

**CUSTOMER SATISFACTION AND BRAND CREDIBILITY AS PREDICTORS OF
BRAND LOYALTY AMONG GLOBACOM (GLO) SUBSCRIBERS: A STUDY OF
THE STUDENTS OF THE UNIVERSITY OF LAGOS.**

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CERTIFICATION

I certify that this work was carried out by **Owodunni Olatunji Ayomikun** at the Department of Mass Communication, Mountain Top University, Ogun State, Nigeria under my supervision.

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DEDICATION

This work is dedicated to God Almighty, my creator, my backbone , my source of wisdom, knowledge and understanding. He has been the source of my strength throughout this project and on His wings only have I soared. Many thanks to my parents andmy entire family for their immense support, as well as all of the lecturers in Mountain Top University's department of Mass Communication for impacting knowledge in me

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ABSTRACT

CUSTOMER SATISFACTION AND BRAND CREDIBILITY AS PREDICTORS OF BRAND LOYALTY AMONG GLOBACOM (GLO) SUBSCRIBERS: A STUDY OF THE STUDENTS OF THE UNIVERSITY OF LAGOS. Brand loyalty is a relevant symbol for firms to be honest about their products and services and to examine complaints. The high level of competition and rapid changes in the market and technology make it complex for a brand to sustain momentum without focusing on delivering the value that customers require especially in terms of customer satisfaction and brand credibility. Customer satisfaction should therefore also drive service providers' loyalty and service decisions because customers view value on the benefits of the products and services they receive. Brand credibility is the reliable information about the brand of high quality which indicates a superior quality position of the brand. It is one of the most important attributes to identify a brand and achieve a good brand image. For a brand to be perceived as being credible, continuously maintaining brand promise is crucial. Therefore, as the environment changes and as consumer experience and their needs change, the value they seek also changes. In markets where quality is not easily observable, customers often make their buying decisions amid feelings of doubt, which can make them unwilling to patronize a brand. Therefore, brand credibility and customers satisfaction is used as signals to effectively justify brand loyalty of telecommunication service providers in Nigeria.

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND TO THE STUDY

Customer happiness and brand credibility have both recently been acknowledged as crucial elements in any company's growth. Customer satisfaction, which has to do with meeting, exceeding, and ultimately fulfilling consumers' expectations, is the sentiment of contentment with the services or products offered by a firm. On the other side, brand credibility is the perception of confidence in a company; keeping a brand promise is crucial because it affects consumer behavior, which in turn has an impact on how well an organization does overall.

Customers are an organization's most precious asset, according to Niazi, Tehmina, and Basit (2019). The rapid growth of the service sector has led to businesses adopting a fundamental shift toward a service-based model of exchange in which consumers play a significant role. Customer pleasure is the precursor to trust, according to Leninkumar's (2017) study, which demonstrated the strong link between brand credibility and consumer satisfaction. Human nature frequently drives us to build trust in situations where we are gratified. Customers are more likely to trust a brand they are more satisfied with than one that they are not.

According to American marketing author Kotler, a person's feelings of satisfaction or dissatisfaction stem from comparing a product's perceived performance or outcome to his or her expectations. According to Razak & Mohd's research from 2019, customer happiness reflects how well the product use experience stacks up to the buyer's value expectations. In order for a consumer to be considered happy, the service provided must have surpassed their prior expectations, which is important for fostering brand loyalty. Due to the indestructible nature of services, which is a belief in the product knowledge held in a brand, brand credibility is crucial in the service sector. It is dependent on customers' perception of whether

the brand has the ability to be accepted in the consumers' minds (Jeng, 2016). Brand credibility develops with the brand experience when consumers utilize the product. It refers to the product positioning in the minds of the consumers to build customers' choices (Bougoure and Bennett, 2016).

A credible brand indicates that marketing activities will be more cost-effective because of the higher likelihood of message adoption, which will bring businesses increased revenue through repeat business and referrals. A credible brand guarantees consumers of a quality they can depend on. When customer loyalty is threatened by competing offerings, as it is in the Nigerian telecommunications sector, skillfully implemented customer retention strategies can be a source of competitive advantage for an organization, according to Izogo (2015) in his study on the country's telecommunications market. In order to remain in a cutthroat industry, telecommunication service providers have learned how crucial it is to evaluate the goods and services they supply. According to the National Communication Commission (2015), the telecom industry is probably Nigeria's most vibrant and competitive industry after the petroleum sector.

According to Adekiya (2016), the most renowned of these brands are the Global System for Mobile Communication (GSM) companies: MTN, Globacom, Airtel, and 9Mobile, as cited in the (NCC 2015) study on the Nigerian telecom market. Among these corporate brands are 95 percent of Nigeria's telecoms business, worth at over 2 trillion naira, and an enviable subscriber base of 140,822,483 people (National Communication Commission, 2015). While other studies have discussed the importance of customer satisfaction, brand credibility, corporate image, and service quality in promoting brand loyalty, the extent to which these factors promote brand loyalty has yet to be thoroughly investigated, as most market research on measuring brand loyalty has focused on the frequency of repeated purchase or patronage.

Specifically, behavioral loyalty There are two major dimensions of loyalty: behavioral and attitudinal loyalty.

Customers were divided into two groups in the Colombo and Morrison approach: hard-core loyalists and potential switchers. As a result, after any particular purchase, a customer will either be sufficiently satisfied to ignore other brands and repurchase the previous brand purchased, or he will analyze alternatives and have a probability of purchasing each. This study intends to investigate customer satisfaction and brand credibility as factors that lead to brand loyalty while taking into account the two most important elements of brand loyalty.

1.2 STATEMENT OF THE PROBLEM

Numerous Nigerian service providers obtained integrated control licenses after the Nigerian telecommunication industry was deregulated in 1996 in order to achieve freedom and efficiency, leading to a significant increase in the telecommunication sector's activity over the past 15 years (Adekiya, 2016). As a result, the Nigerian telecom industry is now likely Nigeria's second-most vibrant and competitive industry after the petroleum industry. In what is seen as a fierce battle to increase the number of subscribers on their networks, each of the well-known companies (MTN, GLO, AIRTEL, and 9MOBILE) is continuously on the lookout for ways to innovate by releasing new offers to the market. . Results from the research conducted by the Nigerian National Telecommunication Commission in 2014, stated that subscribers in the mobile telecom market possess more than one line, the implication of this is that offering high service quality to ensure customer satisfaction and brand credibility is solely not sufficient to ensure brand loyalty in the telecom market, for example, Price may dictate that brand-loyal behavior be manifested toward another brand rather than the most preferred brand.

According to Al-Msallam (2015), who was citing Reichhelds' study, consumers who are satisfied or highly satisfied tend to demonstrate between 60 and 80 percent defect in most businesses. This suggests that satisfied customers are not necessarily loyal. Brand loyalty has been defined exclusively from a behavioral perspective in studies by venerable academics like (Ehrenberg, Goodhart, and Barwise; Blattberg and Sen; Khan, Kalwani, and Morrison), which has prevented the research paradigm on brand loyalty from yielding results that can be generalized. In their investigations, other researchers (Day, Dick and Basu, Baldinger and Rubinson) stressed the need of taking human attitude into account when defining brand loyalty.

This study will use behavioral and attitudinal loyalty to close the measurement gap in brand loyalty by examining the effects of telecom subscribers' happiness and credibility on brand loyalty. Customer loyalty may be the most reliable predictor of purchasing behavior (Tellis, 1988), but this does not imply that devoted customers will never shop elsewhere. For instance, improved rates and service performance from rivals may decrease loyalty, according to Keavency (1995). Interpersonal communications and vendor-client connections have a significant impact on switching and loyalty when it comes to brand loyalty.

This study aims to measure the level of influence customer satisfaction and brand credibility have in ensuring brand loyalty in this competitive industry and further assess the level of credibility that customers' have towards the telecommunication brand Globacom in Nigeria as a follow-up analysis into the question of customer satisfaction and brand credibility as predictors of brand loyalty in the Nigerian telecommunication industry.

1.3 Objectives of the Study

The objectives of this study are as follows:

1. To determine the level of customer satisfaction among the undergraduate students of the University of Lagos GLO subscribers.
2. To determine the influence of GLO subscribers' satisfaction on brand loyalty among undergraduate students of the University of Lagos.
3. To determine the influence of brand credibility on brand loyalty among undergraduate students of the University of Lagos GLO subscribers.
4. To investigate the factors that influence brand loyalty among undergraduate students of the University of Lagos GLO subscribers.

1.4 Research Questions

To achieve the objectives of this study, the following research questions will be answered:

1. What is the level of customer satisfaction derived by customers of GLO?
2. What is the level of influence customer satisfaction has in ensuring brand loyalty among GLO subscribers?
3. How does brand credibility amongst GLO subscribers promote brand loyalty?
4. What are the major factors that ensure brand loyalty among GLO subscribers

1.5 Hypothesis

H1- There is no significant relationship between brand satisfaction and brand loyalty among the subscribers of glo

H2- Globacom subscribers' assessment of brand credibility will not significantly determine the influence of brand loyalty

1.6 GLOBACOM

Globacom Limited, commonly known as Glo (Global communication), is a Nigerian multinational telecommunications company founded on 29 August 2003 by Mike Adenuga. As of June 2018, the company employs more than 3,500 people worldwide.

History

In 2005, Glo Mobile introduced the Glo Fleet Manager which is a vehicle tracking solution. Glo Fleet Manager helps transporters/fleet operators manage their fleet. They also introduced the Glo Mobile internet service which provides subscribers with access to internet sites which have been customized for mobile phone browsing. In 2006, Glo Mobile introduced BlackBerry. GLO started the sponsorship of the Confederation of African Football African Player of the Year Award. The company also started the sponsorship of Glo Lagos International Half Marathon.

In 2009, Glo Mobile launched Blackberry prepaid services which gives subscribers options to pay daily, weekly or monthly for the service. Blackberry prepaid service gives subscribers free yahoo mail access and free blackberry messenger. The company also launched 3G High Speed Internet services through the sale of its 3G modem. Glo Mobile 3G network is available in Lagos, Abuja, Benin and PortHarcourt.

Overview

GLO has over 45 million subscribers (December 2018), making it the second largest network operator in Nigeria.

In 2011, GLO became the first telecommunication company to build an \$800 million high-capacity fibre-optic cable known as Glo-1, a submarine cable from the United Kingdom to Nigeria. It is the first successful submarine cable from the United Kingdom to Nigeria.

Globacom has the following strategic business units: Glo mobile, Glo Broad Access, Glo Gateway and Glo-1.

Ownership

GLO is privately owned by the Mike Adenuga Group which also consists of Cobblestone Properties and Estates, a real estate and property development company, Conoil PLC, a petroleum marketing company, and Conoil Producing, a crude exploration and production company.

1.6 Scope of the Study

This study specifically targets the mass communication students at the University of Lagos as its research population for no particular reason. Since there are so many students at the prestigious institution, it is essential to measure the data precisely for the research to be effective. In this study, the factors of brand loyalty are customer satisfaction and brand credibility.

1.7 Significance of the Study

Telecom providers will be able to analyze customer happiness among their various subscribers with the use of the data and information acquired in this study, and they will be able to concentrate on procedures that will improve the company's reputation.

By providing in-depth insights on brand loyalty and how it is marketed to potential customers, this study will also be helpful to the field.

1.8 Operational Term Definition

Customer satisfaction: is the satisfaction a customer feels after receiving a service from a telecom provider.

Brand Credibility: The level of confidence a customer feels while dealing with telecom providers.

Brand loyalty: The ability of a consumer to repeatedly choose a brand and engage in word-of-mouth, to recommend the brand to other people.

CHAPTER TWO

LITERATURE REVIEW

This chapter covers pertinent research on brand credibility and customer satisfaction as indicators of brand loyalty among telecom subscribers. Conceptual questions about brand legitimacy, customer satisfaction, and other factors that affect brand loyalty are also examined. In order to highlight how the subject matter is related to one another, pertinent and essential theories are also covered in great detail. The chapter also deals with the review of various empirical studies from different authors in relation to the study both from developed and developing countries in order to determine the views of scholars and researchers on the subject matter and the concluding part of this chapter focuses on the gap in the literature of the study

2.1 Conceptual Review

2.1.1 Brand Loyalty

Brand loyalty, according to Baker (2016), is a firmly held psychological commitment to consistently repurchase or use a preferred product or service in the future, leading to repetitive same-brand or same brand-set purchases, even though situational influences and marketing efforts may be able to induce switching behavior. Consumers' repurchasing behavior toward a certain brand is a sign of brand loyalty. Brand loyalty, according to Bartels (2018), is when a customer sticks with a brand even when a different one might provide a higher value, superior features, or convenience. Consumers' overall assessment of the brand is reflected in their brand loyalty (Fetscherin & Heinrich, 2015). Additionally, it is the long-term customer attitude toward the brand demonstrating the client's ongoing dedication (Hunt, 2016).

Ifeanyichukwu (2016) asserts that brand loyalty also demonstrates how consumer education and opinions about a company or brand affect consumer spending. In addition to conduct, loyalty also refers to an attitude that expresses a customer's preferences (Ifeanyichukwu, 2016). True customer brand loyalty is demonstrated when behavior and attitude tend to

support a particular brand. Behavioral loyalty is predicted by attitude loyalty. Affection and cognition, such as brand association, brand trust, perceived quality, brand performance, and customer satisfaction, are antecedents that affect consumer loyalty (Jefkins, 2015). Consumers develop a relationship with a brand through the processes of perception and cognition once they have had an encounter with it.

Various customer-related aspects, such as how clients perceive the service provider rather than what it actually provides, have an impact on brand loyalty as well (Star, Davis, Lovelock & Shapiro, 2017). Given all of these benefits, it makes sense for service providers to employ a range of strategies to foster brand loyalty, and it seems that each business has a unique recipe for doing so (Uloko, 2019). Customers who are brand loyal are less price sensitive and willing to pay a higher price for a particular brand over other options because they perceive the brand to have distinctive value, according to Amenuvor, Basilisco, and Kwasi (2019). This allows businesses with brand-loyal customers to benefit from market advantages.

Ya-Ping (2017) questions whether consumers are brand loyal or only engage in recurrent purchasing patterns. Their study also suggested that consumers who are committed to a brand are known as brand-loyal customers, while those who are unattached to the brand are known as spurious consumers, who can be easily attracted to another brand that offers similar products. They claim that consumers who simply buy a brand because it is cheaper, as opposed to consumers who buy brands because they are satisfied, are the epitome of the two predominating dimensions of brand loyalty (Alwi, Nguyen, Melewar, Loh & Liu, 2016).

2.1.3 Customer Loyalty

Customer loyalty, according to Schirmer, Ringle, Gudergan, and Feistel (2018), is the buyer's promise to repurchase or utilize the goods. It refers to a customer's short- or long-term preference for a good or service. According to Setyawan and Imronudin (2015), any company's expansion and existence depend on maintaining its customer base. To maintain a healthy market share, it is essential to retain current clients and attract new ones (Gremier, 2017). Customer loyalty is a result of both customer pleasure and the emotional connection that consumers have to a company, claims Awah (2015). As a result, the customer is prepared to spend more for goods or services. Previous studies in the telecom sector by Shah, Husnain, and Shah (2018) have studied individual variables of service quality based on the SERVQUAL Scale and their impact on customer satisfaction and loyalty. Switching cost and price is also studied but in linear form. This study tries to investigate the impact of service quality, price, customer satisfaction, and customer loyalty in a non-linear form.

2.1.4 Brand Credibility

According to Baek, Kim, and Yu (2015), brand credibility refers to how much a product is viewed as a reliable and accurate source of information. According to Azadi, Yosefi, and Eydi (2015), brand credibility is a phenomena that is used to gauge a customer's level of trust in a particular company. Brand Credibility (the credibility of a brand as a signal) was described by Ebrahim, Ghoneim, Irani, and Fan (2016) as the plausibility of the product position information contained in a brand, which depends on the willingness and capacity of enterprises to deliver on their promises. There are a number of things to take into account in order for customers to trust a brand. Because of this, Ekeke, Akpan, and Aderele (2020) consider credibility to be a multidimensional construct that includes the perceiver's evaluation of the communicator's pertinent expertise, honesty, and good intentions toward the perceiver. Ibzan, Balarabe, and Jakada (2016) assert in their own contribution that credibility

is the "believability of an organization's intentions at a specific point in time. Therefore, it may be concluded that an organization's credibility can only exist if it fulfills its commitments. Trustworthiness (brand trust) and expertise are two significant components of brand credibility (Sallam and Sefnedi, 2017).

Credibility of the brand is essential when consumer uncertainty results from the incomplete and asymmetrical information that most product and service offers provide (Odor & Ekeke, 2020). Businesses can operate as reliable signals to affect consumers' interpretations and actions in this situation by using previous marketing communication tactics. The early work of Setyawan and Kussudiyarsana (2015) on the role of source credibility on communication effectiveness gave birth to the idea of brand credibility. The authors use a two-dimensional model to define source credibility: source expertise, or the degree to which a brand is regarded as a reliable source, and trustworthiness, or the degree of trust in the brand's intentions (Baker, 2016).

2.1.5 Relationship between Customer Satisfaction and Brand Loyalty

The connection between customer pleasure and client brand loyalty has attracted attention in academic literature and the services marketing industry. Theoretically, consumer purchasing behavior can be said to be significantly influenced by customer satisfaction, which may result in brand loyalty. (Ikramuddin, Adam, Sofyan, and Faisal, 2018) came to the conclusion that a variety of other studies have found that brand loyalty is strongly correlated with consumer pleasure. Increased customer satisfaction has an impact on how well the telecom industry's brand loyalty program works as well.

Adekiya (2016) found a strong correlation between the two ideas, concluding that rising customer happiness will nearly always be accompanied by rising customer loyalty. Ifeanyichukwu (2016) looked into the mediating role of customer satisfaction in the

relationship between customer loyalty and, on the one hand, the value offer, service quality, good brand image, pricing perception, and switching costs among Swedish mobile phone users.

All of the variables were found to directly affect both consumer loyalty and satisfaction. Customer satisfaction, however, had a greater direct impact on customer loyalty when compared to the other independent components, showing that customer satisfaction had a mediation effect. In particular, a rise in subscribers' favorable perceptions of these elements led to increased satisfaction, which in turn led to a rise in subscribers' confidence in their ability to stick with their individual network providers, showing a potential link between customer contentment and loyalty. The study's conclusion is that businesses may likely obtain the most benefit from their customer relationship strategies when they are geared on fostering customer loyalty by emphasizing the enhancement of customer pleasure.

Ifeanyichukwu (2016) asserts that service quality has a direct and indirect effect on customer loyalty because variations in the value and quality of goods and services provided to customers lead to variations in consumer satisfaction, which leads to variations in customer loyalty. As a result, loyalty among subscribers to telecommunication services will be impacted by perceived service quality. Expected service quality will increase consumer-brand trust, which will eventually affect brand loyalty, either directly or indirectly. Meanwhile, many experts believe that consumer perceptions of service quality have a direct impact on brand loyalty. It is also stated that the quality of service as measured by service delivery dimensions and service reliability dimensions might result in strong customer brand loyalty. However, Hapsari, Clemes, and Dean (2017) also discovered an indirect relationship between service quality and loyalty.

According to Jefkins (2015), it is essential for customers to feel trusted by a company because this encourages repeat business and customer loyalty. Customers are obligated to maintain their favorable attitudes about reputable brands in order to recommend those brands to others (Kahadawarachchi, et. al., 2016). This idea is applicable to the hospitality sector, where businesses that have earned consumers' confidence do not need to invest a significant amount of resources in persuading existing customers to make more purchases, but rather should focus on luring new customers to start utilizing their services (Keefe, 2015). The WOM could be used to communicate this. One of the fundamental tactics for a brand's services, especially in the hotel business, is to establish and keep client trust (Gbenga, & Osotimehin, 2015). A key aspect of the connection between a service business and its client is trust. Sallam and Sefnedi (2017) used an online survey with 154 respondents to conduct research on brand trust and its effects on word-of-mouth marketing (WOM) and customer retention. Results showed that WOM and customer retention are positively and significantly impacted by brand trust. However, in their study, credibility and service knowledge were used to gauge brand trust. Again, based on Kurtzbard, Soldow, and others' (2017) research, trust develops over time through constant high-quality and gratifying offerings. For long-trusted brands, loyal customers express repurchase intentions and WOM referrals.

2.1.5 Relationship between Brand Credibility and Brand Loyalty

As suggested by Erdem & Swait, brand credibility frequently has a favorable association with brand loyalty because it encourages businesses to be open and transparent about their goods and services and to look into customer complaints. Brand credibility is the high-quality, trustworthy information about a brand that demonstrates its superior position in terms of quality. It is one of the most crucial characteristics to recognize a brand and build a positive brand image. Customers usually recall the most successful businesses in many contexts, such

as during the purchasing process or when recommending them to others, and those businesses concentrated on the quality of the offered product and service in order to be viewed as credible. According to Awah (2015), brand credibility refers to how much a client views a brand as a credible source of knowledge (trustworthiness), competence, and matches it with personal traits (attractiveness). Depending on how customers perceive the brand's willingness and capacity to consistently deliver on its promises, Baek, Kim, and Yu (2015) claim that brand credibility is the plausibility of product status information that is ingrained in the brand. It is common knowledge that two important factors—expertise and trustworthiness—affect brand reputation. According to Ifeanyichukwu (2016), source credibility literature served as the foundation for brand credibility. Brand credibility dimensions were defined by Ogbuji, Onuoha, and Abdul (2016) as the sincerity and helpfulness of brands as well as the company's adequate skill and knowledge as trustworthiness and expertise. The ability of businesses to fulfill their commitments is what makes them trustworthy. Expertise is the capacity of businesses to fulfill their commitments.

A brand's perceived ability and desire to consistently deliver on its promises and to offer unparalleled advantages to both consumers and businesses determines its perceived credibility. Simply simply, consumers can depend on quality when they purchase from a reputable brand. Because of the higher possibility that the message will be accepted, a credible brand for businesses implies that marketing activities will be more cost-effective, resulting in increased revenues from repeat customers and referrals. Examining brand prestige along with brand credibility will reveal a larger and more well-rounded view of customer choice processes since brand prestige may reflect a competing but different portion of perceived value that is more real and utilitarian.

The credibility of a brand, is defined as the perceived believability of whether a brand has the ability and willingness to continuously deliver what has been promised. Simply put, for consumers, purchasing a credible brand assures a quality that they can count on. For firms, a credible brand connotes that marketing efforts will be more cost-effective because of the sensitive possibility of message acceptance, thus bringing firms increased sales via repeat referrals and customers. Another relevant virtue for building a strong brand is to have a high perceived value in a brand.

2.2 Theoretical Review

The word "theory" is derived from a Greek verb that means to ponder. Although academics dispute on some specifics, they all appear to agree on the fundamental concept of theory, which is a description of a phenomenon and the interactions of its factors used to try to explain or forecast. A theory, in simple terms, describes how something functions. To further develop a knowledge of how consumer satisfaction and brand credibility predict brand loyalty, two theories that incorporate concepts related to customer satisfaction, brand credibility, and brand loyalty will be presented. The Expectation Disconfirmation Theory, the Cognitive Dissonance Theory, and the Brand Signaling Theory all played major roles in the theoretical foundation of this study.

2.2.1 The Expectation Disconfirmation Theory

Consumer expectations at the pre-purchase stage have a significant impact on the decision-making process when it comes to choosing which brand, product, or service to buy.

According to Hunt (2016), the disparity between pre-purchase expectations and post-purchase observed performance is known as the expectation disconfirmation theory. Total satisfaction is determined by comparing pre- and post-purchase expectations and determining

the degree of positive or negative disconfirmation that results. In any event, the degree of positive or negative disconfirmation that arises from comparing pre- and post-purchase expectations impacts overall happiness. Positive disconfirmation, Confirmation, and Negative disconfirmation are the three stages of expectation disconfirmation.

A positive disconfirmation takes place when a customer's initial expectation is exceeded by the quality of delivery service they receive from the telecom service provider. On the other hand, a negative disconfirmation takes place when service performance falls short of what was initially anticipated, resulting in lower satisfaction, but when customers' initial expectations are not met.

Disconfirmation is the difference between a standard (expectations or wishes) and the perceived level of any service, according to the early consumer satisfaction research and later studies on service perceived quality. The basis for comprehending customers' happiness and dissatisfaction is people's capacity to learn from their earlier experiences. The early conceptualizations regard customer satisfaction as a single variable that indicates a single reaction of consumer assessment, which may or cannot be linked to the ideas of pre-evaluation. When talking about consumer satisfaction, it's important to remember that satisfaction is a way of letting go of the experience and evaluating it. Even though it was fun, a nice event could leave you disappointed if it wasn't as enjoyable as you had hoped.

The majority of research have considered expectation to be a fixed variable that both directly and indirectly affects consumer happiness. Prior to consumption, consumer expectations were developed, serving as comparison points for quality assessments, determining consumer happiness, and eventually, behavioral intentions. It has been suggested as a result that service providers who wish to comprehend and have a positive impact on customer satisfaction must likewise comprehend and have a positive impact on consumer expectations. Satisfaction is

also of great importance to service providers due to its significant impact on client retention. Numerous research attempted to adapt consumer behaviorists' ideas of customer happiness to numerous fields and businesses prior to the development of the expectation disconfirmation theory, which explained customer contentment. Oliver's expectation disconfirmation theory is the most frequently used approach to explaining consumer pleasure and discontent, while there are other approaches.

By emphasizing expectation disconfirmation as the only factor affecting pleasure, the hypothesis put forth by Sheth, Gardner, and Garrett (2018) ignores the premise that confirmation of high expectations is more likely to result in satisfaction than confirmation of low expectations. By adding perceived performance as an extra predictor of pleasure, Uloko (2019) addressed this problem. Their reasoning was that even if genuine perceived performance is predicted and verified to be poor, it may still have a negative influence on satisfaction and outweigh the impact of confirmation or positive disconfirmation, leading to dissatisfaction. Therefore, Satisfaction/dissatisfaction is the judgment of a feeling, not an emotion itself.

Figure 1.2: The Expectation Disconfirmation Model

2.2.2 Cognitive Dissonance Theory

In the study of psychology and consumer behavior, Festinger's 1957 concept of cognitive dissonance has been a key concept. Defined as a psychologically unpleasant situation brought on by the occurrence of conflicting (that is, dissonant, non-fitting) relationships between cognitive elements, cognitive dissonance explains the predicament that buyers frequently find themselves in after making a purchase. The primary focus of consumer behavior research has shifted from cognitive dissonance to customer pleasure and loyalty.

Studies on cognitive dissonance still need to be completed, according to Chinomona (2016). The connection between cognitive dissonance, enjoyment, and loyalty deserves special consideration. According to research by Fard, Ismaeelzadeh, and Ramshini (2016), cognitive dissonance and satisfaction are two separate concepts, with cognitive dissonance serving as a significant precursor to satisfaction. According to Deheshti, Firouzjah, and Alimohammadi (2016), cognitive dissonance plays a crucial role in the relationship between satisfaction and purchase, and as a result, it may have a direct or indirect impact on repurchase intentions and other types of loyalty.

According to Khundyz (2018), cognitive dissonance is a fugitive condition by definition, and since dissonance maintains this condition, time of dissonance evaluation is crucial. Dissonance resolution based on rearrangement or adjustment of cognitive aspects in the consumer's thinking may restrict the consumer's access to the initial state of dissonance unless post-purchase dissonance is resolved by returning the product. The degrees of post-purchase dissonance would not be accurate if dissonance was evaluated retroactively after the product had been in use for a while. According to empirical data from a recent longitudinal study, cognitive dissonance may be present in some capacity throughout the entire consumption process, posing the need for a longitudinal method to properly quantify cognitive dissonance. When decisions are made before the purchase is made, cognitive dissonance may start to manifest even before the transaction is done.

Cognitive dissonance is primarily a negative concept in contrast to satisfaction, which has a positive connotation (the client is typically asked if (s)he is satisfied rather than whether (s)he is unsatisfied).

2.2.3 Brand Signaling Theory

Consistency, brand investments, and clarity are concepts that come before a brand's credibility. The degree of coherence and convergence between marketing initiatives is referred to as consistency. It also refers to how long-lasting marketing mix strategies are. Kotler and Keller (2016) contend that the signaling theory can significantly improve our understanding of consumer behavior in the presence of imperfect information. In the setting of service providers, when service providers and consumers have unequal information about service quality, branding, which functions as a signal of service quality, assumes enormous significance, according to signaling theory. When there is information asymmetry, consumers are uncertain about the caliber of a company's product or service. The usage of signals is one such option to transmit credible information to the consumer regarding unobservable product quality, a signal is described as an action that the seller can do to help the buyer. An extension on which trust is built between customers and service providers, a service brand encapsulates the service attributes, representative meanings, and functional repercussions of the service encounter. Although a brand is viewed as an indicator of the caliber of a good or service, the sign must be reliable (Kumar and Deshmukh, 2019).

The economic theory of information refers to brand credibility as reputation, and it calls for long-term investment in and use of brand positioning that defines clearly the values, ideas, and identities that a brand represents (Patrick & Xu, 2018). A service brand can be thought of as a signal that helps clients choose service brands more easily and reduces the risk of buying. Customers with strong brands are less concerned about the dangers of obtaining intangible services that are difficult to analyze prior to purchasing (Prema & Gnanamoni, 2018).

Su and Chang (2018) contend that brand credibility raises perceived quality and reduces perceived risks related to brand choice. Brand credibility, according to Schirmer et al. (2018), is the ability of a brand to consistently deliver on its promises or the plausibility of the information contained in that brand (Ghantous, 2016). It is particularly pertinent in instances when perceived risks are considered to be significant, such as those brought on by the participatory and intangible nature of services.

2.3 Empirical Review

Awah (2015) looked at ways to increase brand loyalty through brand awareness and credibility. A straightforward random sample procedure and a structured questionnaire were used to collect the data, and the results showed a favorable correlation between brand loyalty and brand awareness and credibility.

With a particular focus on China's automobile industry, Baek, Kim, and Yu (2015) investigated the influence of brand credibility on customers' propensity to purchase brands in emerging economies. The findings imply that customers' intention to purchase a brand is positively influenced by brand reputation. The relationship between brand credibility and customers' intention to purchase a brand is positively moderated by brand image and brand awareness.

Azadi, Yosefi, and Eydi (2015) investigated the association of brand credibility and consumer values with the purchase intentions of consumers in Pakistan. Data was gathered from 102 students from different universities. A questionnaire was engaged to bring together data from respondents by way of convenient sampling. The results indicate that brand credibility and

consumer values are significantly and positively associated with consumer purchase intentions.

Under the mediating role of brand credibility and the moderating role of the type of branding, Ebrahim, Ghoneim, Irani, and Fan (2016) explored the impact of celebrity credibility on consumer-based equity of the endorsed brand. Data were gathered from a sample of shoppers in a large Australian city using a mall-intercept approach in a retail mall. The data were evaluated using structural equation modeling, and the results demonstrate that, when this relationship is mediated by brand credibility, endorser credibility has an indirect impact on brand equity. The kind of branding regulated this mediating interaction. However, the correlations between endorser credibility and brand equity and endorser credibility and brand credibility did not change depending on the type of branding used.

In a study on Facebook brand impression, Ibazan, Balarabe, and Jakada (2016) discovered a positive predictive relationship between brand image and customer happiness, meaning that when consumers have a positive brand impression, they are more satisfied. 102 students from various universities provided the information. Data from respondents were gathered using a questionnaire and a practical sampling method. According to the findings, consumer values and brand trustworthiness are significantly and favorably related to customer purchase intentions.

Ebrahim et al. (2016) looked into the connection between brand credibility and customer loyalty using the brand's perception as a mediator. By focusing on the food industry, a well-known sector, the study was carried out in the service industry. Pizza Hut was chosen as the foodservice industry's representative. The study's sample included employees from Pakistani banking institutions as well as students from colleges and other campuses. The findings showed that consumer loyalty and brand credibility are the most important elements. The

study came to the conclusion that the brand's perception as a mediator is crucial. Ebrahim et al. (2016) looked into the connection between brand credibility and customer loyalty using the brand's perception as a mediator. By focusing on the food industry, a well-known sector, the study was carried out in the service industry. Pizza Hut was chosen as the foodservice industry's representative. The study's sample included employees from Pakistani banking institutions as well as students from colleges and other campuses. The findings showed that consumer loyalty and brand credibility are the most important elements. The study came to the conclusion that the brand's perception as a mediator is crucial.

In the Indonesian telecommunications market, Setyairan and Kussudiyarsana (2015) looked into the impact of brand trust (brand credibility) on brand loyalty. Convenience sampling was employed in the study, which used a descriptive research design and a well-structured questionnaire to sample 150 respondents. The assumptions were put to the test using hierarchical regression. The outcome demonstrated that brand satisfaction and trust had a substantial impact on brand loyalty. In order to achieve consumer satisfaction with the brand, the authors hypothesized that marketers should improve the quality of services they provide to clients, particularly in high-involvement items.

In the Iranian telecommunications business, Setyawan and Kussudiyarsana (2015) studied the impact of brand prestige, perceived quality, and trustworthiness on customer loyalty. The population of the descriptive study was drawn from Marand City residents who met the requirement of owning a cell phone. A straightforward sample strategy was used for the study, and a standardized questionnaire was used as the data gathering tool. Regression analysis results demonstrated that brand credibility has a favorable and significant impact on brand loyalty.

In their 2018 study, Sheth, Gardner, and Garrett used the indirect influence of brand attitude as a mediator variable to examine the relationship between brand credibility and consumer loyalty. Students and banking institution workers served as the sampling unit for the descriptive study. Data were gathered for the study using a well-structured questionnaire. In Pakistan's food industry, brand credibility has a beneficial impact on customer loyalty, according to statistical findings from regression analysis. Additionally, the relationship between brand credibility and customer loyalty was significantly influenced by attitude toward the brand, which served as the mediating variable.

Israel, Vincent, Edinam, and Ernest (2015) looked at the impact of brand credibility and customer satisfaction on brand loyalty. The purpose of the study was to investigate how brand loyalty and brand credibility are related to customer satisfaction and brand credibility, respectively. Convenience sampling was used to choose 100 respondents. A systematic questionnaire was used to gather the data, and Chi-square was employed as an analysis technique. According to the study's findings, consumers find celebrity-endorsed goods to be more alluring and persuasive than those that aren't. Additionally, it was discovered that celebrity endorsements had a favorable effect on Ghanaian adolescents' intentions to make purchases.

Additionally, Pughazhend, Thirunavukkaradu, and Susuendiran (2017) investigated how brand marketing affected customers' attitudes toward making purchases. The study looked at how consumer awareness and brand identification are affected by brand advertisements. 500 respondents were chosen for the study using convenience sampling, and the student T-test was used as an analytical tool. The study's conclusions demonstrated that celebrity endorsement improves product information and builds brand familiarity. It was determined that celebrity brand endorsements have an effect on customers' purchasing attitudes.

Using the Maggi NAIJA POT brand of Nestle Nigeria Plc as a case study, Orji, Oyenuga, and Ahungwa (2020) investigate the impact of sales promotion on consumer buying behavior of food seasoning among Nigerian households. The population of the study, which used a cross-sectional research design, is made up of Maggi seasoning consumers in the Bwari Area Council of Abuja. Using Topman's formula, a sample size of 246 was determined. Regression analysis was utilized to examine the association between the research variables using primary data collected through the administration of a questionnaire. The findings revealed that most of the consumers enjoy the rebates which influence their decision before, during, and after the purchase; there is a positive effect of free trial and free gift on consumer buying behavior of Maggi NAIJAPOT in Bwari Area Council, Abuja. The study recommended, among other things, that offering free samples of food seasoning is a good technique to use in introducing new products to the Nigerian market. It also suggested that free gifts should be included in the outer part of the product packaging to serve as a visual attractor. The study came to the conclusion that sales promotion through rebates, free trials, and free gifts is one significant tool marketing companies should pay attention to in order to influence their consumers' buying behavior.

Aryal (2018) looked at the impact of brand credibility and customer satisfaction on brand loyalty. The basic data used for this investigation were obtained using a convenience sampling method. 150 people participated in a face-to-face field survey to gather the main data from various locations throughout the Kathmandu valley. It is found that the sales promotion activities play a positive impact on sales of soft drink brands. It is believed that the findings of this study may facilitate the Nepalese business organizations for formulating policies of sales promotion on sales of soft drinks products.

Uloko, (2019) evaluated how Nigeria Bottling Company Plc's Enugu Plant's brand loyalty was impacted by customer satisfaction and brand credibility. 56 management employees from the company's marketing, sales, and accounting/finance divisions made up the study's population. The entire population of 56 management staff was used as the sample size for the study using a census technique. Descriptive statistics were used to present the data from the 56 copies of the questionnaire, and multiple regression analysis was used to test the hypotheses and the company's financial statements from 2003 to 2012 with the help of the Statistical Package for Social Science (SPSS). The results of the hypothesis testing showed that rebates have no significant impact on profitability; sales promotion has a significant impact on profitability; personal selling has no significant impact on profitability; public relations has a significant impact on profitability. The findings from data analysis of the company's financial statement show that profit is slightly influenced by the variables of sales income rather than the necessary cost of promotion. Every result-driven company is now concerned about the requirement for an organization to effectively coordinate its promotional efforts in order to achieve a clear, competitive message about itself and its products. The survey found that marketing is a crucial tool for businesses looking to increase their profitability.

Pembi, Fudamu, and Ibrahim (2017) investigated how brand loyalty is impacted by customer satisfaction. Examining the effects of sales promotion tactics on organizational performance with a focus on Flour Mills Maiduguri, Borno State, Nigeria, is the goal of this study. The Flour Mills of Nigeria Maiduguri, Borno State branch's whole employees, including the top, middle, and lower levels of management, served as the study's population. Both primary and secondary sources of information were used in the study to gather data. Twenty (20) members of the staff received questionnaires via random sampling methods. In order to examine the data, descriptive statistics like percentage analysis were used, and regression

analyses were employed to test hypotheses. The outcome shows that sales promotion methods significantly and favorably impact organizational performance. The study advises businesses to always plan, organize, direct, and control their sales promotion program because doing so will assist them to implement successful and efficient promotional techniques. Additionally, they should make the most of festival times or events by creating powerful sales promotion tools that can raise customer awareness of the brand when the activities are taking place.

2.4 Gap in the Literature

Increasing the recall value of brand loyalty is undoubtedly aided by customer satisfaction and brand legitimacy. Although there are some studies on the relationship between customer satisfaction, brand credibility, and brand loyalty, most notably on the impact of perceived brand credibility effectiveness on brand loyalty (Setyawan&Kussudiyarsana, 2015), none have specifically focused on the joint impact of customer satisfaction and brand credibility on brand loyalty. This study examines the relationship between customer satisfaction, brand credibility, and brand loyalty among Globacom subscribers in University of Lagos, Lagos state. The value of customer happiness among Globacom subscribers and how it affects internal promotion appears to be overlooked in research on this topic. As a result, this study is given credit for drawing conclusions from university systems.

Additionally, a review of the literature found that several aspects of brand credibility and consumer satisfaction affect brand loyalty. But given prior research studies, little is known about how factors like brand credibility and consumer pleasure effect brand loyalty (Lodhi & Khan, 2016). Therefore, this study tries to analyze subscribers' perceptions of the credibility of the Globacom brand, as well as the relationship between brand credibility and subscribers' brand loyalty, as well as the specific elements that affect subscribers' brand loyalty among

Glo subscribers. Based on this, the study concluded that it is essential to employ regression analysis to determine the extent to which brand credibility and customer happiness are predictors of brand loyalty.

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

The techniques used to collect the data required for this research study are collectively referred to as methodology. This chapter describes the methodologies and processes that were used in the research and data collection to put the study together. It contains details about the population, sample size and methodology, data sources, data gathering tools, data analysis and techniques, and research plan.

3.2 Research Design

This investigation was conducted in Lagos using the descriptive survey design. A representative sample of the entire population could therefore be used, which is why the survey methodology was chosen. Students of the University of Lagos were surveyed using a structured questionnaire to learn more about how the customer satisfaction and brand credibility has affected brand loyalty amongst users of Globacom network.

3.3 Population of the Study

Students from the several departments of the University of Lagos, Akoka, make up the population for this study. Over 40,000 undergraduate students are enrolled at the University of Lagos, according to unilag.edu.ng.

In order to provide the study with an acceptable average sample size that can be utilized to make conclusions for the entire population, information for the study would be requested from these students across all levels.

3.4 Sample Size and Sampling Techniques.

Given that it would be difficult to interview every single person to get their opinions for the study, the sample provides a good representative of the population. The sample size for this study will be 383 with a 95% confidence level and a 5% margin of error (Wimmer and Dominick, 2011). It is also a subset of a population that is typical of the overall population. Based on Cohen, Manion, and Morrison's (2007) contribution, which asserts that as population grows, the proportion of the population that must be included in the sample decreases. (2007) Cohen et al Random sample size, confidence intervals, and confidence levels.

3.5 Research Instrument

A questionnaire will serve as the study's research tool. The study's variables' qualitative nature provides justification for the use of questionnaires. There would be six primary sections to the questionnaire. Sociodemographic information is presented in Section A, subscribers' perceptions of the credibility of telecom brands are the focus of Section B, customer satisfaction with Globacom brand is the focus of Section C, brand loyalty is the subject of Section D, and brand loyalty among Globacom subscribers is the subject of Section E.

3.6 Method of Data Analysis

Descriptive and inferential statistical techniques would be used to analyze the data collected in this research, as the researcher believed it to be the most appropriate given the nature of the data that would be collected, in the quest to achieve the objectives predetermined in this study and to provide answers to those research questions raised. Descriptive statistics are used to give a mean and standard deviation overview of the variables' characteristics.

The study hypotheses would be answered using inferential statistical techniques. Regression analysis is a type of analysis used to ascertain the causes and effects of independent variables on dependent variables. Given that the variables are continuous and that both location and time are involved, regression analysis is seen to be appropriate since it would allow the researcher to determine whether there is a positive or negative link between the variables through its coefficient terms. The Statistical Package for Social Sciences (SPSS) would be used for all of these analyses, and statistical significance would be recognized at a 5% level of significance.

3.7 Ethical Consideration

The data collection method will be conducted with ethics in mind. The University of Lagos, Akoka students' permission will be sought. The participants will specifically be informed that participation is voluntary and that any information provided will be kept private. According to the agreements made with the respondents, all information gathered for this study will be treated as totally secret and utilized only for this scholarly endeavor. When and when other authors' and contributors' opinions are expressed in this work, the researcher will make sure that they are properly acknowledged.

CHAPTER FOUR

DATA PRESENTATION, RESULTS, AND DISCUSSION OF FINDINGS

This chapter deals with the presentation, analysis, and interpretation of data. The chapter focuses on the analysis of data obtained with the use of questionnaires from Mountain Top students, Ogun State. The results herein are presented in frequency tables and percentage distribution as well as the use of bar charts and pie charts to illustrate the findings of the study. The first analysis was a univariate analysis employed to show the percentage distribution of the respondents by socio-demographic characteristics. The second analysis was carried out to examine what telecom service provider(s) respondents are currently making use of. The third analysis was carried out to determine the level of satisfaction derived from Globacom service. The fourth level of analysis was used to ascertain subscribers' assessment of Globacom's credibility. The fifth analysis focused on the level of customer satisfaction derived from telecommunication brands. The sixth analysis showed the extent to which customers are loyal to Globacom and the seventh analysis was used to determine the major individual factors that ensure brand loyalty among Glo subscribers.

TABLE 4.1 Response Rate

Response Rate	Frequency (N)	Percentage (%)
Numbers of Questionnaire Returned	200	100.0
Number of Questionnaires Not Returned	0	0.0
Total	200	100.0

Source: Field Survey, 2022

Table 4.1 details the response rate of the respondents. All the 200 questionnaire copies administered were returned as shown above. The return rate is 100.0% which is satisfactory and deemed large enough to make a valid conclusion. This is in line with the submission of Ekeke, Akpan, and Aderele (2020), as stated before that “a survey research project may include as few as 100 participants or as many as 250 million”.

4.1 Data Analysis and Presentation

The analysis of the data collected was done with the use of the Statistical Package for Social Sciences (SPSS). Descriptive statistics such as frequency distribution tables and percentages were used to analyze respondents’ views. The observations which are arranged in tables were made based on the objectives of the study.

Percentage Distribution of the Respondents by Socio-Demographic Characteristics

Table 4.2 shows the percentage distribution of the respondents that were interviewed by socio-demographic information

Table 4.2:

Percentage Distribution of the Respondents by Sex

Sex	Frequency (N)	Percentage (%)
Male	85	43
Female	115	57
Total	200	100.0

Source: Field Survey, 2022

Table 4.2 shows the percentage distribution of the respondents by sex. Table 2 depicts that 85% of the respondents were males while 115% of them were females. Therefore, most of the respondents that constituted the survey were males. In other words, the males had more representation in the survey than their female counterparts.

Table 4.3:

Percentage Distribution of the Respondents by Age

Age	Frequency (N)	Percentage (%)
16-20	71	36
21-25	129	65
Total	200	100.0

Source: Field Survey, 2022

Table 4.3 shows the percentage distribution of the respondents by age. Table 3 depicts that 36% of the respondents were between 16 and 20 years of age, 65% of the respondents were between ages 21 and 25. Therefore, most of the respondents that constituted the survey were between the age group of 21 and 25. This shows that respondents within this age group would be more interested in matters related to customer satisfaction, brand credibility, and brand loyalty.

Table 4.4:

Percentage Distribution of the Respondents by Level

Level	Frequency(N)	Percentage (%)
100L	17	8.5
200L	27	27
300L	19	19
400L	137	81
Total	200	100.0

Source: Field Survey, 2022

Table 4.4 explains the percentage distribution of the respondents by level. From Table 4.4 8.5% of the respondents are in 100L, 27% of them are in 200L, 19% of the respondents are in 300L and 81% of the respondents are in 400L. This implies that the majority of the respondents are in 400 level.

Table 4.5:

Percentage Distribution of the Respondents by Department

Department	Frequency (N)	Percentage (%)
Accounting	35	17.5
Computer Science	27	13.5
Economics	53	26.5
Mass Communication	49	24
Biochemistry	19	9.5
Public Administration	17	8.5
Total	200	100.0

Source: Field Survey, 2022

Table 4.6:

Number of Glo subscribers

Telecom Service Provider (s)	Frequency(N)	Percentage (%)
Nil	17	8.5
Glo	183	91.5
Total	200	100.0

Source: Field Survey, 2022

Table 4.6 reveals the number of Glo subscribers among students. Table 6 depicts that 8.5% of the students do not , 91.5% of the students are currently making use of Globacom,

Table 4.6:

Telecom Service Provider(s) that Are Currently being Made Use of by Respondents

Telecom Service Provider (s)	Frequency(N)	Percentage (%)
MTN	19	9.5
Airtel	65	32.5
9Mobile	85	44
Nil	19	9.5
Total	200	100.0

Source: Field Survey, 2022

Table 4.6 reveals the telecom service provider(s) that are currently being made use of by students. Table 4.6 depicts that 5.2% of the students are currently using MTN, 9.5% of the students are currently making use of Neither 9.5% of them use Airtel and 32.5% of the students are currently using 9Mobile. The information above shows that majority of the respondents are more exposed to 9Mobile telecommunication service providers since this is what they use more within the study location.

Level of Satisfaction Derived from the Telecom Service Provider(S)

Table 4.7: Showing Level of Satisfaction Derived from the Telecom Service Provider(s)

	Not Satisfied		Very Low Satisfaction		Low Satisfaction		High Satisfaction		Very High Satisfaction	
	N	%	N	%	N	%	N	%	N	%
	MTN	0	0.0	10	2	1	0.2	30	15	30
Glo	0	0.0	5	0.9	7	1.5	34	22	34	22
Airtel	0	0.0	1	0.2	3	0.8	15	10.8	5	0.9
9Mobile	0	0.0	0	0.0	10	2	10	1.5	5	0.9

Source: Field survey, 2022

Table 4.7 also depicts that 0% of the respondents were not satisfied with Airtel, 22% had a very high level of satisfaction with Glo, which shows that Globacom is the preferred network.

Subscribers' Assessment of Globacom credibility

Table 4.8: Showing Subscribers' Assessment of Globacom credibility

	Never		Rarely				Sometimes		Often		Very Often	
	N	%	N	%	N	%	N	%	N	%		
	The value I derive from data packages is equal to my subscription	17	8.5	0	0	19	9.5	0	0	137	68.5	
Benefits promised are delivered by my telecom brands	0	0.0	36	18	0	0	0	0	111	55.5		
Telecom packages when not exhausted at expiration are rolled over at next subscription	0	0.0	61	15.9	27	13.5	103	51.5	0	0		
My complaints are usually resolved on time by the customer service	0	0	17.5	8.5	0	0	27	13.5	156	78		
Call rates are usually low as promised by Globacom	17	8.5	0	0	19	9.5	27	13.5	137	68.5		

Source: Field survey, 2022

Table 4.8 is used to investigate subscribers' assessment of Globacom's credibility among students of the Mountain Top University. Table 8 shows that explains that 8.5% of the respondents were of the view that the value they derive from data packages is never equal to their subscription, 9.5% of the respondents believed that the values are sometimes equal, 13.5% of the respondents opined that the values are often equal to their subscription and 68% of the respondents were of the view that the values are very often equal to their subscription.

Table 4.8 reveals that no respondents opined that the benefits promised are never delivered by their Globacom, 18% of the respondents opined that the benefits promised are rarely delivered by their Glo, 0% of the respondents believed that the benefits promised are sometimes delivered by their Globacom, 26.5% of the respondents agreed that the benefits promised are often delivered and 55.5% of the respondents opined that the benefits promised are delivered very often by Globacom

Table 4.8 depicts that 8.5 respondents were of the view that Globacom packages when not exhausted at expiration are never rolled over at the next subscription, 0% of the respondents opined that Globacom packages when not exhausted at expiration are rarely rolled over at the next subscription, 13.5% of the respondents asserted that Globacom packages when not exhausted at expiration are sometimes rolled over at next subscription, 26.5% of the respondents agreed that Globacom packages when not exhausted at expiration are often rolled over at the next subscription and 51.5% of the respondents were of the view that telecommunication packages when not exhausted at expiration are rolled over very often at next subscription. This shows that Globacom networks roll over subscriptions for subscribers very often at the next subscriptions.

Table 4.8 shows that 0% of the respondents were of the view that their complaints are never usually resolved on time by the customer service, 8.5% of the respondents opined that their

complaints are rarely usually resolved on time by the customer service, 0% of the respondents were of the view that their complaints are sometimes usually resolved on time by the customer service, 13.5% of the respondents agreed that their complaints are often usually resolved on time by the customer service and 78% of the respondents were of the view that their complaints are usually and very often being resolved on time by the customer service. This shows that telecommunication providers always resolve the complaints of their customers on time as is supported by a majority of the respondents from the research findings.

Table 4.8 reveals that 8.5% of the respondents were of the view that they never derive satisfaction from the signal quality of my service provider, 0% of the respondents opined that they rarely derive satisfaction from the signal quality of my service provider, 9.5% of the respondents were of the view that they sometimes derive satisfaction from the signal quality of my service provider, 13.5% of the respondents agreed that they often derive satisfaction from the signal quality of my service provider and 68% of the respondents were of the view that they derive satisfaction very often from the signal quality of my service provider.

Level of Customer Satisfaction Derived from Globacom

Table 4.9: Showing the Level of Customer Satisfaction Derived from Globacom

	VH		H		L		VL		VA	
	1		2		3		4		5	
	N	%	N	%	N	%	N	%	N	%
I derive satisfaction from the call rates offered by my Globacom	0	0	0	0	36	18	88	44	76	38
I derive satisfaction from the data rates offered by my Globacom	0	0.0	36	18	0	0	62	31	102	51
I derive satisfaction from attractive special offers provided by Globacom	0	0	0	0	46	23	52	26	102	51
I derive satisfaction from being able to easily access Globacom customer care at all times	0	0	19	9.5	0	0	93	46.5	88	44

I derive satisfaction from the 0 0 0 0 19 9.5 119 59.5 62 31
signal quality of **Globacom**

Source: Field survey, 2022

Table 4.9 focuses on the level of satisfaction derived from **Globacom** by customers. From Table 38% of the respondents opined that it is not applicable that they derive satisfaction from the call rates offered by **Globacom**, 44% of the respondents opined that they derive very low satisfaction from the call rates offered by **Globacom**, 18% of the respondents believed that they derive low satisfaction from the call rates offered by their **Globacom**, 0% of the respondents opined that they derive high satisfaction from the call rates offered by **tGlobacom** and 0% of the respondents were of the view that they derive very high satisfaction from the call rates offered by their **Globacom**.

Table 4.9 reveals that zero respondents opined that it is not applicable that they derive satisfaction from the data rates offered by their **Globacom**, 51% of the respondents agreed that they derive very low satisfaction from the data rates offered by their **Globacom**, 26% of the respondents believed that they derive low satisfaction from the data rates offered by their **Globacom**, 23% of the respondents opined that they derive high satisfaction from the data rates offered by their **Globacom** and 0% of the respondents revealed that they derive very high satisfaction from the data rates offered by their **Globacom**. Therefore, the majority of the respondents derived very high satisfaction from the data rates offered by **Globacom** as depicted by the findings of the study.

Table 4.9 depicts that 21.7% of the respondents opined that it is not applicable to them that they derive satisfaction from attractive special offers provided by their **Globacom**, 11.7% of

the respondents opined that they derive very low satisfaction from attractive special offers provided by their **Globacom**, 15.4% of the respondents asserted that they derive low satisfaction from attractive special offers provided by their **Globacom**, 27.7% of the respondents agreed that they derive high satisfaction from attractive special offers provided by their **Globacom** and 23.5% of the respondents were of the view that they derive very high satisfaction from attractive special offers provided by **Globacom**

Table 4.9 shows that 25.1% of the respondents were of the view that it is not applicable that they derive satisfaction from being able to easily access their service provider's customer care at all times, 7.6% of the respondents opined that they derive very low satisfaction from being able to easily access their service provider customer care at all times, 3.7% of the respondents were of the view that they derive low satisfaction from being able to easily access their service provider customer care at all times, 58.5% of the respondents agreed that they derive high satisfaction from being able to easily access their service provider customer care at all times and 5.2% of the respondents were of the view that they derive very high satisfaction from being able to easily access their service provider customer care at all times. This means that respondents derive high satisfaction from being able to easily access their service provider's customer care at all times as seen from the analysis above.

Table 4.9 reveals that 4.4% of the respondents opined that it is not applicable that they derive satisfaction from the signal quality of their service provider, 5.7% of the respondents opined that they derive very low satisfaction from the signal quality of their service provider, 3.9% of the respondents were of the view that they derive low satisfaction from the signal quality of their service provider, 34.5% of the respondents asserted that they derive high satisfaction from the signal quality of their service provider and 51.4% of the respondents were of the view that they derive very high satisfaction from the signal quality of their service provider.

This means that respondents derive very high satisfaction from the signal quality of their service provider as is supported by a majority of the respondents.

The Extent to which Customers are Loyal to Globacom Brand

Table 4.10: Showing the Extent to which Customers are Loyal to Globacom brand

	Never		Rarely				Sometimes		Often		Very Often	
	N	%	N	%	N	%	N	%	N	%	N	%
	I keep on using my telecom brands when not satisfied	17	8.5	27	13.5	19	9.5	49	24.5	88	44	
In the face of attractive promotional offerings by rival telecom brands, I choose to continue using my telecom brand	17	8.5	27	13.5	19	9.5	49	24.5	88	44		
I go out of my way to recommend family and friends	121	60.5	17	8.5	35	17.5	0	0	27	13.5		

to use my telecom brand

I am willing to give positive remarks about my telecom provider to other people	0	0	36	18	0	0	62	31	102	51
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I will continue to use my telecom brand even if the price charges for rival telecom brands is lower	0	0	17	8.5	19	9.5	101	50.5	63	31.5
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Source: Field survey, 2022

Table 4.10 is used to determine the extent to which customers are loyal to Globacom. From Table 4.10, 8,5% respondents opined that they never use their Globacom when not satisfied, 13.5% of the respondents opined that they rarely kept on using their Globacom when not satisfied, 9.5% of the respondents opined that they sometimes kept on using Globacom when not satisfied, 24.5% of the respondents opined that they kept on using Globacom often when not satisfied and 44% of the respondents were of the view that they kept on using Globacom very often when not satisfied.

Table 4.8 reveals that 17.5% of the respondents opined that in the face of attractive promotional offerings by rival telecom brands, they never choose to continue using Globacom, 13.5% of the respondents opined that in the face of attractive promotional offerings by rival telecom brands, they rarely choose to continue using Globacom 9.5% of the respondents opined that in the face of attractive promotional offerings by rival telecom

brands, they sometimes choose to continue using Globacom, 24.5% of the respondents opined that in the face of attractive promotional offerings by rival telecom brands, they often choose to continue using Globacom and 44% of the respondents opined that in the face of attractive promotional offerings by rival telecom brands, they choose very often to continue using Globacom.

Table 4.10 depicts that 60.5% of the respondents were of the view that they never go out of their way to recommend family and friends to use Globacom, 8.5% of the respondents opined that they rarely go out of their way to recommend family and friends to use Globacom, 17.5% of the respondents asserted that they sometimes go out of their way to recommend family and friends to use Globacom, 17.5% of the respondents agreed that they often go out of their way to recommend family and friends to use Globacom and zero percent of the respondents were of the view they go out of their way very often to recommend family and friends to use Globacom.

Table 4.10 shows that 0% of the respondents were of the view that they are never willing to give positive remarks about Globacom to other people, 8.5% respondents opined that they are rarely willing to give positive remarks about Globacom to other people, 17.5% of the respondents were of the view that they are sometimes willing to give positive remarks about Globacom to other people 62.31% of the respondents agreed that they are often willing to give positive remarks about Globacom to other people and 102.51% of the respondents were of the view that they are very often willing to give positive remarks about Globacom to other people.

Table 4.10 reveals that 0% of the respondents were of the view that they will never continue to use their telecom brand even if the price charges for rival telecom brands are lower 8.5% of the respondents opined that they will rarely continue to use Globacom even if the price

charges for rival telecom brands are lower, 9.5% of the respondents were of the view that they will sometimes continue to use Globacom even if the price charges for rival telecom brands are lower, 50.5% of the respondents agreed that they will often continue to use Globacom even if the price charges for rival telecom brands are lower and 31.5% of the respondents were of the view that they will never continue to use Globacom even if the price charges for rival telecom brands are lower.

Individual Factors that Influence Brand Loyalty among Globacom

Table 4.11: Showing the Individual Factors that Influence Brand Loyalty among Globacom

	Not Significant		Least Significant		Neutral		Significant		Most Significant	
	N	%	N	%	N	%	N	%	N	%
	Attractive offers	0	0.0	19	9.5	0	0	79	39.5	102
Signal quality	19	0.0	0	0.0	0	0.0	35	17.5	146	73
Quality of customer care	0	9.5	26	0.0	34	31	65	32.5	73	36.5

Effective promotion campaign	19	9.5	41	17.5	53	26.5	49	24.5	44	22.0
Calls/SMS charges	0	0	0	0	19	9.5	44	22	137	68.5
Having retail/service shops in many places	19	9.5	88	4.4	27	13.5	17	16.2	49	24.5

Source: Field survey, 2022

Table 4.11 examines the individual factors that influence brand loyalty among telecom subscribers. From Table 9, zero respondents believed that attractive offers are not significant, 6.8% of the respondents opined attractive offers are least significant, 23.2% of the respondents opined that attractive offers are neutral, 53.8% of the respondents believed that attractive offers are significant and 16.2% of the respondents were of the view that attractive offers are most significant.

Table 4.11 reveals that none of the respondents opined that signal quality is not significant, 0.3% of the respondents agreed that signal quality is least significant, 0.3% of the respondents believed that signal quality is neutral, 0.3% of the respondents opined that signal quality is significant and 99.2% of the respondents revealed that signal quality is most significant. Therefore, the majority of the respondents believed that signal quality is most significant as depicted by the findings of the study.

From Table 4.11, 55.1% of the respondents opined that quality of customer care is not significant, 6.8% of the respondents opined that quality of customer care is least significant, 8.9% of the respondents asserted that quality of customer care is neutral, 26.4% of the

respondents agreed that quality of customer care is significant and 53.5% of the respondents were of the view that quality of customer care is most significant.

Table 4.11 shows that 55.1% of the respondents were of the view that an effective promotion campaign is not significant, 10.7% of the respondents opined that an effective promotion campaign is the least significant, 24.0% of the respondents were of the view that an effective promotion campaign is neutral, 9.9% of the respondents agreed that effective promotion campaign is significant and 0.3% of the respondents were of the view that effective promotion campaign is most significant.

From Table 4.11, zero respondents opined that calls/SMS charges are not significant, 4.7% of the respondents opined that calls/SMS charges are least significant, 0.5% of the respondents were of the view that calls/SMS charges are neutral, 1.0% of the respondents agreed that calls/SMS charges are significant and 93.7% of the respondents were of the view that calls/SMS charges is most significant.

Table 4.11 shows that 26.4% of the respondents were of the view that having retail/service shops in many places is not significant, 0.3% of the respondents opined that having retail/service shops in many places is the least significant, 42.3% of the respondents were of the view that having retail/service shops in many places is neutral, 16.2% of the respondents agreed that having retail/service shops in many places is significant and 14.9% of the respondents were of the view that having retail/service shops in many places is most significant.

Inferential Statistics -Test of Hypotheses

Hypothesis One (H_01)

Research Hypothesis 1 (H₀₁): There is no significant relationship between brand satisfaction and brand loyalty among the subscribers of glo

Table 4.12 Linear Regression Analysis for Hypothesis One

Variable	Co-efficient	Standard Error	t-Stat	Probability
(Constant)	4.716	0.105	45.110	0.000
Telecom subscribers satisfaction	0.032	0.026	1.229	0.220
R ²	0.004			
Adjusted R ²	0.001			
S.E of Regression	0.65471			
F-statistics	1.510			
Prob (F-statistics)	0.220			
Observation	383			

Dependent Variable: Brand Loyalty

Table 4.12 is used to test the hypothesis of one of the studies. The results revealed that Globacom subscribers' satisfaction has a positive impact on determining brand loyalty. When the satisfaction of Globacom subscribers is allowed to remain constant, brand loyalty would still increase by 4.716. The positive relationship between t Globacom subscribers' satisfaction and brand loyalty is indicated by the positive signs of the explanatory variable. This means that a unit change in Globacom subscribers' satisfaction would lead to a positive increase of 0.032 in brand loyalty. At a level of significance of 0.05, the t-statistics for Globacom subscribers' satisfaction is 1.229 while the p-value is 0.220. This shows that the explanatory variable will not significantly determine brand loyalty. On the general level, the result shows that Globacom subscribers' satisfaction will not significantly determine brand loyalty.

Also, considering the individual probability of the t-statistic, it shows that the variable is not significant at the 5% level. This is because the probability value of Telecom is 0.220. Furthermore, the R-squared shows that about 0.4% of variations in brand loyalty are attributable to Globacom subscribers' satisfaction while the remaining 99.6% variations are caused by other factors not included in the model. The Adjusted R^2 is 0.001 and this implies that the analysis is a measure of good fit.

At a level of significance of 0.05, the F-statistics is 1.510 while the p-value is 0.220 which is less than the adopted level of significance. Therefore, the null hypothesis is rejected which means that Globacom subscribers' satisfaction will not significantly determine brand loyalty.

Hypothesis Two (H_{02})

Research Hypothesis 2 (H_{02}): Globacom subscribers' assessment of brand credibility will not significantly determine the influence of brand loyalty

Table 4.13 Linear Regression Analysis for Hypothesis 2

Variable	Co-efficient	Standard Error	t-Stat	Probability
(Constant)	4.780	0.080	59.657	0.000
Telecom subscribers assessment of brand credibility	0.018	0.023	14.3685	0.423
R ²	0.002			
Adjusted R ²	0.000			
S.E of Regression	0.65546			
F-statistics	0.644			
Prob (F-statistics)	0.423			
Observation	383			

Dependent of variable: Brand Loyalty

Table 4.13 is used to test hypothesis two of the study. The results revealed that Globacom subscribers' assessment of brand credibility has a positive impact on influencing brand loyalty. When Glosubscribers' assessment of brand credibility is allowed to remain constant, brand loyalty would still increase by 4.780. The positive relationship between telecom subscribers' assessment of brand credibility and brand loyalty is indicated by the positive signs of the explanatory variable. This means that a unit change in Glo subscribers' assessment of brand credibility would lead to a positive increase of 0.018 in brand loyalty. At a level of significance of 0.05, the t-statistics for Globacom subscribers' assessment of brand credibility is 1.14.36853 while the p-value is 0.423. This shows that the explanatory variable will not significantly influence brand loyalty. On the general level, the result shows that Glo subscribers' assessment of brand credibility will not significantly determine the influence of brand loyalty.

Also, considering the individual probability of the t-statistic, it shows that the variable is not significant at the 5% level. This is because the probability value of Glo subscribers' assessment of brand credibility is 0.423. Furthermore, the R-squared shows that about 0.2% of variations in brand loyalty are attributable Globacom subscribers' assessment of brand credibility while the remaining 99.8% of variations are caused by other factors not included in the model. The Adjusted R^2 is 0.000 and this implies that the analysis is a measure of good fit.

At a level of significance of 0.05, the F-statistics is 0.644 while the p-value is 0.423 which is less than the adopted level of significance. Therefore, the null hypothesis is rejected which means that subscribers' assessment of brand credibility will not significantly determine the influence of brand loyalty.

4.2 Discussion of Findings

The key objectives of this study are to determine the level of customer's satisfaction of Glo subscribers, subscribers' assessment of brand credibility, the influence of telecom subscribers' satisfaction with brand loyalty, the influence of brand credibility on brand loyalty and to investigate the individual factors that influence brand loyalty. This result of the study showed that the Glo telecommunication service provider is far more preferable to other service providers. Also, the study showed that high satisfaction is derived from being able to easily access service provider customer care at all times and there is very high satisfaction from the signal quality of the service provider. The results of this study coincide with previous findings of researchers that customers established higher loyalty toward brands when they are more satisfied.

In addition, customer satisfaction and brand loyalty have a positive relationship. This study also borders on a profound investigation of the influence of brand credibility on brand loyalty and depicted that brand credibility positively impacted brand loyalty. The results revealed that telecommunication subscribers' assessment of satisfaction and brand credibility has a positive impact on determining brand loyalty. Brand credibility is found to positively and significantly influence brand loyalty. A satisfied brand from higher patronage and a credible brand will certainly attract brand loyalty. Consumers demonstrate better satisfaction in the direction of brands that are exceedingly credible. This assertion supports the preceding domino effect in this investigation flow, such as Baek et al (2015) whose findings show that both brand credibility and brand prestige positively influence brand purchase intention, and Sheeraz et al (2012) who investigated the association of brand credibility and consumer values with purchase intentions of consumers and found that brand credibility and consumer values are significantly and positively associated with consumer purchase intentions. The findings of this study, therefore, depicted that telecommunication subscribers' assessment of satisfaction and brand credibility has a positive impact on determining brand loyalty.

The results of the findings showed that subscribers' assessment of brand credibility has a positive impact on influencing brand loyalty. By means of expectation disconfirmation theory, cognitive dissonance theory, and brand signaling theory as used in this study, it has been put up that brand credibility in the formation of telecommunication service providers industries through customer satisfaction would attract brand loyalty. The findings of this study imply that customer's satisfaction and brand credibility can be significant predictors of brand loyalty. The essence of customer's satisfaction and brand credibility is clearly perceived in fashioning or adding force to a brand, which in turn triggers brand loyalty. Brand loyalty can facilitate the acquisition of customers' assessment levels and satisfaction.

4.3 Limitations to the study

This study focused on brand credibility and customer satisfaction as predictors of brand loyalty among Globacom subscribers. Ideally, investigating brand credibility and customer satisfaction in other sectors would have been a good justification to be added to this study but all areas cannot be examined at a time. More reason why this study focused on the telecommunication industry. Also, the current sample is chosen from undergraduate students of the University of Lagos even though this study could be spread to the entire population of the study; which might be too much to be undertaken at this level of study. For more generalizable results, future studies could use a large sample size covering almost all areas of the country.

CHAPTER FIVE

SUMMARY, CONCLUSION, AND RECOMMENDATIONS

5.1 Summary

Brand loyalty is a relevant symbol for firms to be honest about their products and services and to examine complaints. The high level of competition and rapid changes in the market and technology make it complex for a brand to sustain momentum without focusing on delivering the value that customers require especially in terms of customer satisfaction and brand credibility. Customer satisfaction should therefore also drive service providers' loyalty and service decisions because customers view value on the benefits of the products and services they receive. Brand credibility is the reliable information about the brand of high quality which indicates a superior quality position of the brand. It is one of the most important attributes to identify a brand and achieve a good brand image. For a brand to be perceived as being credible, continuously maintaining brand promise is crucial. Therefore, as the environment changes and as consumer experience and their needs change, the value they seek also changes. In markets where quality is not easily observable, customers often make their buying decisions amid feelings of doubt, which can make them unwilling to patronize a brand. Therefore, brand credibility and customers satisfaction is used as signals to effectively justify brand loyalty of telecommunication service providers in Nigeria.

The study employed a survey research design to gather information randomly from respondents in the Mountain Top Univeristy. 200 questionnaires consisting of the socio-demographic characteristics of the respondents and five sub-sections each addressing the objectives of the study. In the study area, most of the respondents are more exposed to Airtel telecommunication service providers since this is what they use more. It was affirmed in the study that Glo is far more preferable to other service providers by respondents in the study

area. It can therefore be said that the respondents have a very high level of satisfaction with the telecommunication network.

Furthermore, in this study, most of the respondents believed that the values of their network usage are very often equal to their subscription. A large proportion of the respondents also agreed that the benefits promised by most of these telecommunication brands are delivered very often which in turn drives the satisfaction that they get. It was also concluded that respondents derived very high satisfaction from the data rates offered by telecom brands and other telecommunication providers always resolve the complaints of their customers on time and this has created a positive impact on brand loyalty of the service providers.

5.2 Conclusion

This study basically focused on brand credibility and customer satisfaction as predictors of brand loyalty among Globacom subscribers and explained some factors that enhance brand loyalty of telecommunication service providers in Nigeria using students of the University of Lagos as a focal point. It has been shown from the findings of this study that brand credibility and customer satisfaction are necessary and should be made more efficient for brand loyalty among telecommunication subscribers. It gives an insight into how customer satisfaction, telecommunication subscribers' assessment of brand credibility, telecommunication subscribers' assessment of satisfaction, and the level of customer's satisfaction enhance brand loyalty in general. In terms of telecommunication subscribers' assessment of satisfaction, it was found that the higher the feeling of satisfaction with a brand the more the customer is loyal to the particular brand. Brand credibility is an important dimension of brand trust that could enhance brand loyalty. This study however concludes that brand credibility and customer satisfaction are determinant factors of brand loyalty in Nigeria.

5.3 Recommendations

Based on the analysis carried out and the findings deduced in addition to the review of related literature, the findings, and responses of respondents, the following recommendations are deemed necessary to ensure high-quality brand loyalty of telecommunication service providers in Nigeria;

1. It is recommended that Globacom as a service provider need an emphasis on improving network quality along with providing customized service to their customers. This can be done by connecting to customers through mobile applications and customer service centers.
2. Management of Globacom should improve on factors like customer satisfaction, product involvement, perceived quality, trustworthiness, and brand trust. However other factors like the company's trust, employees' trust, the company's image, and the importance of relationships should also be adopted in order to ensure absolute loyalty to the brand.
3. Management should stimulate consumers to elaborate upon their brand choice by stimulating the motivation and the capacity of the consumers to evaluate their brand choice.
4. There should be a linking of the brand to some involving issue or personal situation by making clear differences between different brands and by stressing the important characteristics of the brand. Also, clear and understandable information should be provided about the brand.
5. Management should be concerned about true brand loyalty which is also based on commitment and avoid any of the factors that may cause the consumers' loss of loyalty to brands.

6. Besides, telecommunication service providers should provide a good convenience regarding brand credibility and customer satisfaction in their service and boost customer satisfaction.

5.4 Suggestions for Further Studies

The study was limited to the variables of brand credibility and customer satisfaction on brand loyalty. Further studies can be considered by considering other variables like brand awareness, brand familiarity, brand image, and customer retention.

Further studies could take account exclusively of examining the impact of customer satisfaction on brand image and further studies could examine the effect of brand image and brand awareness on brand loyalty of telecommunication networks in Nigeria.

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APPENDIX

QUESTIONNAIRE

Dear Respondent

I am Owodunni Olatunji with Matric number 18020601036, a final year student of mass communication at **Mountain Top University**, Ogun State carrying out a research on the topic “**Customer satisfaction and brand credibility as predictors of brand loyalty among Globacom subscribers: A study of the students of the University of Lagos**”. In answering these questions, your sincere and objective response would be needed to enhance the credibility of the findings and would be appreciated. Also, your identity and response would be treated confidentially.

INSTRUCTION: Please mark any option desired

SECTION A: Socio-Demographic Characteristics of the Respondents

Please only tick the ones most appropriate to you

1. Sex: Male () Female ()
2. Age: 16-20 () 21-25 () 25-30 () 30 and above ()
3. Department _____
4. Level: 100L () 200L () 300L () 400L () Others (please specify)

Instruction: Please tick that you are a Globacom subscriber.

Do you use any other network other than Globacom YES () NO ()

If yes state the network MTN () AIRTEL () 9MOBILE ()

Instruction: Rate the level of satisfaction derived from the telecom service provider(s) you have indicated above.

Key: VHS= Very High satisfaction, HS=High Satisfaction, LS=Low Satisfaction, VLS=Very Low Satisfaction, NS=Not Satisfied

	HS	LS	VLS	LS	NS
MTN					
GLO					
AIRTEL					

9MOBILE					
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Section B: Subscribers assessment of Globacom’s credibility

Instruction: Please pick the appropriate cell in the table below

Key: VO=Very Often, O=Often, S=Sometimes, R=Rarely, N=Never

S/N		VO	O	S	R	N
1	The value I derive from data packages are equal to my subscription					
2	Benefits promised are delivered by my telecom brands					
3	Telecom packages when not exhausted at expiration are rolled over at next subscription					
4	My complaints are usually resolved on time by the customer service					
5	Call rates are usually low as promised by Globacom					

Section C: Level of customer satisfaction derived from Globacom brand

Instruction: Please pick the appropriate cell in the table below

Key: VH= Very High, H=High, L=Low, VL=Very Low, NA= Not Applicable

S/N		VH	H	L	VL	NA
6	I derive satisfaction from the call rates offered by my telecom brand					
7	I derive satisfaction from the data rates offered by my telecom brand					
8	I derive satisfaction from attractive special offers provided by my telecom service provider					
9	I derive satisfaction from being able to easily access my service provider customer care at all times					
10	I derive satisfaction from the signal quality of my service provider					

Section D: Extent to which customers are loyal to Globacom

Instruction: Please pick the appropriate cell in the table below.

Key: VO=Very Often, O=Often, S=Sometimes, R=Rarely, N=Never

S/N		VO	O	S	R	N
11	I will keep on using Globacom when not satisfied					
12	In the face of attractive promotional offerings by rival telecom brands, I choose to continue using Globacom					
13	I go out of my way to recommend family and friends to use Globacom					
14	I am willing to give positive remarks about Globacom provider to other people					
15	I will continue to use Globacom brand even if the price charges for rival telecom brands is lower					

Section E: What are the major individual factors that ensure brand loyalty among Globacom subscribers?

Instruction: Please indicate by ticking which the following factors influence your loyalty to Globacom as service provider.

S/N		
16	Attractive offers	
17	Signal quality	
18	Quality of customer care	
19	Effective promotion campaign	
20	Calls/SMS charges	
21	Having retail/service shops in many places	