysis was conducted to determine the relationships between variables in the study. Correlation analysis is used to determine the direction, magnitude and statistical significance between variables in the study and each of the five independent variables which are (Tangibility of services, Assurance, Responsiveness, Reliability and Empathy). The relationship among the independent variables can also be ascertained. Positive relationships shows that the high values of one variable will be associated with high values of the other variables then a negative relationship shows that high values of one variable will be associated with low values of the other variable. According to Saunders et al (2009), a relationship is classified in terms of magnitude as weak (between 0.1 and 0.299), moderate (between 0.3 and 0.499) or strong (above 0.500). This also apply to positive T- values
Considering the solutions in table 4.9, the values for correlation coefficients for independent variables against customer loyalty were between 0.395 and 0.54 meaning that there is a positive, moderate relationships of independent variables and the dependent variable. The results showed a statistically significant, positive, moderate relationship ($r = 0.395$, $N = 239$, $p = 0.000$) between responsiveness and customer loyalty. Higher levels of responsiveness are linked with higher levels of customer loyalty.
The results also show that there is a positive moderate, and statistically significant relationship between empathy ($r = 0.439$, $N=239$, $p = 0.000$) and loyalty of customers. Mobile service providers should show empathy to their customers so that customers become loyal.

The results show a positive and statistically significant relationship between reliability of services and customer loyalty ($r = 0.417$, $N = 239$, $p = 0.000$).

A statistically significant moderate, positive relationship was noted to exist between assurance and customer loyalty in Generation Y customers. Finally the findings were that that there was a positive statistically significant, and strong relationship between Tangibility of services ($r = 0.504$, $N=239$, $p = 0.000$) and customer loyalty.

The results of correlation analysis in table 4.9 showed positive and statistically significant correlations among the independent variables. Their coefficients ranges from 0.400 - 0.572. The statistically significant, moderate, positive relationships were between the following variables: Empathy and responsiveness ($r = 0.475$, $N = 239$, $P = 0.000$), empathy and assurance ($r = 0.425$, $N = 239$, $p = 0.000$), empathy and tangibility ($r = 0.400$ $N= 239$, $p = 0.000$), responsibility and tangibility ($r = 0.474$, $N = 239$, $p = 0.000$), tangibility and reliability ($r = 0.470$, $N = 239$, $p = 0.000$) and reliability and assurance ($r = 0.466$, $N = 239$, $p = 0.000$).

Statistically significant, strong positive relationships exist between the following variables: Tangibility and assurance ($r = 0.501$, $N = 239$, $p = 0.000$), responsiveness and assurance ($r = 0.526$, $N= 239$, $p = 0.000$), Reliability and empathy ($r = 0.572$, $N = 239$, $p = 0.000$) and Reliability and responsiveness ($r = 0.525$, $N = 239$, $p = 0.000$).

There was no multicollinearity shown between variables. According to Hair et al, 2009), the presence of high correlations ($r \geq 0.900$) indicates substantial collinearity. A detailed discussion on multi collinearity is presented in the next section.

### 4.8 Regression analysis

After establishing the associations between independent variables and dependent variables, the establishment of cause and effect relationships of the independent variables on the dependent variable. Regression analysis was done to test the predictive relationships between two sets of constructs which are service quality and generation Y customer loyalty in Zimbabwe. The five dimensions of service quality (tangibility of services, assurance,
responsiveness, reliability and empathy) were the independent variables used to explain or impacts/ predicts customer loyalty. There is need to conclude whether the framework in this research can be a good model to predict generation “Y” customer loyalty. Hypothesis can eventually be proved or disapproved. The Model summary is shown in table 4.10

4.8.1 Regression analysis Model Summary

Table 4.10: Regression Model Summary

<table>
<thead>
<tr>
<th></th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.618a</td>
<td>.381</td>
<td>.368</td>
<td>.71097</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), EMPATHY, TANGIBILITY, ASSURANCE, RESPONSIVENESS, RELIABILITY.

The value of adjusted R square, (0.368) from table 4.10 shows that the model is a moderate predictor of customer loyalty. It means that 36.8% of the variance in generation Y customer loyalty in the cell phone services industry is explained by is explained by the model. This means that tangibility of services; assurance, responsiveness, reliability and empathy explain 36.8% of the variation of factors that affect generation “Y” customer loyalty in the cell phone service industry in Zimbabwe. The remaining 63.2% is explained by other factors that were not included in the study focus.
4.8.2 Statistical significance of the regression model

Table 4.11: Analysis of variance (ANOVA)

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>72.622</td>
<td>5</td>
<td>14.524</td>
<td>28.735</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>117.775</td>
<td>233</td>
<td>.505</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>190.397</td>
<td>238</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), EMPATHY, TANGIBILITY, ASSURANCE, RESPONSIVENESS, RELIABILITY.

b. Dependent Variable: Customer Loyalty

The regression model or analysis of variance (ANOVA) determines the ratio of explained variance to unexplained variance. The F ratio shown in table 4.11 was used to test whether the overall regression model was a good fit for the data. It was depicted that the independent variables were statistically significant in predicting the dependent variable, F (5, 233) = 28.735, p < 0.05 (p = 0.000). Therefore the regression model was a good fit to analyse how service quality impact on generation “Y” customer loyalty. The F - value of 28.735 demonstrates that the relationship between variables is significant.
### 4.8.3 Model coefficients

**Table 4.12: Regression Model coefficients**

<table>
<thead>
<tr>
<th>Coefficientsa</th>
<th>Unstandardised Coefficients</th>
<th>Standardised Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
<td>Tolerance</td>
</tr>
<tr>
<td>(Constant)</td>
<td>.472</td>
<td>.278</td>
<td>1.700</td>
<td>.091</td>
<td></td>
</tr>
<tr>
<td>Tangibility</td>
<td>.343</td>
<td>.083</td>
<td>.272</td>
<td>4.145</td>
<td>.000</td>
</tr>
<tr>
<td>Assurance</td>
<td>.168</td>
<td>.077</td>
<td>.141</td>
<td>2.170</td>
<td>.031</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Responsiveness</td>
<td>.041</td>
<td>.071</td>
<td>.039</td>
<td>.577</td>
<td>.565</td>
</tr>
<tr>
<td>Reliability</td>
<td>.079</td>
<td>.071</td>
<td>.078</td>
<td>1.115</td>
<td>.266</td>
</tr>
<tr>
<td>Empathy</td>
<td>.254</td>
<td>.066</td>
<td>.259</td>
<td>3.859</td>
<td>.000</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Customer Loyalty

All variables were converted to a mutual matric when using the standardised analysis. It therefore means that β coefficients can be meaningfully compared in magnitude.

The beta coefficients in table 4.12 showed that tangibility has the greatest effect on customer loyalty of generation Y customers in the cell-phone services industry in Zimbabwe, [ β = 0.272, p < 0.05 (p = 0.000)] followed by empathy [β = 0.259, p < 0.05 (p = 0.000)] then assurance [β = 0.141, p < 0.05 (p = 0.031)] On the other hand responsiveness [ β = 0.039, p > 0.05 (p = 565)] and reliability [( β = 0.078, p > 0.05 (p = 0.266)] showed statistically insignificant contribution to customer loyalty.
The predictor with the largest \( \beta \) (in absolute value) is said to have the strongest association to the dependent variable, at the same time, the predictors p-value will be the smallest. In the regression analysis, it therefore means that tangibility of services is the most important predictor of customer loyalty (\( \beta = 0.272 \)), followed by empathy with a (\( \beta = 0.259 \)). The next important predictor is predictor assurance, then reliability of services. The least important predictor of customer loyalty is responsiveness.

### 4.8.4 Multicollinearity diagnostics

There are two common determinants of multicollinearity which are the tolerance value and its inverse also known as the variance inflation factor (VIF). The tolerance level is the 1 - \( R^2 \) value when each of the independent variables is regressed on the other independent variables. It therefore means that the tolerance value is the amount of an independent variable’s predictive fitness that is not anticipated by the other independent variables in the calculation (Hair et al., 2009). The analysis done shows that there are no problems of multicollinearity. All the values do not drop sharply from zero order correlation.

When the tolerances tend towards 0 than to 1, it means that multicollinearity is high among the variables and the standard error of regression coefficients will be inflated, (Copper and Schindler, 2014). From table 4.12, the tolerance values for tangibility 0.615 implies that 38.5% (1- 61.5) of tangibility can be estimated by the other 4 independent variables in the analysis.

### 4.9 Discussion of findings

Considering the literature in chapter two, a conceptual framework for dimensions of service quality which affect generation Y customer loyalty was proposed on figure 2. The factors that were hypothesised include tangibility of services, empathy, assurance, responsiveness and reliability of services. These factors were subjected to hypothesis testing based on the results of multiple regression analysis.

#### 4.9.1 Overall hypothesis findings

Service quality positively influences loyalty to cell phone service providers among generation Y customers:

The results shown in table 4.13 indicate that cell phone service industry service quality has an impact on customer loyalty. The results of the multi-linear regression show that generally there
is a positive connection between cell phone service industry’s service quality dimensions and loyalty of customers. This finding is consistent with that of Manjera A who analysed the impact of mobile banking service quality on customer satisfaction and loyalty to the Standard Chartered Bank of Zimbabwe. His study concluded that mobile banking service quality dimensions or variables of Service Awareness, Service Assurance, Bank Responsiveness and Service Dependability accounted for 70.6% of the variance in customer loyalty within the Standard Chartered Bank branches in Zimbabwe.
4.9.2 Specific hypothesis findings

The following conclusions can be drawn from the specific hypothesis:

Table 4.13: Specific hypothesis results

<table>
<thead>
<tr>
<th>Hypothesis content</th>
<th>Beta Coefficient</th>
<th>Significance level</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>The service tangibility positively influence loyalty to cell phone service providers among generation Y customers.</td>
<td>0.272</td>
<td>P = 0.000; p &lt; 0.05</td>
<td>Hypothesis accepted</td>
</tr>
<tr>
<td>Service reliability positively influences loyalty to cell phone service providers among generation Y customers.</td>
<td>0.078</td>
<td>P = 0.266; p &gt; 0.05</td>
<td>Hypothesis rejected</td>
</tr>
<tr>
<td>Service responsiveness positively influences loyalty to cell phone service providers among generation Y consumers</td>
<td>0.039</td>
<td>P = 0.565; p &gt; 0.05</td>
<td>Hypothesis rejected</td>
</tr>
<tr>
<td>Service assurance positively influences loyalty to cell phone service providers among generation Y customers.</td>
<td>0.141</td>
<td>P = 0.031; p &lt; 0.05</td>
<td>Hypothesis accepted</td>
</tr>
<tr>
<td>Empathy positively influences loyalty to cell phone service providers among generation Y customers.</td>
<td>0.259</td>
<td>P = 0.000; p &lt; 0.05</td>
<td>Hypothesis accepted</td>
</tr>
</tbody>
</table>
H1: The service tangibility positively influences loyalty to cell phone service providers among generation Y customers.

Following the results of the regression analysis, tangibility was found to be an important factor that affects generation Y customer loyalty in the cell phone service industry in Zimbabwe. Table 4.13 revealed that tangibility (β = 0.272; P = 0.000; p<0.05) has a statistically significant influence on customer trust at the 95% confidence level. The results were in line with the proposition of hypothesis H1.

H2: Service reliability positively influences loyalty to cell phone service providers among generation Y customers.

The third hypothesis predicted that reliability of services has a positive impact on customer loyalty. The results from this study’s regression analysis dis - confirmed this claim. The results of the study showed that (β=0.078; P = 0.266; p>0.05. The results of the regression analysis suggest that customer loyalty cannot be attained by an improvement in service reliability.

H3: Service responsiveness positively influences loyalty to cell phone service providers among generation Y consumers.

The results of the study show that responsiveness (β = 0.039; P= 0.565; p>0.05) has an insignificant impact on generation Y customer loyalty in the cell- phone service industry in Zimbabwe. The results suggest that if cell phone service provider response to customer needs, the customer loyalty in the cell phone service provider will not significantly improve.

H4: Service assurance positively influences loyalty to cell phone service providers among generation Y customers.

The results revealed that service assurance (β= 0.141; P= 0.031; p<0.05) is a significant predictor of generation Y customer loyalty in the cell phone service industry in Zimbabwe. A positive beta shows that service assurance positively influences generation Y customer loyalty and the relationship is statistically significant which
commensurate with H4. This means that when customers are assured of good services in the cell phone service industry, their loyalty to the service provider improves.

**H5:** Empathy positively influences loyalty to cell phone service providers among generation Y customers.

The results showed that empathy ($\beta = 0.259 \ P= 0.000; \ p<0.05$) positively and significantly impacts on generation Customers loyalty in the cell- phone service industry in Zimbabwe. This means that, to improve generation Y customer loyalty in the cell- phone service industry, there is need for the employees of the service provider to have empathy for the customers.

**Therefore Customer loyalty = \[ f [-0.472 + (0.272 \times \text{Tangibility}) + (0.259 \times \text{Empathy}) + (0.141 \times \text{Assurance})] \]**

The result of this study differs from those of Guesalaga R & Dennis Pitta D (2013) on the importance and formalization of service quality measurements comparing Chile and the USA. Their conclusions were that among five dimensions of service quality (tangibles, assurance, reliability, empathy & responsiveness), reliability was the most significant in both countries while responsiveness was the second most important.

No differences were noted between the two countries in the importance of tangibles. Reliability was more important in Chile than in the USA, responsiveness was more important in the USA than in Chile.

Generally, the results of this study also differ with a research done by Choudhuri P S & Dasgupta T (2013) on Relative Importance of Service Quality Dimensions from Life Insurance Customers’ Perspective: A Study on Life Insurance Corporation of India, Burdwan. Their results revealed that reliability dimension was the most important component where assurance, responsibility, ITECS, empathy and tangibility were 2nd, 3rd, 4th, 5th and 6th most important dimension of the service quality respectively.
4.10 Chapter summary

This chapter presented data and analysis and discussion of research findings. The presentations were extracts from SPSS. Demographic data was presented and analysed in relation to customer loyalty. The research instrument was also tested for consistence and some variables were not statistically significant. Variables under study were also discussed using descriptive statistics. Three of the five dimensions of service quality were found to be relevant factors which affect customer loyalty although varying magnitudes of their effects were shown. This study concluded that tangibility, empathy and assurance were the main factors which affect generation Y customer loyalty. The next chapter presents the conclusion and recommendations and suggest areas for further study based on the findings discussed.
5  CHAPTER 5  CONCLUSIONS AND RECOMMENDATIONS

5.1  Introduction
This chapter draws conclusions from the research findings discussed in chapter four. It ascertains that the research questions of this study were addressed and that the research objectives were attained. The conclusions provide opportunities to make recommendations to academics, marketing managers and mobile service providers in Zimbabwe with regard to generation Y customer loyalty. Limitations and areas of further study will also be presented based on findings of this study.

Chapter 1 had a discussion on the problem statement of the study and the rationale of the study was highlighted. The problem statement indicated that the youth market is a distinctive segment that requires its own tailored marketing tactic. An important aspect of selling to this market segment is that clients will transmit brand loyalties through into late adulthood (Cant et al., 2005). Even though, some researchers debate about the elements of customer loyalty, the research on the impact of service quality on customer loyalty is still limited and insufficient. According to Chouduri and Dasgupta, (2013), researchers need to investigate the loyalty behaviours of Generation-Y members.

The primary objective of the study was to determine how service quality influences Generation Y customer’s loyalty to a cell phone service providers in Zimbabwe. The gap identified in the literature was that very few studies were carried out with regard to generation Y customer loyalty.

5.2  Conclusion and answers to the research questions
The following conclusions were drawn from each of the research objective that was highlighted in chapter 1.

5.2.1  Main objective
- To determine how service quality dimensions influence Generation Y customer’s loyalty to a cell phone service provider in Zimbabwe.
There was need to gain information regarding the quality of services that drives generation Y customers to become loyal to a cell phone service provider. One of the findings from the study was that there is a positive relationship between service quality and generation Y customer loyalty in the cell phone service industry in Zimbabwe. The service quality dimensions used in the study were tangibility of services, reliability, responsiveness, assurance and empathy.

### 5.2.2 Sub objectives

- To assess the impact of service tangibility to generation Y consumers’ loyalty in the cell phone industry in Zimbabwe.

The results from correlation analysis showed that there is a statistically significant, positive and strong relationship between tangibility of services and customer loyalty.

- To determine how service reliability influences generation Y customers’ loyalty in the cell phone industry in Zimbabwe.

The relationship between reliability of services and customer loyalty showed a moderate, statistically significant positive relationship.

- To judge the influence of service responsiveness to generation Y consumers’ loyalty in the cell phone industry in Zimbabwe.

The results showed a positive statistically significant, moderate relationship between responsiveness and customer loyalty.

- To find out if there is any substantial relationship between service assurance and generation Y customers’ loyalty in the cell phone industry in Zimbabwe.
A statistically significant moderate, positive relationship was noted to exist between assurance and customer loyalty in Generation Y consumers.

- To establish the causal association between empathy and customers loyalty in the on generation Y customers’ loyalty in the cell phone industry in Zimbabwe.

The results also show that there is a moderate, and statistically significant positive relationship between empathy and customer loyalty.

5.3 Research hypothesis validation

The summary of hypothesis testing and outcomes was drawn from results obtained from regression analysis of data presentation and analysis in chapter four is presented in table 5.1.
### 5.3.1 Specific hypothesis validation

#### Table 5.1: Specific hypothesis validation

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Hypothesis content</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>The service tangibility positively influence loyalty to cell phone service providers among generation Y customers.</td>
<td>Hypothesis accepted</td>
</tr>
<tr>
<td>H2</td>
<td>Service reliability positively influences loyalty to cell phone service providers among generation Y customers.</td>
<td>Hypothesis rejected</td>
</tr>
<tr>
<td>H3</td>
<td>Service responsiveness positively influences loyalty to cell phone service providers among generation Y consumers</td>
<td>Hypothesis rejected</td>
</tr>
<tr>
<td>H4</td>
<td>Service assurance positively influences loyalty to cell phone service providers among generation Y customers.</td>
<td>Hypothesis accepted</td>
</tr>
<tr>
<td>H5</td>
<td>Empathy positively influences loyalty to cell phone service providers among generation Y customers.</td>
<td>Hypothesis accepted</td>
</tr>
</tbody>
</table>

### 5.3.2 Main hypothesis

Service quality dimensions positively influences loyalty to cell phone service providers among generation Y customers.

**Customer loyalty = f [−0.472 + (0.272 x Tangibility) + (0.259 x Empathy) + (0.141 x Assurance)]**

The results are divergent from the previous researches done by Guesalaga R &Dennis Pitta D (2013) on the importance and formalization of service quality dimensions comparing Chile
and the USA where reliability was the most important dimension of service quality which affect customer loyalty. Responsiveness was the second most important. No difference was noted between the two countries in the importance of tangibles

The results of this study also differ from a research done by Choudhuri P S & Dasgupta T (2013) on the importance of Service Quality Dimensions for Life Insurance Customers in India. Their results revealed that reliability dimension was the most important component where assurance, responsibility, ITECS, empathy and tangibility were 2nd, 3rd, 4th, 5th and 6th most important dimension of the service quality respectively.

5.4 Managerial recommendations

The researcher focused on identifying and assessing the factors that lead to generation Y customer loyalty in the cell- phone service industry. From the findings, this section will point out what the cell phone service providers need to continuously concentrate on. The study indicated that service quality is an important factor affecting generation Y customer loyalty

From a management viewpoint it should be essential to include the following: Emphasise on improving tangibility and assurance of services as well as encouraging organisational members to have empathy with customers and assure customers of good services.

Emphasis on improving tangibility of services is vital. Companies should concentrate on this area in marketing activities when operating in Zimbabwe. Apparently, organisations should work towards improving their image and make sure that they offer tangible real time services to customers considering that customers need to be linked to global platforms

Encouragement of organisational members to have empathy with customers is also very important. There is need for consideration of customer requirements as specified in Chapter 4 from the results of factor analysis. Mobile service providers need to have customer’s best interests at heart and to show compassion to the disadvantaged.

Managers need to assure customers of good services. This can be achieved by checking on adequacy of services offered, efficiency in service delivery, adequate skills to provide good services and reducing the rate of errors. There is need for service providers to instill confidence in the customers by guaranteeing safe transactions.
5.5 Theoretical implications

The theoretical objective was achieved through review of related literature. The objective was to assess the impact of service quality dimensions on generation Y customer loyalty in the cell phone service industry in Zimbabwe. This was achieved through the use of various sources of information which included journal articles, text books research articles and government publications. The main aspects which were discussed in this section were the factors affecting customer loyalty as reviewed in related literature.

The findings of this research have contributed to the existing literature and the body of knowledge on the impact of service quality on generation Y customer loyalty in the cell phone service industry in Zimbabwe. In addition, previously available literature by Njeru, M.P (2014) studied the understanding of the mobile phone purchase by Generation Y consumers. The main research objective was to acquire information concerning the buying behaviour of mobile phones by youths in Harare, Zimbabwe

As a result of this study there is now some empirical data to build up on future studies on the impact of service quality on customer loyalty in the cell phone service industry. This is also the first research that has been conducted on the influence of service quality on generation Y customer loyalty focusing on the major cell phone service providers in Zimbabwe.

5.6 Limitations of the study

A limitation to the research might be omission of other variables of the dimensions of service quality which include service dependability and awareness as suggested by Ngwenya B and Manjera (2015) on their study on an analysis of the impact of mobile banking service quality on customer gratification and loyalty.

The fact that the study focused mainly on a student population as mainly respondents were students in tertiary institutions in Harare becomes a limitation. The study excluded the “working class” of generation Y. While it was felt that these students had a fair representation in the study, those who are not enrolled at tertiary learning institutions were not fairly represented. While it was felt that students from tertiary learning institutions had a fair
representation, there is need to have an element of homogeneity on generation Y customers of the cell phone service provider in Zimbabwe.

The sample population for the study was drawn from Harare province, and taking into account that there are several youths in other Zimbabwean provinces whose conditions might be different from those found in Harare, therefore the generalisation of the results needs to be cautiously treated.

Lastly since the current research was conducted for the cell phone service industry in Zimbabwe, the results might not apply to other service industries.

5.7 Areas for further research

While the results of this study develop our understanding of the impact of service quality on generation Y customer loyalty in the cell phone service industry in Zimbabwe, there are many potential areas for further research.

First, a quantitative research design was used in this study. It will be worthwhile to investigate the relationship between service quality and customer loyalty using triangulation methodology, which utilises both qualitative and quantitative paradigms. In this case, a qualitative design may be used to make follow-ups to the responses given in the quantitative design.

Second, the findings of this study are based entirely upon the research conducted in the Harare city and hence may not be applicable to other provinces in Zimbabwe. This survey should be carried out nation-wide so as to incorporate Generation Y consumers from other provinces. Therefore the researcher encourages the replication of this study in other provincial areas in which cross-provincial similarities and differences could be studied.

The third prospect for future research is to conduct comparative studies of the impact of service quality on customer loyalty among different service industries in Zimbabwe.

Fourth, it is proposed that the areas for further study should explore other variables that contribute to service quality besides the five dimensions used in this study.

Fifth, this research is age group specific (cohort specific) and does not provide an insight into other customer groups such as those who have passed the youth stage. This provides future
areas for research that could address the impact of service quality on customer loyalty of other generations or cross generational research.

Lastly the study was based on a snap survey, it is recommended that a longitudinal study be undertaken to ascertain if the trend remains the same. Generation-Y is expected to become one of the largest segments in the marketplace, and their behaviour a harbinger of how people may behave in the future (Bolton et al., 2013). Therefore, acknowledging and engaging Generation-Y is a major stride to harnessing the success of cell phone service firm
6 REFERENCES


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Appendix A - RESEARCH QUESTIONNAIRE

Consent section

The researcher is a student studying for a Masters’ dissertation as part of the Masters in Business Administration Degree with the University of Zimbabwe. The subject matter of the questionnaire deals with “The impact of service quality on teenagers and young adults (generation Y) customer’s loyalty in the cell phone service industry in Zimbabwe”.

May you please contribute your truthful opinion as a user of one of the cellular phone services in Zimbabwe.

Respecting confidentiality is among my values meaning your responses in this questionnaire will be kept confidential. Everyone who receives this questionnaire is kindly asked to help this research by participating even though it is voluntary and no penalty is associated with your withdrawal. The information which you supply shall be used solely for research purposes.

Please contact me or my supervisor for any concerns on the following details.

Researcher : Muswehaurari Chipo
Email : muswehauraric@gmail.com
Mobile : 0772816696

Supervisor : Dr Maxwell Sandada
Email : msandada@gmail.com

Questionnaire
AN ASSESSMENT OF THE IMPACT OF SERVICE QUALITY ON GENERATION “Y” CUSTOMER LOYALTY IN THE CELL-PHONE SERVICE INDUSTRY IN ZIMBABWE

Please answer all questions to the best of your ability. Indicate your preferred answer by placing the appropriate corresponding number in the empty box provided.

SCREENING QUESTIONS

1. Are you aged between 18-35 years?
   Yes 1  No 2

2. Do you own a mobile phone?
   Yes 1  No 2

If your answer is 1 for both questions above, please respond to the following questions by selecting the appropriate corresponding number in the box provided.

SECTION A: DEMOGRAPHICS

A1 Please indicate your gender
   Male 1  Female 2

A2 Please indicate your age category in years.
   <20 1  20-25 2  31-35 4  26-30 3
A3 Please indicate your highest academic qualification

<table>
<thead>
<tr>
<th>Qualification</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>High school</td>
<td>1</td>
</tr>
<tr>
<td>Certificate</td>
<td>2</td>
</tr>
<tr>
<td>Diploma</td>
<td>3</td>
</tr>
<tr>
<td>Degree</td>
<td>4</td>
</tr>
<tr>
<td>Post graduate degree</td>
<td>5</td>
</tr>
<tr>
<td>Other (specify)</td>
<td>6</td>
</tr>
</tbody>
</table>

A4 Please indicate your place of residence

<table>
<thead>
<tr>
<th>Density</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>High density</td>
<td>1</td>
</tr>
<tr>
<td>Medium density</td>
<td>2</td>
</tr>
<tr>
<td>Low density</td>
<td>3</td>
</tr>
</tbody>
</table>

SECTION B: MOBILE PHONE SERVICE PROVIDER INFORMATION.

B1 Which mobile service provider(s) do you use?

<table>
<thead>
<tr>
<th>Service Provider</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Econet</td>
<td>1</td>
</tr>
<tr>
<td>Net-One</td>
<td>2</td>
</tr>
<tr>
<td>Telecel</td>
<td>3</td>
</tr>
<tr>
<td>Econet &amp; Netone</td>
<td>5</td>
</tr>
<tr>
<td>Econet &amp; Telecel</td>
<td>6</td>
</tr>
<tr>
<td>NetOne &amp; Telecel</td>
<td>7</td>
</tr>
<tr>
<td>Other(s)- specify</td>
<td>8</td>
</tr>
</tbody>
</table>

B2 From your selected service provider(s) above, indicate your main service provider (only one) and answer the following questions basing on that service provider.
B3 For how long have you used the services of your current service provider?

<5yrs 1 6-10yrs 2 11-15yrs 3 >15yrs 4

B4 What was the main reason for selecting the cell-phone service provider?

Personal choice 1

Recommended by friends 2

Recommended by relatives 3

Promotions - (advertisements) 4

Other (specify) 5

SECTION C: ATTITUDE TOWARDS QUALITY OFFERED BY A SERVICE PROVIDER

Below are statements about your cell phone service provider. You can show the degree to which you agree or disagree with the statement by ticking the matching number in the 5 point scale below:

1=strongly disagree 2= disagree 3= moderately agree 4= agree 5= strongly agree
Please tick only one number for each statement

To what extent do you agree with the following statements?

<table>
<thead>
<tr>
<th>Tangibility of services</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>C1 The cell phone service provider has linked me to global platforms.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>C2 The service provider has convenient business hours.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>C3 Employees of the service provider have got a professional appearance.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>C4 The customer numbers which each service provider claims to have can be verified.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>C5 The young generation cannot do without the services of the cell phone service providers.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>C6 Advertised promotions are real and are provided promptly.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Assurance of service</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>C7 There is constant and uninterrupted connectivity throughout the day.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>C8 The internet speed which the service provider advertise can be achieved.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>C9 The service provider offers confidentiality of records and information of customers.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>Response</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>---</td>
<td>------------------------------------------------------------------------------</td>
<td>----------</td>
<td>----</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>C10</td>
<td>The service provider guarantee safe transactions to customers.</td>
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<tr>
<td>C11</td>
<td>The service provider instil confidence in the customers.</td>
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<tr>
<td>C12</td>
<td>Employees of the service provider are knowledgeable.</td>
<td></td>
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<tr>
<td></td>
<td><strong>Responsiveness</strong></td>
<td></td>
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<tr>
<td>C13</td>
<td>The mobile service provider offers prompt response to your queries.</td>
<td></td>
<td></td>
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<tr>
<td>C14</td>
<td>Suggestions made by customers on improving service quality are considered.</td>
<td></td>
<td></td>
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<tr>
<td>C15</td>
<td>There is very short waiting time to get to the help desk.</td>
<td></td>
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<tr>
<td>C16</td>
<td>There are minimum problems of “cross talk”.</td>
<td></td>
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<tr>
<td>C17</td>
<td>There are minimum problems of messages “sent but not delivered”.</td>
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<tr>
<td>C18</td>
<td>There are minimum problems of “noise”.</td>
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<td></td>
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<tr>
<td></td>
<td><strong>Reliability of service</strong></td>
<td></td>
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<tr>
<td>C19</td>
<td>I like that I do not get erroneous bills.</td>
<td></td>
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<tr>
<td>C20</td>
<td>The billing system for use of service is always correct.</td>
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<tr>
<td></td>
<td>The mobile service provider updates me about new pricing systems.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<td>---</td>
<td>-------------------------------------------------------------</td>
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<tr>
<td>C21</td>
<td>I do not face some problems in connection while roaming.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>C22</td>
<td>Network does not become busy during peak hours.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>C23</td>
<td>There are no hidden charges for cell phone use.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>C24</td>
<td><strong>Empathy</strong></td>
<td></td>
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<tr>
<td>C25</td>
<td>The customer care services see customer problems through their eyes.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>C26</td>
<td>The service provider pays individual attention to the customers.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>C27</td>
<td>The service provider has customer’s best interests at heart.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>C28</td>
<td>Service provider hold public shows to hear what customers think about them.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>C29</td>
<td>The service provider show compassion to the disadvantaged by donating and supporting charity.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>C30</td>
<td>The cell phone service provider reach out and repair public infrastructure.</td>
<td>Strongly disagree</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>
SECTION D: CUSTOMER LOYALTY

Below are statements about the effect of service quality on your loyalty where you are required to indicate the extent to which you agree or disagree with the statement by ticking the appropriate number where:

1= strongly disagree  2= disagree  3= moderately agree  4= agree  5= strongly agree

Tick only one number for each statement

To what extent do you agree with the following statements?

<table>
<thead>
<tr>
<th>Customer loyalty</th>
<th></th>
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<tbody>
<tr>
<td>D1 It would be complicated for me to change the cell phone service provider.</td>
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<td>D2 I will continuously use the services of my cell phone service provider in the near future.</td>
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<td>D3 I do recommend that others use the services of my cell phone service provider.</td>
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<td>D4 It means a lot to me to continue to use this cell- phone service provider.</td>
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<td>D5 My preference for the mobile service provider would not willingly change.</td>
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<td>D6 I feel locked to this supplier.</td>
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<tr>
<td>D7 It is difficult for me to use other suppliers of cell phone services.</td>
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</tr>
</tbody>
</table>
D8 | I am ready to make an extra effort to use services of this supplier. | Strongly disagree | 1 | 2 | 3 | 4 | 5 | Strongly agree
D9 | I will have problems in changing to a new service provider if I get a better offer. | Strongly disagree | 1 | 2 | 3 | 4 | 5 | Strongly agree
D10 | There are no few other suppliers that are realistic alternatives for me. | Strongly disagree | 1 | 2 | 3 | 4 | 5 | Strongly agree

End of questionnaire. Thank You.