International Journal of Mechanical and Production Engineering Research and Development (IJMPERD)
ISSN(P): 2249–6890; ISSN(E): 2249–8001
Vol. 10, Issue 3, Jun 2020, 16041-16054

FACTORS INFLUENCING CUSTOMER LOYALTY IN AFRICA: EVIDENCE FROM THE LITERATURE

Dr. KEHDINGA GEORGE FOMUNYAM

Mangosuthu University of Technology, South Africa

ABSTRACT

In recent times, customer loyalty has received serious attention from organizations, researchers, scholars and the academia. This is due to the importance of customer loyalty in achieving sustainability in organisations. There have been reports in Africa of companies that suffer from poor customer loyalty. Various authors and researchers have suggested factors to address this phenomenon that are tagged as critical in increasing customer loyalty in the continent. To this end, this study analyzed the customer loyalty literature in Africa with the primary aim of reaching a conclusion on the most important predictors of customer loyalty in Africa. Based on literature review, this study suggests that price, service quality, consumer satisfaction and brand image are critical in ensuring high levels of customer loyalty are achieved by organizations in Africa. Therefore, this study recommends that companies in Africa take these variables into account and make adjustments where possible to ensure customer loyalty and greater retention of customers.

KEYWORDS: Customer loyalty, Price, Service quality, Trust & Brand image

Received: Jun 08, 2020; **Accepted**: Jun 28, 2020; **Published**: Oct 13, 2020; **Paper Id.**: IJMPERDJUN20201521

Original Article

INTRODUCTION

Studies and researchers have given serious attention to customer loyalty in recent times and have been believed to be exclusive in ensuring organizational success. Customer loyalty is the act of actively selecting the products and services of one company over its rivals (Chambers, 2018). To this end, loyal customers may not motivated by price or quality, but prefer to pay more to the brand they are loyal to, in order to enjoy the same experience of the product. For this reason, companies are investing heavily in building customer loyalty as they want to continue shopping with their customers through their entire product lines. Furthermore, customer loyalty guarantees decreased marketing costs, reduced service costs, precision forecasting, enhanced brand image, a high standing among rivals, and customer feedback on authenticity and efficiency. This is because customer loyalty helps companies expand, boost interest, enjoy higher profits and increase retention of customers. Therefore, after using a product for the first time, a customer is said to be loyal when they repeat product purchase and refer family and friends to patronize the product.

Loyalty programs have received new attention in recent years for several reasons, according to Miller (n.d.). Firstly, because customer loyalty programs have a variety of advantages for businesses, but also because they have become part of the consumer experience. Nevertheless, recent survey shows that indexes of customer loyalty are dropping worldwide. When consumers have one or more bad experiences with their preferred brand, they are recorded to switch brands easily. Different business sectors on the African continent based on statistics have shown that if their current favourite brand does not meet their expectations, customers are reportedly changing brands easily. For example, Nigerian telecommunications industry organizations are constantly confronted with customers who easily switch service providers (Nigerian Communication Commissions, [NCC], 2018). In some other African countries, such as South Africa, Ghana, Kenya and Ethiopia, this is also accurate. In these countries, individuals known as subscribers are reported to have numerous Subscriber Identification Module (SIM) cards which they use to make calls and browse the internet. Continuous switching of service providers and multiple SIM cards indicate that the continent's individuals are becoming less committed to their preferred service providers. This problem also becomes apparent in the banking sector. Significant number of bank clients operate two or more accounts with different banks, explicitly displaying poor loyalty levels among bank clients. This poor loyalty problem is evident in other sectors on the African continent as well. Consequently, it becomes important to find a quick solution to this problem so that companies can enjoy high rates of customer loyalty leading to sustained high income.

This study is divided into different sections to that effect. The first section is used to further explain what customer loyalty actually means. The second section focused on providing statistics to prove that the customer loyalty index in various sectors in Africa is on sharp decline. The third part analyzed the customer loyalty literature with the goal of identifying some important factors which could significantly improve customer loyalty. the final part concludes the study.

Concept of Customer Loyalty

Customer loyalty shows how committed consumers are to the products or services of a business, and how high their propensity to choose one brand over the competition. Many have praised loyalty in the services industry as being very important to a product's survival and to maintaining competitive edge (Auka, 2012). Hence, Oliver 1997 (as stated in Li & Green (n.d.) described customer loyalty as a deep-held commitment to repurchase or re-patronize a favorite product in the future despite the potential for situational control and marketing efforts to trigger switching behaviour and recommend the product to friends and partners. Similarly, Gremler and Brown defined customer loyalty in 1996 (as cited in Gremler & Brown, 1998) as the degree to which a customer exhibits a service provider's repeated purchasing behaviour, possesses a positive attitude towards the provider and considers using this provider only when a need arises for such service. This shows how important customer loyalty is to the sustainability of organisations (Touzani & Temessek, 2009), which is why it is so important to emphasize getting it right the first time in the service industry, since the first experience of using a service is very long and very difficult to change. Rai and Srivastava (2012) submitted that customer loyalty is more sensitive in the services industry as a result of greater human involvement compared to the manufacturing industries. There is little margin for error when it comes to service delivery, which makes it important for organizations to get it right the first time because of the nature of intangibility of services.

Most loyal customer organizations perform better than organizations with less loyal customers. This can be said because customer loyalty, according to Rasheed and Abadi (2014), will lead to increasing corporate sales and eventually, profit margins while decreasing cost expenditure (Bagram & Khan, 2012). Businesses can hardly survive without having a large pool of customers (Ganiyu, Uche & Elizabeth, 2012). This is because, keeping existing clients loyal is less costly than recruiting a new client (Ndubuisi, 2006). In this study, customer loyalty is a condition in which an organization's client consistently patronizes the organization, recommends the organization to others, and a customer preference for their chosen organization voluntarily does not change.

Customers go through four stages of loyalty according to Oliver (1999). At the cognitive stage, loyalty begins, develops towards the affective, further to the conative stage and finally to the stage of action. The first stage of the loyalty process is the emotional loyalty. During this phase, a consumer's information about a particular brand is depicted as being preferable to others (Oliver, 1999). The dedication here is only based on belief in the brand (Rai & Srivastava, 2012). The customer trusts that the product is superior compared to others and, therefore, takes it over others. Therefore, buying decision is affected by information about the brand and its perceived benefits (Rai & Srivastava, 2012).Consumers thus exhibit cognitive loyalty to a brand following a critical examination of all available options and then arrive rationally at a decision (Manzuma-Ndaaba, Harada, Rome & Shamsudin 2015). Consumers prefer to patronize a brand they have the most knowledge about at this point of loyalty. That is, they buy a special product not because it's the best product, just because it's the product they've got more information about and they think it's the best product. Consumers after moving from the cognitive to the affective stage, will begin to develop a positive attitude towards the brand based on cumulatively acceptable consumption opportunities (Oliver, 1999). They develop a favorable attitude towards the brand, which is an affective form of loyalty, when organizations repeatedly meet consumer expectations (Aboul-Ela, 2015). This level is defined by a cognitive and affective commitment of the consumers to the product (Aboul-Ela, 2015).

The next stage is the conative stage, characterized by the desire of a customer to buy back or re-patronize a brand. Conative loyalty is a stage of loyalty in which customers show a strong commitment to a brand (Oliver, 1999). Consumers are at this point highly motivated to buy back a brand driven by optimism and good purchasing intentions (Rai & Srivastava, 2012). A conative loyal customer may not be easily swayed to switch brands, but may be moved by the organization's repeated failures in delivery (Blut, Evanschitzky, Vogel & Ahlert, 2007), which could lessen the consumer's strong brand loyalty (Oliver, 1999). This is the final stage of the stage of loyalty. This stage is characterized by strong motivations that remove any barriers that may pose a problem or hinder the loyalty-driven decision to buy a particular brand (Rai & Srivastava, 2012). This phase is controlled by emotions in conjunction with the additional desire to overcome barriers that might entice somebody to switch loyalty (Oliver, 1999). Action loyal customers are putting their loyalty into action at this process through strong emotions towards the brand. It is the loyalty rate that is strongest.

Customer Loyalty in Africa

The telecommunication sector is the worst hit when it comes to switching brands in Africa. In most of Africa a SIM card is sold very cheaply and sometimes offered as a free product because of the rush to attract and keep more subscribers by service providers. Subscribers find it very easy to switch service providers because of the ease of getting a new SIM card. But even with this, most subscribers were still apprehensive about switching, even with the very cheap cost of buying a new SIM card, because they wouldn't want to lose their mobile number. Based on that knowledge, the Mobile Number Portability (MNP) was introduced in some African countries. The MNP is a service that allows a subscriber to keep their SIM card number even when changing from one provider of mobile services to another. So when people switch between service providers, they don't have to go through the pain of sending out their new numbers to friends, family, colleagues and other contacts because their number stays the same (ncc.gov.ng). This invention has effectively made it much easier for customers to switch, and has further intensified the scramble to win and retain customers by service providers. The NCC website statistics show that a number of subscribers have in fact used the MNP program. For example, 11,574 ported out of Airtel Nigeria in December 2019 alone, 1,213 ported out of 9 mobile, 2,893 ported out of Globacom while 2,286 ported out of MTN Nigeria (ncc.gov.ng). In total, 17,966 subscribers ported from their service providers to other service providers within that period. In clearer terms, 7,533 subscribers moved on to other networks in July 2019, 11,034 subscribers in August, 14,354 subscribers in September, 9,801 subscribers in October, 17,669 subscribers in November and

17,966 subscribers in December 2019 (ncc.gov.ng). It clearly shows that MNP system users have been on a steady rise, as more and more subscribers are now preferring the system use.

From January 2019 until December 2019, 9 mobile has consistently the highest number of incoming MNP subscribers among other service providers. 77,492 transported from other networks to 9 mobile during that period, while the other three service providers in Nigeria had a total of 61,530 subscribers transported into their networks (ncc.gov.ng). This clearly shows that 9 mobile has been the MNP system's biggest benefactors, which reinforces that 9 mobile could be doing something right that attracts subscribers and make them less loyal to other service providers.

In South Africa, customer loyalty index has been reported to show that service providers fail to achieve high customer loyalty in their search. Lotz (2019) said that as network providers continue to invest heavily in infrastructure to deliver the best network service and coverage to South Africans, customer satisfaction in the battle for loyalty has all been reduced. Based on the results of certain statistical studies, it was revealed that the customer loyalty index for all service providers is on a downward trajectory and has been for three years.

More so, bank customer loyalty has been on a free downward trajectory in Nigeria. The Nigerian Banking Industry Customer Experience Survey, according to Lamikanra (2019), reveals that there is lower differentiation and lower satisfaction scores as the gap narrows between rated banks, more than ever before. It suggests a higher level of customer expectation compared with the experience provided. This survey findings are based on 25,466 retail customers, 3,045 SMEs and 369 business/corporate organizations seeking input on their banks. Higher customer satisfaction results in at the same time low customer loyalty. To this effect it can be deduced that service providers in the telecommunications industry in South Africa are experiencing low customer loyalty index.

Moreover, Ekeghe and Alekhuogie (2018) conducted a customer loyalty index survey at some selected Nigerian banks. The survey findings showed the selected banks are suffering somewhat from dropping customer loyalty index. The authors said that customers in Nigeria demanded ample room for improvement in digital banking services, as the majority of respondents wanted a better user interface, enhanced security features, increased services, particularly on the mobile banking platform, prompt notification of account activities, less cumbersome enrolment procedures, reduced fees for frequently used services.

Factors Influencing Customer Loyalty

On the African continent, numerous cross sectional and longitudinal studies have been conducted with the goal of determining variables that have significant influences on customer loyalty. Price is one of the most important variables commonly listed in the literature.

Price

According to Stanton (2005), price is a sum of money or likely the addition of products needed to obtain a combination of a product and service that follows. The price of a product is what the company gets in return for all the effort it puts into product production and marketing (Jobber 2010). Kotler and Armstrong (2010) described price as the amount of money that a customer pays for a product or service in return. Intense competition among organisations in Africa has led to a dramatic decline within the rates charged by them. Price is a very important concept for any company (Jobber, 2010), and it is necessary and crucial for managers to understand how to set prices as both under-charging and over-charging can have a major impact on consumer productivity and satisfaction (Jobber, 2010). According to Adeleke and Aminu (2012), in most cases the organisations with the lowest rates results in such organisations having a large pool of clients. Organisations whose prices are reasonable will create customer satisfaction and therefore customer loyalty.

Price is always an important feature, as it is one of the key determinants of the value of a product (Meldrum & Mcdonald, 2007; Schewe & Smith, 1980), and one of the major factors affecting the choice of buyers (Kotler & Armstrong, 2006). Price is thus an extremely important factor for advertisers in addressing consumers ' needs and wants (Shewe & Smith, 1980). It has been said that price is a very difficult aspect to manage for the marketing mix, as it is subject to many pressures that are independent of marketing objectives (Lovelock & Wirtz, 2007; Meldrum & Mconald, 2007; Kotler & Keller, 2006). Allowing price to float freely or be determined with little thought is far too difficult (Fifield, 2008). In support of their overall marketing strategy, it is important organizations to set prices along industry line to ensure customer loyalty (Fifield, 2008). Similarly, a key goal of effective pricing strategy is to manage prices in ways that support an organisation's profitability objectives, and it requires understanding competitors pricing, and the value created to customers (Lovelock & Wirtz, 2007). Price represents the only element in the marketing mix that produces revenue, all other elements in the marketing mix represents costs (Fifield, 2008; Kotler & Keller, 2006).

In Ghana, Anning, Samuel and Jewel (2018) assessed price influence on customer loyalty in Accra, Ghana, using a case study of Shoprite store in Accra. Sixty respondents were sampled, and questionnaires were used to collect the data used for the study from these sampled respondents. The study findings revealed that price is the most essential element which attracts Shoprite customers. The authors also spoke on the basis of their empirical analysis that customers confirmed that as a result of lower prices they always buy from Shoprite and keep making repeated purchases for the same reason. In their research in Nigeria, Oyatoye, Adebiyi and Amole (2013) concluded that price plays a role in making consumers prefer a given service provider and others. Results of the regression analysis of Olatokun and Nwonne (2012) showed that price is an important tool when consumers make choices among mobile service providers in Nigeria.

Service Quality

Service quality has been studied by numerous researchers in different fields of study (Tefera, 2015) and has been considered as one of the key determinants of customer loyalty by researchers (Gaurav & Khan, 2013; Ivanauskiene & Volungenaite, 2014). Service quality is the difference between expected output and actual output (Mohammed, 2013; Dehghan, 2013; Jeremiah, Ojera & Ochieng, 2015; Ehsani & Ehsani, 2015). Service quality has been defined by many researchers as the comparison between expectations and the actual service received (Parasuraman, Zethaml & Berry, 1985). Kihara and Ngugi (2015) have described quality of service as the overall impression of relative efficiency by the customer of the organisation and its services.

In most cases quality influences consumer purchasing decisions (Ullah, Khan & Shahzad, 2015). When an experience exceeds what a customer expects, the expectation is positively disconfirmed, and a favourable customer assessment is perceived (Kabir, Mirza & Alam 2009). A service is an economic activity that creates value and provides benefits to consumers at particular times and places by making a desired change to or on behalf of the service user (Poku, Zakari & Soali, 2013). Service intangibility makes it very important for companies to put greater emphasis on quality assurance services. Because of the sensitivity of services, service organisations now place emphasis on service quality, leading to organisations competing on the basis of providing better services (Mahmudi & Abdoli, 2016). For organisations to survive the competition on the basis of rendering service quality, it is of essence they deliver quality services to their customers (Mahmudi & Abdoli, 2016).

Amiruddin (2013) defined service quality as the outcome and process quality of the service from all previous service experiences, so the quality of service assessment does not depend solely on the outcome quality of the service but also involves an evaluation of the service delivery process. Perception of the quality of service is related to customer feelings and attitudes in relation to their experience during the operator's service (Hazra & Srivastava, 2009). The cause of the success of organizations and service providers is inseparable from the form of services to create customer satisfaction and loyalty, some things to improve, among others (Basir, Modding, Kamase & Hassan, 2015), therefore, service quality is of utmost importance for organisational growth.

Chinomona (2014) analyzed the relationship on customer loyalty in South Africa between e-service quality. Using a sample of customers in South Africa's Gauteng Region, the results from the study revealed that e-service quality positively affects customer loyalty. That means an increase in e-service quality would result in a corresponding increase in customer loyalty. Al-shammari & Kanina's research (2014) found quality of service to be a determinant of customer loyalty. According to this is Auka's (2012) research in Kenya, where service quality has been found to be one of the critical factors influencing bank customer loyalty in Kenya. However, a study carried out by Hashim (2014) in the telecommunication industry in North-West Nigeria also found service quality to have a positive effect on customer loyalty.

In another Magasi (2016) study in Tanzania the determinants of customer loyalty were examined in the banking industry. Hence, the study examined the quality of service as a potential determinant of bank customer loyalty in Tanzania. Redda and Deventer (2017) evaluated the impact of quality of service on the loyalty of banks ' generation Y students in South Africa. Generation Y students in marketing are students who were born in the 80s and 90s. It explains why they are nowadays youths. A self-administered questionnaire was used to gather data from a convenience sample of 271 registered banking students at two public campuses in Gauteng, South Africa. Using descriptive statistics, reliability tests, correlation analysis, and multivariate regression analysis, the data collected were analyzed. Findings from the study indicate that perceived service quality of South African Generation Y students has a statistically significant positive influence on their bank loyalty.

Trust

Trust is seen as one of consumer loyalty's most important antecedents (Akbar & Parvez, 2009). Hence, customer trust management is key (Roostika, 2011). Trust is essentially subscribers ' emotional engagement with a particular service provider (Kiyani, Niazi, Rizvi & Khan, 2012). Trust is when subscribers are assured that their service provider is professional and effective in keeping promises, according to Chinomona and Sandada (2013). It is the willingness to count in the face of risk on another party (Upamannyu, Gulati, Chack & Kaur, (2015).

Customers who think their preferred organisations are genuinely concerned about their needs have confidence in such organisations (Chinomona & Sandada, 2013). Customers who trust their service provider have positive behavioural intentions with respect to their respective organisations (Akbar & Parvez 2009). Morgan and Hunt (1994) took the view that confidence occurs when a customer believes in the honesty of an organisation. Hence, consumers who trust a firm expect the advertised pledge to be fulfilled (Nguyen, Leclerc & LeBlanc, 2013).

Trust is a relationship that binds a customer to the organization according to Sawar, Abbasi and Pervaiz (2012). When trust exists, the customer believes the organisations willingly, based on the expectation that the organisation will be honest and meet the needs of the customers. Customer trust refers to certain dimensions of customer beliefs that lead to commitment and duty (Ghasemi & Beiranvand, 2016), which implies that if customers trust organisations, they can count on the long-term availability and benefits of the services provided. Organisations can build emotional trust if they can prove that the brand is only for the customers and meet their expectations (Ahmad, Rizwan, Ahmad & Haq, 2014). Therefore, to gain customer trust, organisations should be reliable and competent in the cause of service delivery.

According to Gul (2014), confidence is a significant factor that interferes between consumer behaviours before and after buying a particular product. It results in long-term loyalty and makes the partnership between the organisation and the customer stronger. Consequently, when a customer trusts a business or a brand, the customer is willing to form a positive purchase intention towards the business (Vurren, Lombard & Tonder, 2012) Kassim and Abdullah (2008) explain that a relationship is crucial to trust management, because a client typically needs to buy a service before experiencing it. Trust in the context of this study is defined as the believe consumers have in their service providers to always provide them with quality services at competitive prices. This is similar to the conceptualization of Chinomona and Sandada (2013).

Chinomona and Sandada (2013) examined that customer trust has a major influence on customer loyalty. The study used a data set of 151 from athletes in South Africa's Gauteng Province to analyze the relationship. The empirical analysis result revealed that customer confidence predicts whether or not customers become loyal. Magasi (2016) performed a similar study on consumer loyalty and trust in Tanzania. The study concluded that trust is a key determinant of client loyalty. Increasing customer confidence will thus lead to a corresponding customer loyalty. In addition, Husnain and Akhtar (2015) did an empirical analysis in their study on the relationship between trust and customer loyalty. 100 university students who had accounts in different banks and used convenience sampling completed a questionnaire derived from previous studies and relevant literature. The data was processed through multiple regression analysis. Results indicated a significant effect of trust and expect a good proportion of variation in customer loyalty.

Brand Image

Brand image is the general impression that is already retained or prospective consumers have of a company. Therefore, brand image is what customers think of a company, and how they think. This includes the interpretation of marks in customers ' minds. It's the way a specific brand positions itself on the market. Brand image conveys emotional value and not just an image of the mind. Consumers develop various associations with brands based on usage, and they form brand image from these associations. Based on the subjective perceptions of associations package which the customers have about the brand, an image is created about the brand. Kaemingk (2019) states that brand image may evolve over time and does not necessarily involve a purchase customer or the use of your products and/or services. Since customers can view a brand differently, it's important to work hard to maintain a consistent brand image.

When it comes to consumer behaviour, brand image is seen as a very important concept. This is because customers choose a brand that is based on the viewpoint, feeling or attitude of the customer toward the brand image. To this end, if a company consistently maintains a favourable and desirable public image it would result in a better market place and an improved competitive advantage resulting in a higher market share (Stephen, 2007). In short, brand image of the stronger organisations, the higher the market share and the higher the customer loyalty. Brand image is one of the factors considered to be a major determinant of customer loyalty in literature.

Quite a few scholars have empirically evaluated the impact brand image has on customer loyalty in Africa. For example, Chinomona (2016) assessed brand image influence on brand loyalty in South Africa's Gauteng province. Data were collected and empirically examined from 151 respondents. Results from the study suggest that brand image strongly influences customer loyalty to particular brands. Omwono and Mugambi (2017) have also looked at the relationship between branding and customer loyalty in Kenya. The research employed descriptive statistics including ratios, percentages, mean, and standard deviations. Examination of the association in the sample allowed inferences based on the relationship between each of the independent variables and the dependent variable. Multiple regression enabled assessment of branding's effect on customer loyalty as a whole. The findings of the study indicated branding is a significant predictor of customer loyalty.

METHODOLOGY

This study sought to examine key and relevant customer loyalty determinants in Africa. Studies have been reviewed from various countries on the African continent with the aim of fishing out variables that are cogent in ensuring high customer loyalty to brands on the mainland. In order to achieve this, the study adopted the use of historical research design by reviewing critical literature from which important customer loyalty determinants were derived.

FINDINGS AND DISCUSSIONS

This research examined various variables that should be considered critical to achieving high levels of customer loyalty for business organizations in Africa. This was done by critically examining the customer loyalty literature with the primary purpose of deriving variables which are very significant in predicting customer loyalty. Hence, the main objective of this study is to provide academic variables that will ensure high levels of customer loyalty if put into use by business organizations.

Based on the literature review, the price of goods and services is one of the literature's very important determinants of customer loyalty (Anning et al., 2018; Oyatoye et al., 2013). Too high prices can dissuade consumers, while excessively low prices can lead consumers to see the product as inferior. It thus becomes necessary for organizations to set prices alongside the price of the industry. To this end, as consumers become less pleased with an organization's pricing strategy, they may think about switching brands. On the contrary, satisfactory remarks by customers about the pricing of a product will ultimately lead to high customer loyalty and hence, high retention rates.

This research also shows that quality of service is a prominent determinant of customer loyalty. High customer expectations of service quality can improve loyalty, which potentially lead to high market retention rates. This suggests that when consumers consider a specific brand's quality of service as being on a positive side, they tend to favour that brand over others. They have also become the brand's evangelist by persuading friends and families about the potential benefits they would appreciate using the brand. This view is commemorated by Sanita and Mutuku (2019).

More so, consumer confidence in product performance leads to consumer loyalty. Thus, when consumers trust that a particular product will always give them what they want to meet their needs, meet their needs, and exceed their expectations, such customers will always favour the product over others (Magasi, 2016).

Eventually, brand image affects customer loyalty, based on this study's findings. When customers prefer a single brand's identity over others, they are tenacious and loyal consumers regardless of the circumstances (Chinomona, 2016). For example, some consumers prefer to buy Mercedes Benz as opposed to other car manufacturers when using cars. Some other consumers prefer the use of Apple laptops and phones over other producers of phones and laptops. This explains the power of brand image in boosting and improving consumer loyalty.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that the quadruple of price, quality of service, trust and brand image are significant predictors of customer loyalty and are very important. Consequently, this study suggests that managers devote more time and resources to ensure meaningful improvement in the quality of the services that they provide to the public. Significant improvement in the quality of service would help ensure customers remain faithful to their service providers, as consumers attach considerable importance to the quality of service. Management should conduct online polls from time to time to determine their consumers' satisfactory level with respect to their pricing scheme and the quality of the services they provide. Such polls will make it possible for management to know areas where consumers are happy about their prices and service quality. With this knowledge, managers will be able to make improvements and adjustments where necessary. It is also important for organizations to work tirelessly to ensure that their products work exactly as set out. Slight deviation from the product specifications will make customers apprehensive about the product being used. Where a product works as a specified customer trust, it will increase significantly, achieving high and positive brand image by such organisations.

CONTRIBUTION TO KNOWLEDGE

Various studies on the factors that determine customer loyalty in the continent have been performed in Africa. This current study reviewed these papers with the primary reason for emphasizing very important customer loyalty determinants among the number of factors listed in the literature. First, this study is domiciled on Africa, and a study with this kind of goals has not been done on the continent, in the knowledge of the researcher. With the help of this study, organizations now know from the range of factors in the literature that affect customer loyalty that cogent factors are price, service quality, trust and brand image.

REFERENCES

1. *Aboul-Ela, G. (2015). Analyzing the antecedents of customer loyalty. European Centre for Research Training and Development, 3(5), 34-48.*
2. *Adeleke, A., & Aminu, S. A. (2012). The determinants of customer loyalty in Nigeria's GSM market. International Journal of Business and Social Science, 3(14), 209–222.*
3. *Ahmad, Z., Rizwan, M., Ahmad, M., & Haq, M. (2014). Effect of brand trust and customer satisfaction on brand loyalty in Bahawalpur. Journal of Sociological Research, 5(1), 306-326.*
4. *Akbar, M. M., & Parvez, N. (2009). Impact of service quality, trust, and customer satisfaction on customers loyalty. ABAC Journal, 29(1), 24-38.*
5. *Al-shammari, M., & Kanina, A. S. (2014). Service quality and its relationship with customer satisfaction and loyalty in a Saudi Arabian automobile company. Global Journal of Management and Business Research, 14(8), 13–21.*
6. *Amiruddin, N. H. (2013). Price, service quality and customer loyalty: A case of air Asia. South East Asia Journal of Contemporary Business, Economics and Law, 2(1), 34-40.*
7. *Anning, L., Samuel, D. & Jewel, D. N. (2018). The influence of price on customer loyalty in the retail industry. Scholars Bulletin, 1-4(11), 860-873.*
8. *Auka, D. O. (2012). Service quality, satisfaction, perceived value and loyalty among customers in commercial banking in*

Nakuru municipality, Kenya. African Journal of Marketing Management, 4(5), 185–203.

9. *Bagram, M., & Khan, S. (2012). Attaining customer loyalty! The role of consumer attitude and consumer behaviour. International Review of Management and Business Research, 1(1), 1–8.*
10. *Basir, M., Modding, B., Kamase, J., & Hasan, S. (2015). Effect of service quality, orientation services and pricing on loyalty and customer satisfaction in marine transportation services. International Journal of Humanities and Social Science Invention, 4(6), 1-6.*
11. *Blut, M., Evanschitzky, H., Vogel, V. and Ahlert, D. (2007). Switching barriers in the four- stage loyalty model. Advances in Consumer Research, 34, 726- 34.*
12. *Chambers, S. (2018). The importance of customer loyalty. Retrieved from https://www.nicereply.com/blog/the-importance-of-customer-loyalty/ [Accessed on 21/02/20]*
13. *Chinomona, R. (2014). The influence of E-Service quality on customer perceived value, customer satisfaction and loyalty in South Africa. Mediterranean Journal of Social Sciences, 5(9), 331-341.*
14. *Chinomona, R. (2016). Brand communication, brand image and brand trust as antecedents of brand loyalty in Gauteng Province of South Africa. African Journal of Economic and Management Studies, 7(1), 124–139.*
15. *Chinomona, R., & Sandada, M. (2013). Customer satisfaction, trust and loyalty as predictors of customer intention to re-purchase South African retailing industry. Mediterranean Journal of Social Sciences, 4(4), 437-446.*
16. *Dehghan, A. (2013). Service quality & loyalty: A review. Modern Management Science & Engineering, 1(2), 2052–2576.*
17. *Dib, H., & Al-msallam, S. (2015). The effects of the determinants of customer satisfaction on brand loyalty. Journal of Research in Business and Management, 3(3), 1–12.*
18. *Ehsani, Z., & Ehsani, M. H. (2015). Effect of quality and price on customer satisfaction and commitment in Iran auto industry. International Journal of Service Science, Management and Engineering, 1(5), 52–56.*
19. *Ekeghe, N., & Alekhuogie, N. (2018). Agusto & Co. Launches Digital Banking Satisfaction Index. Retrieved from https://www.thisdaylive.com/index.php/2018/10/04/agusto-co-launches-digital-banking-satisfaction-index/ [Accessed on 23/02/20]*
20. *Ganiyu, R., Uche, I., & Elizabeth, A. (2012). Is customer satisfaction an indicator of customer loyalty? Australian Journal of Business and Management, 2(7), 14–20.*
21. *Gaurav, K., & Khan, K. M. (2013). Impact of relationship marketing and perceived service quality on customer loyalty : An agenda for inquiry. The International Journal of Management, 2(3), 46–52.*
22. *Ghasemi, N., & Beiranvand, T. (2016). Effect of customer commitment on trust and loyalty of customers towards air travel agencies in Ahwaz city, Iran. Journal of Administrative Management, Education and Training, 12(3), 92-101*
23. *Gremler, D. & Brown, S. (1996). Service loyalty: Its nature, importance, and implications. In Gremler, D. & Brown, S. (1998). Worth beyond revenue: The full value of a loyal customer. International Service Quality Association, 1-14.*
24. *Gul, R. (2014). The relationship between reputation, customer satisfaction, trust, and loyalty. Journal of Public Administration and Governance, 4(3), 368-387.*
25. *Fifield, P. (2008). Marketing strategy masterclass: making marketing strategy happen (1st ed.). Hungary: Elsevier Ltd.*
26. *Hashim, Y. A. (2014). Determinants of customer loyalty among subscribers of Global System for Mobile (GSM) communication in North-Western Nigeria. WEI International Academic Conference Proceedings, 119–130.*

27. *Hazra, S. G., & Srivastava, K. B. L. (2009). Impact of service quality on customer loyalty, commitment and trust in the Indian banking sector. Journal of Marketing Management, 75-93.*

28. *https://www.ncc.gov.ng/statistics-reports/industry-overview#view-graphs-tables-7*

29. *Husnain, M. & Akhtar, W. (2015). Relationship marketing and customer loyalty: Evidence from banking sector in Pakistan. Global Journal of Management and Business Research, 15(10), 1-15.*

30. *Ivanauskiene, N., & Volungenaite, J. (2014). Relations between service quality and customer loyalty : An empirical investigation of retail chain stores in emerging markets. American Journal of Social Science, 3(2), 113–120.*

31. *Jeremiah, S. N., Ojera, P. B., & Ochieng, I. O. (2015). Analysis of the moderating role of service failure on the relationship between service quality and customer satisfaction: Evidence from Kenya's mobile phone sector. International Journal of Economics, Commerce and Management, 3(12), 656–667.*

32. *Jobber, D. (2010). Principles and practice of marketing (6th ed.). London: McGraw-Hill Higher Education.*

33. *Kabir, R., Mirza, M. D. A., & Alam, Z. (2009). Factors determining the customer satisfaction & Loyalty: A study of mobile telecommunication industry in Bangladesh. ASA University Review, 3(2), 147–156.*

34. *Kaemingk, D. (2019). What is brand image and how do you measure it. Retrieved from https://www.qualtrics.com/blog/brand-image/ [Accessed on 23/02/20]*

35. *Kihara, A., & Ngugi, G. (2015). Factors influencing customer loyalty in telecommunication industry in Kenya. International Journal of Social Sciences and Entrepreneurship, 1(2), 14–29.*

36. *Kiyani, T. M., Niazi, M. R., Rizvi, A. R., & Khan, I. (2012). The relationship between brand trust, customer satisfaction and customer loyalty. (evidence from automobile sector of Pakistan. Interdisciplinary Journal of Contemporary Research in Business, 4(1), 489-502.*

37. *Kotler, P., & Armstrong, G. (2006). Principles of marketing (11th ed.). India: Prentice Hall International.*

38. *Kotler, P. & Armstrong, G. (2010). Principles of marketing (11th ed.). New York: Prentice Hall International.*

39. *Kotler, P., & Keller, K. L. (2006). Marketing management (12th ed.). New Jersey: Pearson Education, Inc.*

40. *Lamikanra, B. (2019). 2019 Banking Industry Customer Experience Survey. Retrieved from https://home.kpmg/ng/en/home/insights/2019/12/2019-banking-industry-customer-experience-survey.html [Accessed on 23/02/20]*

41. *Lotz, B. (2019). Customer satisfaction index reveals telcos are failing to champion their customers. retrieved from https://www.htxt.co.za/2019/05/23/customer-satisfaction-index-reveals-telcos-are-failing-to-champion-their-customers/ [Accessed on 23/02/20]*

42. *Lovelock, C., & Wirtz, J. (2007). Services marketing (6th ed.). USA: Pearson Prentice Hall.*

43. *Magasi, C. (2016). Determinants of customer loyalty in sub-Saharan African banking industry: an empirical review. International Journal of Economics, Commerce and Management, 4(2), 574-588.*

44. *Mahmudi, R. K., & Abdoli, E. (2016). The effect of service quality on customer loyalty (case study : Clients of Asia Insurance Co., Miandoab , Iran). International Journal of Humanities and Cultural Studies, 3(1), 789–803.*

45. *Manzuma-Ndaaba, N., Harada, Y., Romle, A. & Shamsudin, A. (2015). Cognitive, affective and conative loyalty in higher education marketing: Proposed model for emerging destinations. International Review of Management and Marketing, 6, 168-175.*

46. Meldrum, M., & McDonald, M. (2007). Marketing in a nutshell (1st ed.). UK: Elsevier Ltd.
47. Miller, G. (n.d.). 10 benefits of implementing a customer loyalty program. Retrieved from https://www.annexcloud.com/blog/10-benefits-implementing-customer-loyalty-program/ [Accessed on 21/02/20]
48. Mohammed, G. (2013). The impact of service quality on customers' loyalty. A study on five stars hotel's customers in Riyadh, KSA. European Journal of Business and Management, 5(31), 230–241.
49. Morgan, M. R., & Hunt, S, D. (1994). The commitment-trust theory of relationship marketing. Journal of Marketing, 58(7), 20-38.
50. Ndubisi, N.O. (2006). Effect of gender on customer loyalty: A relationship marketing approach. Marketing Intelligence & Planning, 24(1), 48-61.
51. Nguyen, N., Leclerc, A., & LeBlanc, G. (2013). The mediating role of customer trust on customer loyalty. Journal of Service Science and Management, 6, 96-109.
52. Ojo, O. (2010). The relationship between service quality and customer satisfaction in the telecommunication industry: Evidence from Nigeria. Broad Research in Accounting, Negotiation, and Distribution, 1(1), 88–100.
53. Olatokun, W., & Nwonne, S. (2012). Determinants of users' choice of mobile service providers in the Nigerian telecommunications market. African Journal of Computing & ICT, 5(4), 19–32.
54. Oliver, R.L. (1997). Satisfaction: A behavioral perspective on the consumer. In Li, M., & Green, R. D. (n.d.). A mediating influence on customer loyalty: The role of perceived value. Journal of Management and Marketing Research, 1–12.
55. Oliver, R. L. (1999). Whence consumer loyalty? Journal of Marketing, 63(4), 33-44.
56. Omwono, W. O. & Mugambi, F. (2017). Effects of branding on customer loyalty at Safaricom Company Limited in Mombasa. Imperial Journal of Interdisciplinary Research, 3(5), 479-499.
57. Oyatoye, E. O., Adebiyi, S. O., & Amole, B. B. (2013). An empirical study on consumers preference for mobile telecommunication attributes in Nigeria. British Journal of Economics, Management & Trade, 3(4), 419–428.
58. Parasuraman, A., Zeithaml, V.A. & Berry, L.L. (1985). A conceptual model of service quality and its implications for future research. Journal of Marketing, 49(4), 41-50.
59. Poku, K., Zakari, M., & Soali, A. (2013). Impact of service quality on customer loyalty in the hotel industry: An empirical study from Ghana. International Review of Management and Business Research, 2(2), 600–609.
60. Rai, A. K., & Srivastava, M. (2012). Customer loyalty attributes: A perspective. Management Review, 22(11), 49–76.
61. Rasheed, F., & Abadi, M. (2014). Impact of service quality, trust and perceived value on customer loyalty in Malaysia services industries. Procedia - Social and Behavioral Sciences, 164(8), 298–304.
62. Redda, E. H. & Deventer, M. (2017). Influence of perceived customer value, employee service quality, bank image and customer satisfaction on generation Y students' bank loyalty. International Journal of Business and Management Studies, 9(2), 1-16.
63. Roostika, R. (2011). The effect of perceived service quality and trust on loyalty: customer's perspectives on mobile internet adoption. International Journal of Innovation, Management and Technology, 2(4), 286-291.
64. Sanita, S. I. & Mutuku, B. (2019). Effects of service quality dimensions on customer satisfaction in real estate industry in Kenya. International Journals of Academics & Research, 2(1), 45-63.

65. *Sarwar, M. Z., Abbasi, K. S., & Pervaiz, S. (2012). The effect of customer trust on customer loyalty and customer retention: A moderating role of cause related marketing. Global Journal of Management and Business Research, 12(6), 27-36.*

66. *Schewe, C. D., & Smith, R. M. (1980). Marketing concepts and applications (1st ed.). USA: McGraw-Hill, Inc.*

67. *Stephen, L. (2007). The effect of brand image on overall satisfaction and loyalty intention in the context of colour cosmetic. Asian Academy of Management Journal, 12(1), 83-107.*

68. *Tefera, O. (2015). Hotel grading, service quality, satisfaction and loyalty – proposing a theoretical model and relationship. African Journal of Hospitality, Tourism and Leisure, 4, 1–17.*

69. *Touzani, M., & Temessek, A. (2009). Brand loyalty: Impact of cognitive and affective variables. Economics and Applied Informatics, 227–242.*

70. *Ullah, S., Khan, S., & Shahzad, S. (2015). Factors effecting customer retention. City University Research Journal, 5(1), 147–161.*

71. *Vurren, T., Lombard, M., & Tonder, E. (2012). Customer satisfaction, trust and commitment as predictors of customer loyalty within an optometric practice environment. Southern African Business Review, 16(3), 81-96.*