Enhancing Customer Loyalty through Customer Satisfaction and Financial Switching Cost among Computer Business Centers Operating Within Some Selected Tertiary Institutions in Jos Metropolis

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ABSTRACT

Although there is an increasing recognition among marketing scholars and business practitioners of the impact of switching costs on customer satisfaction and loyalty relationship, there is still lack of research about the process through which this variable strengthens the relationship between satisfaction and loyalty among Computer Business Centers. This paper therefore aims to evaluate how customer loyalty can be enhanced through customer satisfaction and financial switching cost among computer business centers operating in some selected tertiary institutions in Jos metropolis. The study covered three tertiary institutions in Jos, plateau state Nigeria namely; University of Jos, College of Forestry and Plateau State polytechnic. The total population was 48, 848 students of the three tertiary institutions in Jos metropolis. The use of questionnaire was adopted as the primary method of data collection, administered to the sample size of 245 customers out of which 200 was duly completed and retrieved. Structural modeling and multiple regressions was used in analyzing the data. From the result, hypothesis one was tested and it was discovered that there is a significant relationship between customer satisfaction and customer loyalty. Hypothesis two also showed that there is a significant relationship between customer satisfaction and financial switching cost with an estimate (β) of 0.33. This means that financial switching cost constitutes 33% of satisfaction among customers patronizing the business centers in these institutions. Hypothesis three also showed a significant relationship between financial switching cost and customer loyalty, and finally it was confirmed that financial switching cost mediate the relationship between customer satisfaction and customer loyalty. The study concluded that enhancing customer satisfaction alone does not predict long term loyalty of customers but the use of financial switching cost can further increase satisfaction among customers in ensuring loyalty. This is because quality and relationship alone cannot guarantee effective loyalty among customers without giving discounts, bonuses, and credit when necessary. Based on the findings in this paper, it was recommended that every small scale business owner operating within Nigerian tertiary institutions should take into cognizance the use of financial switching cost as most students are interested in the financial aspect of switching cost to determine the extent of their loyalty to a service provider. This is because it is an important factor which ensures the sustainability of competitive advantage over rivals.

Keywords: Customer Satisfaction, Customer Loyalty, Financial switching cost, switching intention.

BACKGROUND OF THE STUDY

All over the world, marketing strategy has experienced a significant change in attracting and retaining customers with more effectiveness in the 21st century. Different business practitioners have come to realize that an effective focus on the long-term relational bond with customers may positively impact on the success of any organization. According to Wang and Wu (2011), customers are the heart of any business and customer loyalty plays an important role in the performances of any organization. Several studies conducted by Wang and Wu, Lee, Guo and Liu (2011) on the impact of customer satisfaction on customer loyalty showed that in order to increase customer loyalty, switching costs are very important.

According to Chadha and Kapoor (2009), Loyalty is obviously of greater interest among academicians and practitioners for its proximity to profitability. Brunh and Grund (2000) asserted that acquiring customers alone is not viewed as a guarantee to long-term success but gaining customers loyalty. Prior to this, entrepreneurs and managers laid more emphasis on enlarging their businesses by devoting greater attention and marketing efforts to retaining existing customers through customer satisfaction as stated above. But despite all the effort that business owners or service providers put in enhancing satisfaction, customers still find one or two reasons to switch from one provider to another looking for optimum satisfaction.

In Nigeria today, increasing market competition among small scale businesses has forced computer business centre operators to work harder to remain competitive by competing to get more customers. The intense competition is an indication that there are many operators of the same line of business within the industry which expose customers to a wider choice of firms that are willing to provide services to them at a lower rate. This makes them more inclined to switch to other service providers. Therefore, for small scale owners that want to pursue sustainability, it is necessary for them to understand the nature of customers in order to maintain customer loyalty. The motivation for the study therefore was to evaluate how customer loyalty can be enhanced through customer satisfaction and financial switching cost among computer business centers operating in tertiary institutions in Jos metropolis, Nigeria.

STATEMENT OF THE PROBLEM

The challenges of customers switching from one organization to another in search of satisfaction has posed a great concern to small scale business practitioners in the modern day business practice. It can be said that failure to provide effective service can be a reason behind the switching intention of the customers. According to Evanschitzky and Ramaseshan, (2012), proper understanding of the needs and wants of customers are highly required in order to provide effective customer satisfaction. However, in recent times, small scale business practitioners are incapable of assessing the actual needs of the customers. They fail to adopt the right strategies to meet customer's expectations and to understand the actual value of customers, and also how to handle them. They rather concentrate on strategies such as enhancing customer services and service quality delivery as the only strategy to attract and retain customers. Along with that, lack of regulatory certainty in different new market structures, and failure to improve the ability of the organization to retain customers are reasons behind the switching intentions of the customers. The computer business centers operating in tertiary institutions in Jos metropolis are known to be facing this dilemma daily.

Customers are rational beings who believe in 100% satisfaction from every purchase they make; they are also always looking for every reason to switch in search for better satisfaction and services than what their present organization is providing (Edward & Sahadev, 2011). Therefore, it is expected of every business practitioner to enhance customer loyalty through satisfaction and other important strategies to ensure effective loyalty among customers. In view of this, the research therefore intends to investigate the activities of some business centers' operating in tertiary institutions in Jos metropolis and how customer loyalty can be enhanced through customer satisfaction and financial switching cost.

OBJECTIVES OF THE STUDY

The primary objective of this study is to determine how customer loyalty can be enhanced through the impact of customer satisfaction and financial switching cost among computer business centres operating in tertiary institutions in Jos metropolis. The following are the sub-objectives to support the achievement of the main objective:

I. To evaluate the impact of customer satisfaction on customer loyalty among computer business centers operating in some selected tertiary institutions in Jos metropolis.
ii. To assess the relationship between customer satisfaction and financial switching cost
iii. To determine the extent to which financial switching cost influence customer loyalty
iv. To determine the extent to which financial switching cost mediates the relationship between customer satisfaction and customer loyalty

RESEARCH HYPOTHESES

This research chose to use the above alternative hypotheses for better decision making;

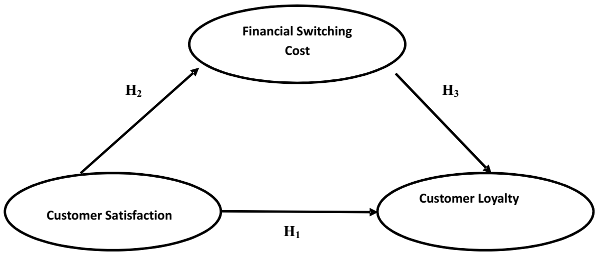
Ha1: There is a significant relationship between customer satisfaction and customer loyalty among computer business centre's operating in some selected tertiary institutions in Jos metropolis.

Ha2: There is a significant relationship between customer satisfaction and financial switching cost

Ha3: There is a significant relationship between financial switching cost and customer loyalty
Ha4: Financial switching cost mediates the relationship between customer satisfaction and customer loyalty

LITERATURE REVIEW

Conceptual Framework



Source: The Research (2018)

Customer Satisfaction and Loyalty

Silvestro and Cross, (2000) researched on the relationship between service quality, customer satisfaction and loyalty. They discovered that although customer satisfaction and customer loyalty are distinct constructs, they are highly correlated. It was argued that customer satisfaction can lead to customer loyalty since people tend to be rational and risk-adverse so that they might have a tendency to reduce risk and stay with the service providers where they already had good experience. Actually, customer satisfaction has been suggested to be an antecedent of loyalty in service context in previous studies (Mittal & Kamakura, 2001). Oliver (1999) in his work "whence customer loyalty" suggests that customer satisfaction can play many roles in the relationship with customer loyalty. It can be just the starting point of customer loyalty; it can be the core components of loyalty or it can just be one of the components of loyalty. In addition, the relationship between customer satisfaction and customer loyalty might be nonlinear. Heskett, J.L., Jones,T.O., Loveman, G.W., Sasser, W.E. and Schelsinger, L.A. (2011) in their work "employee satisfaction and customer loyalty" suggested that customer loyalty should improve dramatically when customer satisfaction overcomes a certain level. In summary, the proposition is that satisfaction is an essential or necessary part to achieve customer loyalty.

However, customer satisfaction is not enough to retaining customers in the long-term in most of the cases. Fleming and Asplund (2007) after studying on "Employee engagement and customer satisfaction" assert that customers might need more than "satisfying transactions" to become the truly loyalty customer. They find that the level of engagement between customers and companies plays important role in forming the loyalty in customers. The engagement is usually affected by the emotional satisfied rather than the rational satisfied (Fleming & Asplund, 2007). If companies cannot afford to build the emotion connection with the customers, the satisfaction with the products or service is worthless (McEwen & Flaming, 2003). Neal (1999) who also researched on "job design and customer satisfaction" also finds that even highly satisfied customers usually switch brands and suppliers. He also argues that customer satisfaction did not have direct connection to loyalty because customer satisfaction is attitude which is too far from the behavior concept like customer loyalty. In this study, the authors compromise both school of thought and proposed that customer satisfaction is the necessary ground for customer loyalty. However, in order to go the whole way to loyalty from satisfaction, other factors should be considered as mediators for this linkage. From the above discussion, the following hypothesis was formulated:

Ha1: *There is a significant relationship between customer satisfaction and loyalty among computer business centers operating in some selected tertiary institutions in Jos metropolis.*

Customer satisfaction and financial switching cost

The influence of customer satisfaction on customer switching behaviour is a well-explored topic [Oliver, 2009]. The majority of prior studies conducted on the impact of customer satisfaction on customer loyalty showed that customer satisfaction can act as an effective switching barrier which prevents existing customers from switching to competitors (Chowdhury, 2011). However, some other studies conducted by Jones and Sasser (1995) on "customer satisfaction and loyalty link" revealed that satisfied customer also switch. For example, in studying the switching behaviour of subscribers in the mobile communication services industry in Taiwan by Chuang (2011), he concluded that "customers sometimes switch service providers not because they are unsatisfied, but because a competitor offers a lower price or more value-added service". As far as computer business centers in tertiary institutions are concerned, it is generally considered that the more satisfied their customers are with the service rendered and the price; the more reluctant it is for them to switch to another service provider (Strombom, Buchmueller, Feldstein, 2002). Based on the aforementioned, it was hypothesized that:

Ha2. *There is a significant relationship between Customer satisfaction and financial switching cost among computer business centers operating in some selected tertiary institutions in Jos metropolis.*

Financial Switching Cost and Customer Loyalty

From a firm's perspective, the primary purpose of switching costs is to stimulate customer loyalty (Edward & Sahadev, 2011). From a consumer's point of view, switching from a familiar service provider to a new service provider costs time, effort and money (Chuang, Dimitriadis; 2011). Therefore, unless there is a considerable performance gap in service delivery with respect to the current service provider, e.g., a serious service failure which the service provider has failed to recover from or the presence of an aggressive marketing campaign by a competitor, it is unlikely that customers will make a decision to switch (Chowdhury, 2011).

Ping (1993) found that when customers perceive the switching costs to be high (associated with leaving the current relationship and establishing a new one), they tend to be loyal. Jones and Sasser (1995) mentioned switching costs as one factor that determines the competitiveness of market environment, since high switching costs discourage consumers to switch to alternate providers. Lee et al. (2001) and Ranaweera and Prabhu (2003) have tested and confirmed the positive effect of switching costs on customer retention in continued purchasing settings of mobile phone services in France and the fixed line telephone market in the UK respectively and discovered it to be positive.

Prior studies on service generally found that switching costs are a key antecedent of customer loyalty (Ranaweera & Prabhu, 2003). For example, (Gremler & Brown, 1996) found that "switching costs can affectively strengthen service loyalty by making it difficult for the customer to go to another provider". Strong interpersonal relationships, Bonuses and credit facilities are found to have a positive influence on motivation of customers to stay in different contexts, such as frontline services (Kim, Park, & Jeong, 2004; Dwyer, Schurr & Oh, 1987), small business (Adamson, Chan & Handford, 2003), and business services (Young & Denize, 1995). Based on these, the researcher hypothesized that:

Ha3. *There is a significant relationship between financial switching costs and customer loyalty among computer business centres operating in some selected tertiary institutions in Jos metropolis.*

Mediating Effect of Financial Switching Costs

The mediator in this work is an intervening variable which strengthen the relationship between customer's satisfaction and loyalty among computer business centers operating in tertiary institutions in Jos metropolis. The construct between customer satisfaction and loyalty has been established in literature; however, its relative strength can be influenced by other variables. In order to transform satisfaction to loyalty, other factors need to be included in this linkage. For this purpose, switching cost is usually viewed as a moderator and mediator in the relationship between customer satisfaction and customer loyalty (Chen and Wang, 2009; Pick and Eisend, 2014).

The mediating role of switching costs is usually overlooked in marketing literature. Oliver (1999) suggests that customer satisfaction might be just the starting point for customer loyalty and if the satisfaction is not nourished by other elements, satisfaction cannot transform to loyalty. Satisfaction with current service provider might lead to the commitment and the willingness to invest in the relationship with the current service provider which may lead to the potential loss of social benefit when leaving the current relationship. Satisfaction with current providers can also lead to increase in the usage of more services from the current service provider and may lead to more bonding and procedural cost when switching. These arguments are conceptualized in the term "customer bonding" proposed by Hax and Wilde (2001) in their works to describe more deep and meaningful relationships which customers have with their companies. According to marketing literature, this type of affective emotion connection is necessary to achieve beyond the satisfaction but to ensure customer loyalty in the long-term (Fleming & Asplund, 2007; McEwen & Fleming, 2003; Jones & Sasser, 1995; Oliver, 1999). In this study, mediating effects of financial switching costs and negative switching costs on service value- loyalty linkage and satisfaction-loyalty linkage are tested. Based on the theoretical background, the following hypotheses are proposed to test propositions of mediating effects of financial switching costs:

Ha4: *Financial switching cost mediates the relationship between customer satisfaction and loyalty among computer business centres operating in some selected tertiary institutions in Jos metropolis.*

METHODOLOGY

Survey research design was adopted with the use of cross sectional approach for the data collection while carrying out the study. This was because the data was collected once by means of personal response questionnaire. The populations of the study comprised of the students of tertiary institutions who are majorly customers of computer business centres in the selected tertiary institutions in Jos metropolis. The selected tertiary institutions are university of Jos, Plateau State polytechnic and the College of Forestry. The total population of 49,848 was used for this study, out of which the sample size of 245 was derived with the use of Cochran formula (1963). The analysis of the study was run based on the sample size with Co-Variance Based Structural Equation Modeling (CB-SEM).

RESULTS AND DISCUSSIONS

Based on the Exploratory Factor Analysis (EFA), all of the items in the dimensions have factor loading above 0.50 which suggests that they are able to explain their respective constructs well. Furthermore, Confirmatory Factor Analysis (CFA) was conducted to assess the fitness of the measurement model. After several iterations, ten items were discarded due to high measurement errors. All the remaining items have factor loading above 0.6 and Cronbach alpha are above 0.7 which was included in the analysis.

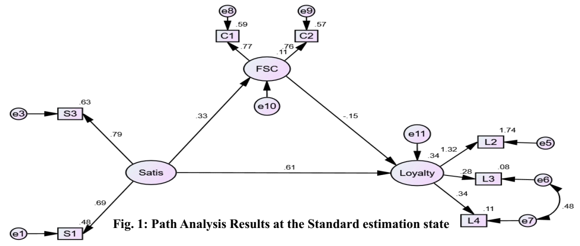


Fig. 1: Path Analysis Results at the Standard estimation state

Table 3: Model Fit Summary

Fit Statistic	Critical Value	Obtained Value	Model fit
Relative chi-square (CMIN/DF)	<5.0	2.206	Good
RMSEA	<0.06	0.053	Good
NFI	>0.90	0.950	Good
GFI	>0.90	0.971	Good
CFI	>0.95	0.970	Good
TLI (NNFI)	>0.90	0.937	Good

Source: PLS SEM

Given that n= 205, it is required that relative chi-square is not more than 5.00 but can be less according to . Here the relative chi-square is 2.206 which mean that the model fit is good. The RMSEA is also 0.053 which is less than 0.06 which is an indicator of good fitness. The NFI is 0.950 which is also an indicator of a good fitness. According to Hu and Bentler (1999), a value of CFI = 0.95 is presently recognized as indicative of good fit. And from the table above the obtained value of Comparative Fit Index is 0.970 which is a good indicator that the model fit is good enough. Also, in using goodness of fit to determine the model fit, it was disclosed that obtained value must be greater than 0.90 (= 0.90) and from the table above GFI obtained value is 0.971 which indicates that the model fit is good enough. In addition, Tucker-Lewis index (TLI) also known as Non-Normed Fit Index (NNFI) according to Bentler and Bonnet (1980) recommended values greater than 0.90 to indicate a good fit. Following the table above, TLI obtained value is 0.937 which is greater than 0.90. This supported the fact that the model fit is good.

Table 4: Standardized Regression Weights Estimates and the mediating effect

Variable	Estimate(β)	Std. error	T-value	P
Loyalty <--- Satis	0.612	0.207	4.31	****
FSC <--- Satis	0.33	0.214	6.044	0.002
Loyalty <--- FSC	-0.149	0.081	4.435	0.013
loyalty<---FSC<--- Satis	0.563	0.375	5.981	****

Source: PLS SEM

TEST OF HYPOTHESES

The hypotheses formulated are tested at 5% level of significance and the decision rule is that, if the t-value is less than the critical value, the hypothesis will be accepted and if equal or greater than the critical value, it will be rejected

Hypothesis One

Based on the above estimates, it was discovered that there is a significant relationship between customer satisfaction and loyalty with an estimate (β) of 0.612 indicating a strong relationship withT-value of 4.31 and the P-value of less than 0.001 which is less than 0.05 and it is statistically significant. It means that once customers are satisfied, the outcome of their behavior is loyalty. Here, objective one is achieved in consistent with the findings of Hall, 2011; Silvestro and Cross (2000) who discovered that customer satisfaction and loyalty are distinct construct which are highly correlated and are already established.

Hypothesis two

Based on the table above it was estimated that the relationship of customer satisfaction on financial switching cost is 0.33 which is 33% which is the β, with T-value of 6.044 and the P-value less than 0.05 which is statistically significant. This means that even though customer satisfaction leads to customer loyalty, but financial switching cost still have 33% influence on satisfaction in enhancing customer loyalty among computer business centers operating in tertiary institutions in Jos metropolis. Here, the alternative hypothesis is accepted since it is statistically significant with P-value less than 0.05. i.e There is a significant relationship between customer satisfaction and financial switching cost. This means objective two is achieved, which is consistent with the findings of Jones and Sasser (1995), Chuang (2011) and Chowdhury (2011) who concluded that customer satisfaction can act as an effective switching barrier which prevent existing customers from switching to competitors, but satisfied customers also switch not because they are not satisfied but because a competitor offers lower price. Therefore, financial switching cost can as well influence the level of satisfaction and loyalty in an organization.

Hypothesis Three

Thirdly, the relationship between financial switching cost and customer loyalty estimated -0.149 which showed a weak relationship and it is statistically significant with T-value of 4.435 and P-value of 0.013, which is less than 0.05. It means that there is a significant relationship between financial switching cost and customer loyalty among customers of computer business centers operating in Tertiary institutions in Jos metropolis. Here, objective two is achieved which is consistent with the findings of Edward and Sahadev (20110, Dimitriadis (2011), Chuang, (2011) who also discovered that financial switching cost can only to an extent lead to loyalty among customers, but customers can eventually switch if there is a performance gap in service delivery i.e. a serious service failure can weaken the level of influence that switching cost will have on customer loyalty.

Hypothesis Four

Following the table above, the mediating effect of financial switching cost on customer satisfaction and customer loyalty is estimated to be 0.563 which is a strong relationship and it was discovered to be statistically significant. This means that the impact customer satisfaction has on customer loyalty with the aid of financial switching cost is high. Here, the alternative hypothesis four is accepted which states that financial switching cost mediate the relationship between customer satisfaction and loyalty. This also supported the findings of Jones and Sasser (1995); Oliver (1999) who discovered that customer satisfaction might just be the starting point for customer loyalty, and if the satisfaction is not nourished by other elements, satisfaction cannot transform to effective loyalty. In view of this the study supported the fact that financial switching cost mediates the relationship between customer satisfaction and loyalty.

CONCLUSION AND RECOMMENDATIONS

Existing literature confirmed the impact of customer loyalty on the profitability of businesses (Reichheld, 1996). This study also confirmed that customer satisfaction significantly influences loyalty and therefore enhances continuous patronage. Satisfaction has been established to form the basis of customer loyalty in service industry (Crosby et al., 1990; Chen & Wang, 2009).

The significance of the mediating effect of the switching costs has equally been established with financial switching cost being the focus of the study. The impact of financial switching cost associated with computer business centers was also established in the study. This implies that the switching intention of customers can be minimized by embracing the proxies of financial switching costs by making use of discounts, low price, giving of bonuses to customers, and credit facilities by service providers which can further strengthen the relationship between customer satisfaction and loyalty. The study concluded that enhancing customer satisfaction alone does not predict long term loyalty of customers but the use of financial switching cost can further increase satisfaction among customers in ensuring loyalty

Having done a proper study on how to enhance customer loyalty through satisfaction and financial switching cost, the research therefore makes the following recommendations

1) There is need for computer business centre owners to understand the significance of customer satisfaction in sustaining customer loyalty; this is because customers are open to a wide choice of who to buy from in the midst of competition. Therefore, business owners must learn to enhance customer satisfaction which will in turn enhance their loyalty by ensuring their commitment in the face of competitions.
2) Business centre operators within tertiary institutions should know that their customers are majorly students who are believed to be less financially buoyant; therefore, they need to be aware that, to enhance customer satisfaction in such an environment, bonuses, credit and discount are the driving force to aid satisfaction among customers.
3) In the midst of competition, quality is necessary to sustain loyalty, but where quality is given and discount is not given, the tendency of the loyalty of such customer to be very low is high since customers are rational beings looking and searching for satisfaction from any little purchase they made. Therefore, the study hereby recommends that every computer business centre owners should be mindful of pricing strategies by ensuring that their prices are favourable to customers and this should be supported with other strategies to ensure customer loyalty.
4) Finally, computer business centre owners who want to grow in the midst of numerous rivals should know that financial switching cost in terms of discounts, bonuses and credit purchase allowed will go a long way in strengthening the relationship between customer satisfactions and loyalty.

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