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The Effect of Trust, Commitment, and Conflict Handling on Customer Retention: The Mediating Role of Customer Satisfaction

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ABSTRACT

Previous studies have investigated drivers of customer retention in the mobile telecommunications industry worldwide. These studies call on scholars pay attention to these factors in the scholarly marketing literature, since customer retention is the basic tenet of relationship marketing. Drawing on relationship marketing theory, this study analyzes the direct and indirect relationships amongst trust, commitment, and conflict handling on customer retention. A cross-sectional survey using a structured questionnaire was employed to gather data from customers of mobile telecommunication operators. The findings revealed that only conflict handling had a direct significant effect on customer retention. Also, trust and conflict handling had a direct and significant effect on customer satisfaction. However, trust and conflict handling were seen to have an indirect significant effect on customer retention via customer satisfaction. The study recommends that managers should effectively resolve customer complaints as well as build their trustworthiness in order to satisfy and retain their customers.

KEYWORDS

commitment; conflict handling; customer retention; customer satisfaction; mediating; trust

Introduction

An increasing number of studies have been undertaken to establish the link between RM theory and customer retention (Rizan, Warokka, & Listyawati, 2014). These studies often tend to view RM as a single construct, even though RM has been conceptualized as a composite of several constructs (Narteh, Agbemabiese, Kodua, & Braimah, 2013; Ndubusi & Wah, 2005). Few studies have been undertaken to identify the interplay between each RM practice, such as customer trust, commitment of employees, and conflict handling effects, on customer retention (Kjaernes, 2006; Liu & Louvieris, 2006; Ndubisi & Wah, 2005). Also, several studies have failed to establish a relationship among each of the constructs through the mediating roles of customer satisfaction and customer retention, even though customer satisfaction

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has been identified as an intervening factor between relationship marketing practices and customer retention (Hennig-Thurau & Klee, 1997; Narteh et al., 2013; Ndubisi & Wah, 2005; Rizan et al., 2014). Based on these observations, it will be interesting to investigate the RM variables' relationship with customer retention using mobile telecommunication as a context. Several reasons account for the use of mobile telecommunications, as highlighted in the ensuing paragraphs.

The mobile telecommunications industry in Ghana is recognized as one of the most competitive sectors of the country. Within the last decade, the telecommunications industry in Ghana has experienced a massive growth of service providers and subscriber base (GSMA, 2015). The growth of the sector can basically be attributed to the positive economic outlook of the country. Mobile phone services were first introduced into the Ghanaian market in March 1992 by Millicom International Cellular with its Mobitel Brand, as a result of the deregulation of the sector. The introduction of mobile phones in the country contributed significantly to the liberalization of the sector. Mahmoud and Hinson (2012) submit that the liberalization created a competitive market to generate growth and innovation in the telecom sector by eliminating the very poor service and low penetration rates in the country. Since the introduction of mobile telephony communication in 1992, Ghana has become one of Africa's most developed mobile markets, with more than half of the population having access to mobile phone services (GSMA, 2015). According to GSMA (2015), Ghana's mobile telecommunications industry, compared with many African countries, has a well-connected mobile market with network coverage in up to 95% of the country.

According to the NCA (2015), the mobile telecommunications environment in Ghana shares many characteristics with other markets on the continent, such as predominantly prepaid customers, the availability of multiple competing mobile networks, and a proportion of customers who have accounts and SIM cards from more than one of the networks. The mobile telecommunications market in Ghana has become very competitive, which is evidenced by the falling prices of mobile telephony services. Furthermore, over the years, the telecommunications industry has experienced an array of innovations; for example, the introduction of wireless and 3G broadband technologies in 2011 (Coffie & Owusu-Frimpong, 2014). Companies operating in the sector now have to serve customers under highly competitive conditions (Mahmoud & Hinson, 2012). To remain competitive in this industry, it is imperative that telecommunications firms understand the impact of customer trust, commitment, and conflict handling on their efforts to retaining their customers.

This current article is intended to further knowledge on the direct and indirect link between relationship marketing constructs of trust, commitment, and conflict handling and customer retention. This article aims to investigate the link between the three constructs of RM and customer retention with customer satisfaction as a mediator. The article is structured as follows: we follow this section with a theoretical underpinning. Thereafter, a literature review on customer trust, commitment, conflict handling, customer retention, and customer satisfaction is presented. The subsequent section details the methodology adopted for the study, followed by an

analysis of data and discussion of the research findings. The last section of this article focuses on drawing conclusions to the study, highlighting the recommendations for future studies and limitations of the study.

Theoretical underpinning

Relationship marketing (RM) theory emerged within the field of services marketing and industrial marketing (Berry, 1983; Christopher, Payne, & Ballantyne, 1991; Jackson, 1985) and has gained considerable interest among academics and practitioners (Egan, 2004). A review of the RM theory reveals that it is conceived in diverse ways by different authors. In the opinion of Baran, Galka, and Strunk (2008), RM is a philosophy of managing relationships with stakeholders with emphasis on customer retention. Hunt, Arnett, and Madhavaram (2006) opine that relationship marketing theory explains that successful relationship marketing is created from a number of features of cooperative relationships. Du Plessis, Jooste, and Strydom (2005) conclude that relationship marketing focuses on establishing and maintaining relationships with customers. Eiriz and Wilson (2006) explain RM as the set of marketing activities oriented to establishing, developing, and maintaining relational exchanges with customers.

Scholars in relationship marketing theorize its dimensions as follows: customer trust (Moorman, Deshpande, & Zaltman, 1993; Morgan & Hunt, 1994; Ndubisi, 2007); commitment (Morgan & Hunt, 1994; Ndubisi, 2007); conflict handling (Chan, 2004; Dwyer, Schur, & Oh, 1987); communication or sharing of secrets (Crosby, Evans, & Cowles, 1990; Morgan & Hunt, 1994); independence (Crosby et al., 1990); fulfillment of promises (Gummesson, 1990); competence (Chan, 2004); benevolence (Buttle, 1996); and empathy (Ndubisi, 2007). For the purposes of this study, RM was conceptualized as being composed of trust, commitment, and conflict handling. Trust and commitment have been identified as the basic building blocks of relationship marketing (Morgan & Hunt, 1994). In addition, a study conducted by Roberts-Lombard (2011) found that conflict handling is one of the fundamental building blocks of RM. Likewise, a recent study by Kanyan, Andrew, Ali, and Beti (2015) revealed conflict handling as one of the most important dimensions of RM that influence customer retention.

Literature review and hypotheses development

Trust, commitment, conflict handling, and customer retention

Gronroos (2000) found that customer retention is an important field of relationship marketing that is mainly concerned with keeping customers. Likewise, Menon and O'Connor (2007) see customer retention as the longevity of a client's relationship with a product and/or service provider. This perspective of customer retention is

confirmed by Keiningham, Cooil, Aksoy, Andreassen, and Weiner (2007), who view customer retention as customers' stated continuation of a business relationship with a firm. In a quantitative perspective, Buttle (2004) views customer retention as the number of customers of a firm at the end of a financial year expressed as a percentage of those who are active customers at the beginning of the year. In the telecom sector, Srinuan, Srinuan, and Bohlin (2014) refer to consumer retention as activities performed by the telecommunications service provider to establish long-term relationships with consumers in order to reduce consumer defections. Bruhn and Georgi (2006) also explain that firms with effective customer retention strategies are able to persuade customers to stay and patronize their offerings.

Trust has been identified in several studies (Narteh et al., 2013; Ndubisi & Wah, 2005; Roberts-Lombards, 2011) as an imperative element in developing relationships with customers. Trust is conceptualized as the willingness to rely on a partner in whom confidence is entrusted (Ndubisi, 2007). Roberts-Lombard and du Plessis (2012) state that, before a relationship can exist, both parties must mutually perceive that trust exists. From a customer's perspective, trust can be seen as a desired product, at a fair price, and an ongoing mutually beneficial relationship between the customer and the company (Sauers, 2008). In this regard, Sauers (2008) is of the opinion that customers will trust organizations which they perceive to be honest.

Ndubisi (2007) argues that trust is an underpinning of RM and has a positive influence on customer loyalty, leading to customer retention. Liang and Wang (2006) pointed out that trust has a significant positive impact on customer retention. Wong and Sohal (2002) associate higher levels of trust with a higher level of customer retention. Bowen and Shoemaker (2003) found that building customers' trust has an important role in ensuring customer retention.

Roberts-Lombard (2011) identifies commitment as the belief by both parties in a relationship that the relationship is worth working on to ensure that it endures indefinitely. Rauyyruen and Miller (2007) identify commitment as a psychological sentiment of the mind in which an attitude concerning continuation of a relationship with a business partner is formed. According to Gummesson (2006), if the relationship is important and the parties rely on it, commitment is crucial for it to work. The literature identifies commitment to be higher among individuals who believe that they receive more value from relationships (Read, 2009; Sauers, 2008). This leads to customers creating positive impressions of the relationship, and exhibiting tendencies to stay longer in the relationship (Du Plessis, 2010).

Moorman et al. (1993) consider commitment as essential to customer retention. According to Wong and Sohal (2002), a higher level of a service provider's commitment in the relationship will impact positively on customer retention. A study by Evanschitzky, Iyer, Plassmann, Niessing, and Meffert (2006) suggested that commitment is seen as an essential antecedent to customer retention. Similarly, a study by White and Yanamandram (2007) concluded that commitment has a role in determining customer retention. Tu, Liu, and Chang (2015) postulate that committed customers have a more positive impression of their relationship with an organization and their intentions to remain in the relationship.

Kuada and Hinson (2014) argue that customer complaint cannot be entirely avoided in the services industry. Conflict handling encompasses all activities by a supplier to avoid potential conflict, solve manifested conflicts before they create problems, and the ability to openly discuss solutions when problems arise (Ndubisi & Wah, 2005). Hinson, Mohammed, and Mensah (2006) suggested that the sources of complaints involve mostly inefficiencies on the part of the service providers to provide timely solutions to customer complaints. Hinson et al. (2006) further explained the inefficiencies to include unexplained delays, rudeness, inflexibility on the part of the service provider, ineptitude, and incompetent service.

Kuada and Hinson (2014) found that, even though complaints are sometimes undesirable, they serve as an important source of feedback to firms. Ndubisi (2007) suggests that customer retention can be created and reinforced by handling customer conflict efficiently. Egan (2004) explains that conflict handling is explicitly a means to restoring and strengthening long-term relationships with customers. Homburg and Furst (2005) argue that successful conflict handling has a strong effect on customer satisfaction and retention. In a study by Ndubisi and Wah (2005), they concluded that how conflict is handled will either ensure customer retention or the customer leaving for a competitor. Based on these arguments, the researchers propose the following hypotheses:

H1a: There is a direct relationship between trust and customer retention in the mobile telecommunications sector of Ghana.

H1b: There is a direct relationship between commitment and customer retention in the mobile telecommunications sector in Ghana.

H1c: There is a direct relationship between conflict handling and customer retention in the mobile telecommunications industry in Ghana

Trust, commitment, conflict handling, and customer satisfaction

Satisfaction has been identified as the fundamental goal of marketing, since the core purpose of marketing is to satisfy customers. Zhang, Ye, Law, and Li (2010) observe that customer satisfaction is a complex phenomenon. Bloemer and Odekerken (2002) see customer satisfaction as a product of successful marketing strategies to create value for customers. Buttle (2004) explains that value is created by understanding customer requirements and meeting customer expectations. Earlier, customer satisfaction, according to Gengler and Leszczyc (1997), not only helps firms to measure the attitude of customers, but can be used by marketers to manage the relationship with customers. Essentially, customer satisfaction is crucial for organizations in creating long-term relationships with their customers (Arnett, German, & Hunt, 2003).

Hutchinson, Singh, Svensson, and Mysen (2011) postulate that, if an exchange partner anticipates that they can rely on the other partner to act fairly, the partner

will be more satisfied with the relationship. A study by Teichert and Rose (2003) established a strong relationship between trust and customer satisfaction. They identified trust as a major element of the supplier-client relationship. Hutchinson et al. (2011) argue that a high level of trust in an exchange partner has a positive impact on satisfaction in a relationship. Several studies (Duarte & Davies, 2004; Lee, Lee, & Feick, 2001; Svensson, Mysen, & Payan, 2010) position trust as an antecedent to satisfaction.

Ndubisi (2007) contends that the degree of customer satisfaction with the organization will depend on the commitment of the firm towards the relationship. According to Skarmeas, Katsikeas, Spyropoulou, and Salehi-Sangari (2008), satisfaction represents the focal outcome of the buyer-seller exchange relationship, which is unlikely to lead to future purchase intention and long-term relationship without commitment. Supporting this, Hutchinson et al. (2011) indicate that customer satisfaction will, in part, be influenced by the customer investment in maintaining the relationship. Also, Farrelly and Quester (2005) argue that commitment leads to customer satisfaction in an exchange relationship.

Conflict handling, according to Gronroos (2004), is a non-billable service used by service organizations to create customer value. Gronroos (2004) further explains that the proper handling of customer complaints reflects the desire to make customer interest a priority, eventually improving customer satisfaction. A study by Narteh (2009) concluded that conflict handling has a significant outcome on customer satisfaction in a relationship. In summary, conflict handling significantly influences customer perception of services and their satisfaction. Based on these arguments, we propose that:

H2a: There is a positive significant relationship between trust and customer satisfaction in the mobile telecommunications industry of Ghana.

H2b: There is a positive significant relationship between commitment and customer satisfaction in the mobile telecommunications industry of Ghana.

H2c: There is a positive significant relationship between conflict handling and customer satisfaction in the mobile telecommunications industry in Ghana.

Customer satisfaction and customer retention

According to Almassawi (2014), the relationship between customer satisfaction and retention has been widely researched. Several authors (Ranaweera & Prabhu, 2003; Zeithaml, Bitner, & Gremler, 2009) suggest that customers can be retained by offering increased levels of satisfaction. According to Reichheld (1996), customer satisfaction prevents turnover and consolidates retention. Likewise, Jones, Mothersbaugh and Beatty (2002) argue that customer satisfaction is an important factor influencing customer retention; hence, customer satisfaction can be considered as an antecedent to customer retention. Based on these arguments, we propose the following hypothesis:

H3a: There is a positive significant relationship between customer satisfaction and customer retention in the mobile telecommunications industry in Ghana.

Customer satisfaction as a mediator among trust, commitment, conflict handling, and customer retention

Karakostas, Kardaras, and Papathanassiou (2005) stated that about 71% of service firms implement relationship marketing strategies with the purpose of ensuring customer satisfaction, which will, in effect, prevent customers from switching to other service providers, hence retaining customers. A study conducted by Gerpott, Rams, and Schindler (2001) identifies that, overall, relationship marketing has an impact on customer satisfaction, which, in turn, influences customers' intentions to terminate or continue the contractual relationship with service providers. Gomez, McLaughlin, and Wittink (2004) are of the view that customer satisfaction, as an antecedent of customer retention, is based on serving customers better than the competition and being perceived as offering superior service and value. It is therefore proposed that:

H3b: Trust indirectly impacts customer retention through customer satisfaction in the mobile telecommunications industry in Ghana.

H3c: Commitment indirectly impacts customer retention through customer satisfaction in the mobile telecommunications industry in Ghana.

H3d: Conflict handling indirectly impacts customer retention through customer satisfaction in the mobile telecommunications industry in Ghana.

Conceptual framework

As shown in Figure 1, the framework establishes the relationship among relationship marketing practices, customer satisfaction, and customer retention.

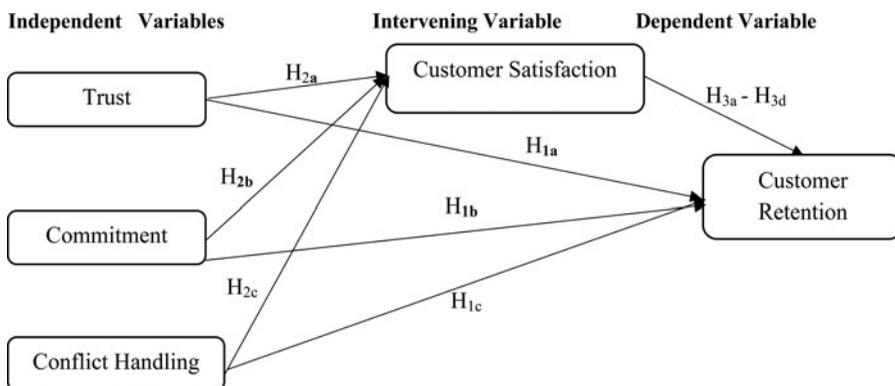


Figure 1. Conceptual framework of the study.

Research methodology

The study adopts the descriptive and explanatory research purpose. Descriptive research purpose was used to describe the relationship between the independent and dependent variables under study. The suitability of using the explanatory method is to enable the researcher to identify the relationship between customer relationship variables, customer satisfaction, and customer retention, consistent with previous studies on relationship marketing and customer retention (see Narteh et al., 2013; Ndubisi, 2007). The population for the study comprised mobile phone subscribers in Ghana. However, the unit of analysis for this study was the customers of the top four mobile telecommunication service providers in Ghana. Subscribers of the top four mobile service providers account for almost 95% of the entire market base; hence, they form a significant representation of the market. The four mobile providers used in this study are MTN, Vodafone, Tigo, and Airtel.

The survey technique of quantitative method for data collection was used for this study. Primary data were garnered directly in the form of responses from the administration of questionnaires. A self-completion structured questionnaire with closed questions was developed for the study. The questionnaire was divided into two main sections: A and B. Section A consists of personal information about the respondents, such as gender, age, highest educational level, and occupation.

Section B is made up of questions on trust, commitment, conflict handling, customer satisfaction, and customer retention. In all, there were 17 items in this section. The first construct—“trust,” consisting of three questions—was adapted from studies of Narteh et al. (2013) and Ndubisi and Wah (2005). The second construct—“commitment,” which comprised three questions—was adapted from Narteh et al. (2013) and Ndubisi and Wah (2005). The “Conflict handling” dimension contained four questions which were adopted from Narteh et al. (2013) and Ndubisi and Wah (2005). Questions on customer satisfaction were adapted from Martin-Consuegra, Molina, and Esteban (2007). There were four questions on customer retention, which were adopted from Narteh et al. (2013). Primary data were gathered from the sample on a cross-sectional basis using a convenience sampling technique. Prior studies using the survey method adopted the convenience sampling method (Alshurideh, 2010; Arthur, Ahenkrah, & Asamoah, 2012; Narteh & Odoom, 2015).

The sample was divided into four specific strata with a specified number of respondents expected from each stratum. This was used to get representation of customers of the telecommunications companies adopted for the study. The structured questionnaires were administered to 320 respondents of the four major mobile service providers in Ghana. Prior to the administration of data, questionnaires were collaboratively pretested on twenty five (25) selected respondents. Overall, 320 questionnaires were distributed, out of which 291 questionnaires were returned, representing a response rate of 90%, a reasonable response rate for a survey of this type (Malhotra, 2006). Data garnered from the study were analyzed using SPSS and Smart PLS. SPSS version 20 was used for the descriptive analysis of the variables, while Smart PLS 3 was used for structural equation modelling (SEM) to examine

the structural component of the measurement and the structural model (Hair, Hult, Ringle, & Sarstedt, 2014).

Presentation of results

Respondent details

Out of a total of 291 respondents, 168 were males, representing 57.7%. The remaining 123, representing 42.3%, were females. A significant 24% of the respondents were between the ages of 21 and 30 years. Almost a quarter of the respondents (29.2%) were between the ages of 31 and 40 years, followed by 15.5% between the ages of 41 and 50 years. Furthermore, 12% of the respondents were less than 21 years old and the remaining 9.3% were more than 51 years old. In terms of education, 36.1% of the respondents have tertiary education, 34% have secondary school qualification, 21.3% have basic education, and 8.6% have post-graduate education.

Descriptive statistics

Pallant (2003) suggests that data should first be subjected to descriptive analysis before validation and further analysis. Table 1 depicts the descriptive statistics of the variables used.

Assessment of the measurement model

Reliability and validity tests

Convergent validity of the latent constructs was tested using confirmatory factor analysis (CFA) and average variance extracted (AVE) measures. From Table 2, it can be seen that the AVE values for all of the latent constructs exceed 0.5, which

Table 1. Descriptive statistics of constructs.

	Items	N	Mean	S.D.
TR1	Fulfills promise	291	2.8110	1.13046
TR2	Consistent in quality	291	2.9966	1.03557
TR3	Confidence in service provider	291	2.7079	1.03085
CT1	Committed to relationship	291	2.8007	1.16329
CT2	Flexible service	291	2.9485	1.07676
CT3	Care long term	291	2.6598	1.03277
CH1	Problem solving promptly	291	3.0653	1.15633
CH2	Service delivery compensation	291	3.2302	1.35897
CH3	Solves problem before manifestation	291	2.9210	1.21653
CH4	Listens to complaints	291	2.5017	1.14884
CS1	Completely happy	291	2.9003	1.17166
CS2	Good experience	291	2.7560	1.09494
CS3	Overall satisfaction	291	2.8076	1.14051
CR1	Recommend services	291	2.9897	1.26077
CR2	Future patronage	291	2.8213	1.14877
CR3	Emotionally attached	291	3.1890	1.26574
CR4	WOM	291	2.9175	1.12038

Table 2. Content and convergent validity analysis for variables.

Variables	Factor Loadings	AVE	CR	Cronbach's Alpha
Trust		0.5886	0.87	0.77
TR1	0.79			
TR2	0.79			
TR3	0.90			
Commitment		0.68	0.86	0.76
CT1	0.80			
CT2	0.80			
CT3	0.87			
Conflict handling		0.58	0.86	0.70
CH1	0.63			
CH2	0.66			
CH3	0.80			
CH4	0.80			
Customer Satisfaction		0.84	0.94	0.90
CS1	0.92			
CS2	0.94			
CS3	0.89			
Customer Retention		0.69	0.90	0.86
CR1	0.87			
CR2	0.76			
CR3	0.82			
CR5	0.90			

means that the latent variables are able to explain more than half of the variance of its indicators on average (see Götz, Liehr-Gobbers, & Krafft, 2009). Again, the empirical results indicate that the outer loadings score for all of the items was above 0.50.

In determining the reliability of the constructs, Cronbach's alpha and composite reliability were used. From Table 3, for composite reliability, the entire construct was above the accepted value of 0.7. The results also indicate a Cronbach's alpha of 0.7 and above, which is adequate for quantitative studies, as advised by Hair et al. (2014). Hence, all of the requirements for convergent validity, construct reliability, internal reliability, and composite reliability are achieved.

Discriminant validity measures

Discriminant validity ensures that the items that measure a construct are unique in serving as indicators to the construct (Hair et al., 2014). It is indicated by the low correlation between the measure of interest and the measures of other constructs (Cheung & Lee, 2010). The AVE was used to assess the discriminant validity.

Table 3. Discriminant validity of variables.

	1	2	3	4	5
Commitment (1)	0.82				
Conflict Handling (2)	0.23	0.73			
Trust (3)	0.66	0.38	0.83		
Customer Satisfaction (4)	0.37	0.52	0.57	0.92	
Customer Retention (5)	0.30	0.61	0.50	0.74	0.84

Note: The diagonals represent the square root of the average variance extracted while the other entries represent the squared correlation.

Table 4. Direct path relationship between variables.

Path	Coefficient	t-value	p-value
Trust -> Customer Retention	0.10	1.77	0.08
Trust -> Customer Satisfaction	0.44	6.64	0.00
Commitment -> Customer Retention	-0.03	0.67	0.51
Commitment -> Customer Satisfaction	0.01	0.12	0.90
Conflict Handling -> Customer Retention	0.30	6.04	0.00
Conflict handling -> Customer Satisfaction	0.36	7.46	0.00
Customer Satisfaction -> Customer Retention	0.54	9.79	0.00

Note: $t > 1.96, p < 0.05$.

In Table 3, as noted by Hair et al. (2014), the squared correlation for each construct should be less than the square root of the AVE of the indicators measuring the construct. The results indicate that, truly, the indicators are unique in measuring the construct and hence there are no higher correlations between the constructs (Hair et al., 2014). In summary, the recommended guidelines for the measurement model show adequate convergent and discriminant validity. Therefore, it can be concluded that the measuring properties and structural relationships indicate acceptable validity and reliability.

Direct effect of trust, commitment, and conflict handling on customer retention

In order to analyze the effects of trust, commitment, and conflict handling on customer retention, the coefficient and *t*-values and *p*-values of the respective dimensions were measured against customer retention as the dependent variable. From Figure 2, Figure 3 and Table 4, it can be seen that RM of trust ($\beta = 0.10, t = 1.77,$

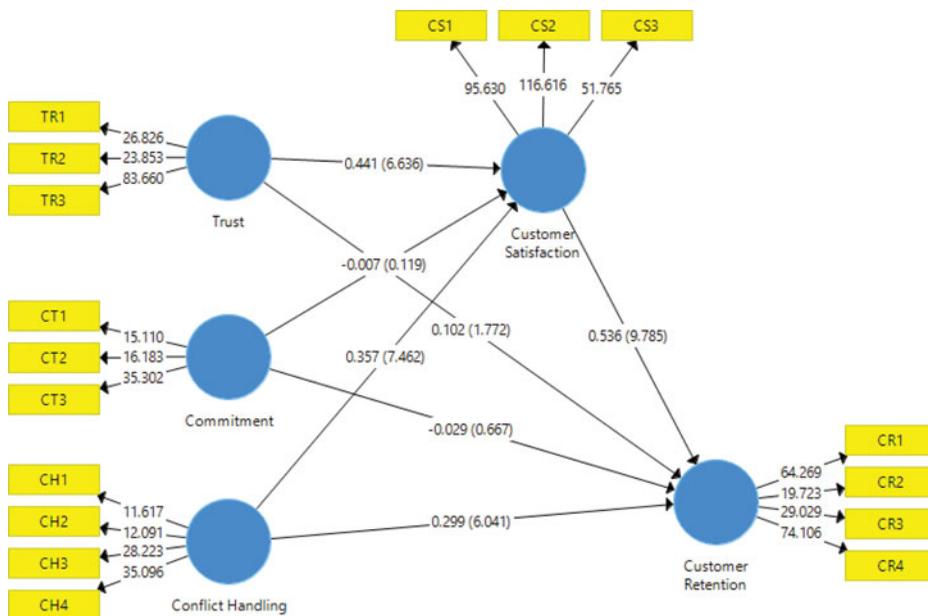


Figure 2. Structural model with path coefficients and *t*-values.

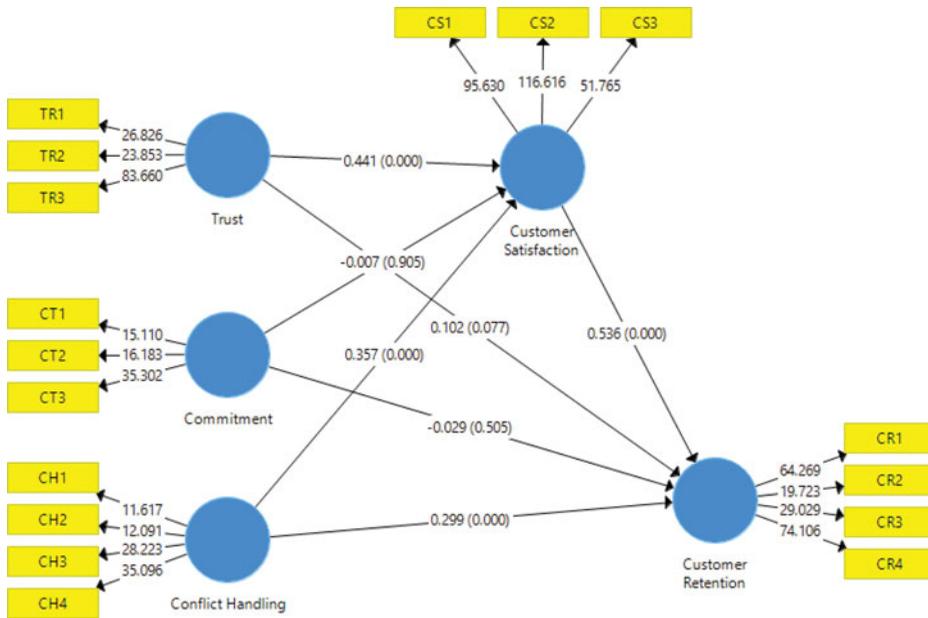


Figure 3. Structural model with path coefficients and *p*-values.

p = 0.08) and commitment ($\beta = -0.03, t = 0.67, p = 0.51$) did not have a direct significant relationship with customer retention. However, conflict handling ($\beta = 0.30, t = 6.04, p = 0.00$) had a significant relationship with customer retention.

Effect of trust, commitment, and conflict handling on customer satisfaction

Table 4 indicates that trust ($\beta = 0.44, t = 6.64, p = 0.00$) and conflict handling ($\beta = 0.36, t = 7.46, p = 0.00$) had a positive relationship with customer satisfaction. However, commitment ($\beta = 0.01, t = 0.12, p = 0.91$) did not have a significant relationship with customer satisfaction.

Customer retention

Effect of trust, commitment, and conflict handling on customer retention through customer satisfaction

Table 5 depicts the indirect effect of trust, commitment, and conflict handling on customer retention through customer satisfaction. It can be observed that trust

Table 5. Indirect effect of trust, commitment, and conflict handling on customer retention.

Path	Coefficient	<i>t</i> -value	<i>p</i> -value
Trust -> Customer Retention	0.25	5.6	0.00
Commitment -> Customer Retention	0.00	0.10	0.92
Conflict handling -> Customer Satisfaction	0.21	6.02	0.00

Note: $t > 1.96, p < 0.05$.

($\beta = 0.25$, $t = 5.6$, $p = 0.00$) and conflict handling ($\beta = 0.21$, $t = 6.02$, $p = 0.00$) had a significant indirect relationship with customer retention via customer satisfaction. On the other hand, commitment ($\beta = 0.00$, $t = 0.10$, $p = 0.92$) did not have a significant indirect relationship with customer retention via customer satisfaction.

Summary of hypotheses tests

An analysis of path coefficient and the levels of significance of all of the hypothesis were undertaken. The results showed that six out of the 10 hypotheses were supported. From Table 6, it can be observed that the direct significant relationship between trust and customer retention was not accepted ($t = 1.77$). Similarly, the direct significant relationship between commitment and customer retention was not accepted ($t = 0.67$). However, the relationship between conflict handling and customer retention was accepted ($t = 6.04$). Furthermore, the positive relationship between trust and customer satisfaction was accepted ($t = 6.64$). Similarly, the positive relationship between conflict handling and customer satisfaction was accepted ($t = 7.46$). However, the positive relationship between commitment and customer satisfaction was not accepted ($t = 0.12$). Also, customer satisfaction was found to have a positive significant relationship with customer retention ($t = 9.79$). With regard to the indirect relationship, trust and conflict handling were found to have an indirect relationship with customer retention through customer satisfaction ($t = 5.6$ and $t = 6.02$, respectively). On the other hand, commitment was found not

Table 6. Summary of hypotheses testing.

Hypotheses	Hypotheses Path	t-value	p-value	Result
H1a	Direct significant relationship between trust and customer retention	1.77	0.08	Unsupported
H1b	Direct significant relationship between commitment and customer retention	0.67	0.51	Unsupported
H1c	Direct significant relationship between conflict handling and customer retention	6.04	0.00	Supported
H2a	Significant relationship between trust and customer satisfaction	6.64	0.00	Supported
H2b	Significant relationship between commitment and customer satisfaction	0.12	0.91	Unsupported
H2c	Significant relationship between conflict handling and customer satisfaction	7.46	0.00	Supported
H3a	Significant relationship between customer satisfaction and customer retention	9.79	0.00	Supported
H3b	Customer satisfaction significantly mediates the relationship between trust and customer retention	5.6	0.00	Supported
H3c	Customer satisfaction significantly mediates the relationship between commitment and customer retention	0.10	0.92	Unsupported
H3d	Customer satisfaction significantly mediates the relationship between conflict handling and customer retention	6.02	0.00	Supported

Notes: t-values for two tailed test: 1.96 (significant level = 5%).

to have an indirect relationship with customer retention via customer satisfaction ($t = 0.1$).

Discussion

The purpose of the study was to investigate the direct and indirect effects of trust, commitment, and conflict handling on customer retention via customer satisfaction. The study revealed a positive and significant relationship between trust and customer satisfaction in the telecommunications sector. This confirms the study of Chiou (2004), who identified that perceived trust has a positive effect on overall satisfaction of customers. The results demonstrate that ensuring trust is the most important RM practice that influences relationship quality and, in essence, the satisfactory level of customers. This underscores the argument that trust is the basic foundation of RM (Wong & Sohal, 2002). Similarly, a positive interplay was identified between conflict handling and customer satisfaction in the telecommunications sector of Ghana, which corroborates the findings of Gronroos (2004). This finding confirms the study of Narteh (2009) that conflict handling has a significant impact on customer satisfaction in the service industry. This implies that the ability of mobile telecommunications firms to prevent potential conflicts, as well as solve manifested conflicts, has a significant impact on customers' satisfaction with the relationship. It was interesting to note that commitment was found not to relate significantly to customer satisfaction. This implies that mobile telecommunications service providers merely providing flexible services and committing to improving relationships do not effectively influence the customers' post-purchase evaluation of services enjoyed.

Per the findings of the study, trust and commitment were found not to have a direct significant relationship with customer retention in the telecommunications industry in Ghana. However, conflict handling was seen to have a direct significant relationship with customer retention. The significant relationship between conflict handling and customer retention reflects the findings of Narteh et al. (2013), who emphasized that when firms are able to handle service failures and successfully respond to customer complaints, customers return to patronize the services of the firm. It was also seen that trust and conflict handling indirectly affect customer retention through customer satisfaction, as suggested by Rizan et al. (2014) and Mostert and De Meyer (2010). Essentially, customer satisfaction mediates the effect of trust and conflict handling on customer retention (Ranaweera & Prabhu, 2003; Zeithaml et al., 2009). The study indicates that customer satisfaction is a key driver of customer retention (Rizan et al., 2014).

Conclusions, implications, and further research directions

Relationship marketing has become an important marketing practice in fostering customer retention in the services sector. The essence of relationship marketing is to build a long-term relationship with the customer in order to reduce customer

switching behavior as a means of ensuring customer retention. The study, therefore, examined the direct and indirect relationships between relationship marketing practices of trust, commitment, and conflict handling and customer retention in the telecommunications industry of Ghana. Hypotheses based on the literature were formulated to test the relationship between the constructs in the conceptual framework. The findings of this study demonstrated that trust and conflict handling are significantly related with customer satisfaction, with only conflict handling showing a direct relationship with customer retention. However, trust and conflict handling were found to have a direct relationship with customer retention via customer satisfaction.

This study makes significant contributions to both practice and academia. The findings of the study are crucial for management of telecommunications companies. The findings of the study recognize that customer retention is influenced by the level of customer satisfaction. This finding, in turn, has important implications. Managers should focus their RM practices on improving customer satisfaction, which will invariably increase customer retention. In order to do this, mobile telecommunications service providers in Ghana should fulfill their promises, consistently provide quality network services, and maintain their integrity. In doing so, firms in the industry should make realistic and achievable promises which they can fulfill, and continually train their employees, especially their customer care representatives, in how to be professional in their dealings with customers.

Based on the findings, conflict handling was identified as an important indicator of both customer satisfaction and customer retention. Therefore, it is paramount for mobile service providers to develop and implement a comprehensive and effective conflict and complaint management system in order to address service failures and other forms of conflicts. Mobile service providers should make it possible and easy for customers to make such complaints. Again, service providers should make the necessary efforts to solve complaints promptly, and if they cannot be rectified immediately, they should inform customers when they will be able to solve these issues. Similarly, it is important that mobile service providers compensate customers for service failures. Customer care personnel should also be trained in how to handle customer complaints without aggravating the situation.

Although the research provides significant insights, it is subject to some limitations. To begin with, the use of a cross-sectional survey for data collection makes it difficult to determine equivocally the time sequence of relationships between RM practices and customer retention. Therefore, future studies should consider undertaking a longitudinal study to offer more insight on the data collected. Also, data were collected only from the perspectives of the subscribers of mobile telecommunications services, without considering the opinion of the management of the network service providers. In order to have a broader understanding of the effect of RM practices on customer retention, future research should consider incorporating the perspectives of both subscribers and the management of the network service providers.

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