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GEN Z'S LOYALTY UNPACKED: THE INTERPLAY OF BRAND IMAGE, SERVICE QUALITY, AND PRICE ON SATISFACTION AND TRUST

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ABSTRACT

The Malaysian telecommunications market is exceptionally competitive, compelling companies to innovate, collaborate, and adapt their strategies so as to retain a competitive advantage and enhance customer loyalty. This study investigates the intricate relationships among brand image, service quality, perceived price, customer satisfaction, customer trust, and customer loyalty, with a focus on Gen Z within the Malaysian telecommunications sector. Using a self-administered questionnaire survey, 187 responses were gathered from individuals within the Gen Z cohort. The numerical data was subsequently analysed using the statistical technique of Partial Least Squares-Structural Equation Modelling (PLS-SEM). The empirical results highlight the significant influence of brand image, service quality, and perceived price on customer satisfaction and trust. Moreover, customer satisfaction acts as a vital mediator among these variables, effectively heightening customer loyalty. Interestingly, the impact of customer trust on loyalty, as well as its role as a mediator between brand image, perceived price, service quality, and loyalty, is not significant. This finding suggests that, within the telecommunications context, trust may not serve as a primary driver of loyalty. The study makes significant theoretical contributions to consumer behaviour models by clarifying the complex relationships among the key constructs and highlighting the importance of mediation analysis in understanding customer dynamics. Practically, it advises telecommunications companies to prioritise effective branding, enhance service quality, and implement suitable pricing strategies to boost customer satisfaction and foster loyalty.

Keywords: Customer Loyalty, Customer Satisfaction, Customer Trust, Gen Z, Telecommunication Industry.

1.0 INTRODUCTION

The global telecommunications industry is experiencing intense competition, shifting consumer demands, and evolving regulatory frameworks due to rapid technological advancements. Similarly, the Malaysian telecommunications sector reflects these trends and challenges, featuring a diverse array of operators delivering various services to meet growing consumer needs. Competition is fierce, as companies strive to outdo one another through innovative offerings, competitive pricing strategies, and enhanced customer service initiatives. However, most Malaysian telecommunications providers offer similar products with only minor differences, making brand differentiation particularly challenging (Sarangapani et al., 2021). With numerous providers presenting comparable services and promotional offers, customers face a multitude of choices that can dilute brand loyalty. This saturated market complicates efforts for any single provider to stand out. Therefore, understanding the dynamics of customer loyalty within this context is essential for telecommunications companies aiming to thrive in a competitive landscape. The objective of this study is to investigate the factors that impact customer loyalty towards telecommunication providers in Malaysia, with a specific concentration on the perspectives of Generation Z (Gen Z).

Understanding consumer behaviour is crucial for companies aiming to build loyalty. Consumers, categorised by distinct generational cohorts, exhibit varying consumption behaviours (Kotler et al., 2023). These differences in behaviours (McKercher, 2023) are influenced by a range of social, technological, and economic factors. Moreover, each generation has distinct expectations, experiences, and values, which are influenced by their generational history, lifestyles, and demographics in shaping their consumption behaviours (Williams & Page, 2011). This study focuses on Gen Z, the largest consumer group globally (Grigoreva et al., 2021), to explore their unique behaviours and motivations in today's marketplace. Despite significant research on Gen Z, substantial gaps remain in understanding this cohort. Jayatissa (2023) emphasises the need for more in-depth exploration and a distinctive research agenda that involves diverse stakeholders to fully grasp Gen Z's unique traits and challenges. As this demographic emerges as a dominant segment in the telecommunications industry, their significant reliance on technology is well-documented (Van den Bergh & Behrer, 2016). Understanding their preferences and loyalty interactions is crucial for companies operating in this competitive market.

In Malaysia, telecommunications companies must prioritise engagement with this highly prominent demographic to foster customer loyalty. Gen Z is typically defined as individuals born between the late 1990s and the early 2000s (Eldridge, 2024; Singh & Dangmei, 2016). Accounting for 29 percent of Malaysia's total population, it is the largest age demographic in the country (Tjiptono et al., 2020). As this segment continues to grow, their purchasing power becomes increasingly significant (Li & Hassan, 2023), positioning them as a vital target for businesses across various sectors. Being digital natives, Gen Z is profoundly influencing consumer behaviour in the telecommunication industry, compelling telco companies to adapt their strategies to meet this segment's evolving preferences and expectations. This cohort has been noted for its low propensity towards brand loyalty (Aisyah & Suharto, 2023; Dimitriou & AbouElgeit, 2019), a stark contrast to the trend of previous generations (Segel & Hatami, 2023; Thangavel et al., 2022). This can be attributed to their easy access to extensive information and a wide array of choices, making them more inclined to seek brands that offer better value, authenticity, and alignment with their personal values. Emerging as a major customer segment, Gen Z are set to become the fastest-growing demographic in the workforce, wielding substantial purchasing power in the coming years. Leveraging on this shift is crucial for companies aiming to succeed in a constantly

changing market. By examining the distinctive behaviours exhibited by this generation, businesses can navigate the challenges of differentiation and build lasting connections with their youthful audience.

Various factors influencing customer loyalty within the telecommunications industry have been identified including brand image (Azam & Karim, 2017; Iqbal & Khan, 2024), service quality (Azam & Karim, 2017; Iqbal & Khan, 2024; Sujith & Sumathy, 2023; Ting et al., 2020; Vu et al., 2021), perceived price (Azam & Karim, 2017; Iqbal & Khan, 2024; Sujith & Sumathy, 2023; Ting et al., 2020), customer satisfaction (Ayinaddis, 2023; Dam & Dam, 2021; Maupa et al., 2023), and customer trust (Iqbal & Aftab, 2023; Sharma et al., 2023). However, findings across these studies often lack consistency, revealing a complex landscape that requires further exploration. For instance, while Sujith and Sumathy (2023) demonstrated that service quality and price significantly affect customer satisfaction and loyalty, Ting et al. (2020) found that these factors had no meaningful impact. Such inconsistencies highlight the need for a deeper investigation into customer loyalty within the telecommunications sector.

Having identified and addressed these gaps, this study aims to enrich the literature base by examining customer loyalty among Gen Z within the telecommunications industry. The research questions guiding this study are “How do brand image, service quality, and perceived price influence customer satisfaction and trust among Gen Z consumers?” and “How do customer satisfaction and trust affect customer loyalty, and to what extent do they act as mediators in this relationship?” These questions will facilitate a comprehensive examination of the extent to which brand image, service quality, and perceived price serve as key determinants of customer satisfaction and trust. Additionally, the study seeks to explore the role of customer satisfaction and trust in fostering customer loyalty, as well as their mediating effect in this process. By addressing these research questions, this study will not only deepen the theoretical understanding of customer loyalty but also provide actionable insights for telecommunications providers. Ultimately, the findings aim to equip industry stakeholders with the necessary strategies and knowledge to foster long-term relationships with Gen Z, thereby improving customer retention and satisfaction in a highly competitive market.

2.0 LITERATURE REVIEW

2.1 Theory of Planned Behaviour

Over the past several decades, numerous theories have been proposed to understand the factors influencing consumer behaviour. Among the most widely utilized frameworks is the Theory of Planned Behaviour (TPB), which provides a robust foundation for exploring human actions and behaviours in this study. Icek Ajzen developed the TPB in 1985 as an expansion of the Theory of Reasoned Action (TRA). Since then, the TPB has become a widely acknowledged and prominent paradigm in behavioural research (Miller, 2017). This study applies the TPB to predict and explain consumer behaviour, as it effectively captures the complexities of decision-making and identifies the key determinants that influence consumer actions (Sommer, 2011).

Despite its popularity and success, the TPB has faced significant criticism for oversimplifying human behaviour. The TPB is made up of three core components: attitudes, subjective norms, and perceived behavioural control, all of which shape behavioural intentions and, eventually, behaviour. However, critics argue that these factors focus primarily on rational and cognitive aspects, while overlooking the role of irrational, emotional, unconscious, and contextual influences (Conner, 2020). In response to these criticisms, Ajzen acknowledged the potential influence of additional background factors on both

intentions and behaviour, prompting scholars to expand the original model by incorporating other constructs. Many of the research investigations revealed that some of the extra factors that are not incorporated in the model can also influence intentions and behaviours (Conner & Armitage, 1998). Hence, by incorporating the role of irrational factors into the model, this current study addresses the rational-irrational analysis in the TPB model. The extended TPB model incorporates both external and cognitive factors, thereby enhancing our understanding of consumer behaviour in line with past assertion that, these factors significantly affect behaviour (Conner & Armitage, 1998).

As noted by De Silva and Syed Alwi (2008), brand image predominantly embodies the intangible and emotional values associated with a brand or company name. Similarly, Patrick (2002) conceptualised customer trust as part of feelings and emotions, which are closely related to irrational factors. Consequently, the integration of new variables that encompass both rational and irrational elements, specifically brand image, service quality, perceived price, customer satisfaction, customer trust, and customer loyalty, into the TPB framework can potentially enhance and expand the model's explanatory capacity.

2.2 Customer Loyalty

Customer loyalty is a crucial business focus that has received increasing research interest over the years, particularly in the marketing field. Customer loyalty fundamentally relates to sustainability and long-term relationships, which are essential for telecommunications firms aiming to thrive in the 21st-century (Awuku et al., 2023). Oliver (1999) refers to loyalty as an unwavering commitment to repurchase or maintain the use of a favoured product or service, even when situational influences and marketing efforts may encourage consumers to switch. Ragins and Greco (2003) contended that loyal customers have an emotional connection to the seller, rather than just being frequent buyers. This emotional bond, rooted in positive experiences and trust, fosters deep loyalty that encourages repeat purchases and advocacy, ultimately benefiting businesses with sustained sales and a community of devoted customers who enhance long-term brand success and reputation.

Customer loyalty plays a vital role in the telecommunications industry by reducing churn rates, ensuring a stable revenue base, and enhancing profitability through increased customer lifetime value. Previous studies have highlighted the numerous gains that customer loyalty brings to companies. Specifically, loyalty significantly influences switching intentions; as consumer loyalty rises, the likelihood of switching to a different brand diminishes (Ribeiro et al., 2023). This reflects a commitment to a brand that can endure competitive pressures and market changes. Additionally, customer loyalty fosters repeat purchases on top of encouraging recommendations (Aripin et al., 2024) and referrals (Awuku et al., 2023), all of which are crucial for achieving success in the telecommunications sector. Hence, in this study, the constructs of customer loyalty encompass not switching brands, making repeat purchases, and providing recommendations and referrals.

Ismail et al. (2021) and Tjiptono et al. (2020) contend that fostering loyalty among Gen Z represents a significant challenge for businesses and marketers, primarily due to the marked differences in their behaviours compared to earlier generations. Gen Z not only exerts considerable influence on societal trends but also plays a pivotal role in shaping future purchasing decisions and driving new market trends (Francis & Hoefel, 2018). These behavioural differences offer valuable insights into the evolving landscape of consumer behaviour (Tjiptono et al., 2020). Despite recognising the value of services, research suggests that this generation tends to exhibit lower levels of brand loyalty, with a pronounced reluctance to commit to a single brand over the long term (Gutfreund, 2016; Fernandes & Radebe,

2018), thus prompting questions about the nature of their loyalty. The notion of Gen Z as being inherently disloyal continues to be a prevalent and contentious topic in academic discourse (Cagnin & Nicolas, 2022). Moreover, Gen Z is characterised by a weak attachment to brand image (Jusika et al., 2024), heightened sensitivity to service quality (Soni & Vohra, 2024), and strong price consciousness (Gutfreund, 2016), all of which contribute to the complexity of understanding their consumer behaviour. These factors accentuate the importance of Gen Z as a critical area of research within the telecommunications industry, offering substantial opportunities to bridge the gap between theoretical frameworks and practical applications (Tjiptono et al., 2020).

Customer loyalty is shaped by a variety of factors that have been thoroughly researched and explored over the years. Additionally, earlier studies highlighted that customer satisfaction and trust play significant roles in fostering customer loyalty, especially within the service sector. This study first thoroughly investigates the significant impact of brand image, service quality, and perceived price on customer satisfaction and customer trust. Subsequently, it delves into the profound effects that both customer satisfaction and trust exert on fostering unwavering customer loyalty.

2.3 Brand Image

Establishing a brand is a gradual process where a company's messages and actions play a crucial role in shaping its image. Brand image encompasses the beliefs and impressions that consumers hold (Kotler, 2001), influenced by cognitive, emotional, and evaluative factors (Lee et al., 2014). This relationship fosters a distinct reputation, instilling confidence in customers regarding the brand's offerings (Tahir et al., 2024). A clearly communicated brand image can protect a company from competition and strengthen its market presence (Armstrong et al., 2018). A well-established brand enhances perceived quality and reliability (Cretu & Brodie, 2007) and fosters familiarity and reassurance (Rane et al., 2023). Research has shown that strong brand perception is linked to increased customer satisfaction and trust. Customers who are satisfied are more likely to have their expectations fulfilled or surpassed, with a robust brand image significantly enhancing satisfaction (Araújo et al., 2023; Haq et al., 2023; Mooteallo et al., 2022; Shamsudin et al., 2020). In addition, a strong brand image builds consumer trust (Irawan & Suprati, 2020; Saoula et al., 2024) by creating a positive perception and emotional connection, leading consumers to perceive the brand as reliable and committed, and eventually attracting new customers and improving retention.

2.4 Service Quality

Grönroos (1984) defines quality as a judgment formed by customers upon comparing their expectations against the actual service received. Existing studies on this topic often frame service quality under the light of a customer's overall impression (Parasuraman et al., 1985, 2005). Ultimately, service quality measures how well a service meets client expectations, i.e., a crucial aspect for achieving sustainable competitive advantage across sectors (Ali et al., 2021). Businesses prioritising high service quality not only satisfy customer expectations but also build lasting relationships and increase customer retention (Venetis & Ghauri, 2004), thus differentiating themselves in a crowded market. A commitment to quality service and positive word-of-mouth strengthens brand reputation (Rajput & Gahfoor, 2020). Furthermore, service quality is established as a key driver of customer satisfaction and trust (Yunus et al., 2018), with significant impacts on both (Aslam et al., 2018; Mooteallo et al., 2022; Othman & Kamarohim, 2022; Shamsudin et al., 2020; Ting et al., 2020; Yunaz et al., 2022). A consistent and reliable service heightens brand perception, leading to positive experiences that foster deeper trust. By

focusing on service quality, companies can maintain a competitive edge and cultivate satisfied customers who advocate for their brand, enabling them to adapt to changing market conditions.

2.5 Perceived Price

Price refers to the amount of money required or the total value that consumers are willing to exchange in return for the benefits of using or owning a product or service (Kotler et al., 2023). It is a crucial factor that can attract or deter customers (Ting et al., 2020). Research shows that higher prices are often associated with superior quality and additional features (Suri et al., 2003), significantly influencing consumer sentiment and shaping expectations. Price also has a crucial impact on customer decisions to switch and subscribe to other services (Lunn & Lyons, 2018; Zulkifli et al., 2020). Moreover, appropriate pricing is vital for enhancing customer satisfaction and trust; when prices align with consumer expectations, satisfaction increases (Alamgir et al., 2017; Mooteallo et al., 2022; Pangestu et al., 2024; Qalati et al., 2019). Fair and transparent pricing strategies further build trust, leading to stronger customer loyalty and endorsement for the brand (Chubaka Mushagalusa et al., 2022; Sari & Yasa, 2019). This highlights the interconnectedness between pricing, satisfaction, and trust in consumer decision-making.

2.6 Customer Satisfaction

Customer satisfaction describes the level of contentment a customer feels towards a product or service (Oliver, 2014). It involves evaluating the rewards and costs associated with that product or service against expected outcomes, reflecting the consumer's level of enjoyment or dissatisfaction following their experience (Abdallat & Emam, 2008). When a service or product meets expectations, it adds to consumer satisfaction, leading to pleasure and fulfilment. This satisfaction influences future consumption decisions, leading to repeat purchases, additional products or services, and brand support (Sharma & Singh, 2023). Conversely, dissatisfaction can result in negative perceptions and a shift in consumer behaviour, as satisfied consumers are more likely to make additional purchases. Essentially, a consumer's overall experience is measured by their level of customer satisfaction, which affects their future brand loyalty (Alkufahy et al., 2003; Khan et al., 2021; Mooteallo et al., 2022; Yum & Yoo, 2023).

2.7 Customer Trust

Trust is characterised as a generalised expectation that an individual can depend on the assurances of another (Rotter, 1967). Customer trust according to Patrick (2002) is the thoughts, emotions, feelings, and behaviours that arise when customers believe a provider will act in their best interests, particularly when they give up direct control. Essentially, trust is understood as a person's belief in the reliability of a seller (Kim et al., 2012). Previous literature highlights the importance of cultivating customer trust within organisations. Alkhurshan and Rjoub (2020), Agha et al. (2021), and Ting et al. (2020) revealed that customer trust is a critical factor in promoting ongoing loyalty, providing strong evidence to support this view. When customers trust a brand, they tend to exhibit greater loyalty, even when confronted with competitive alternatives or minor service hiccups. Thus, promoting trust is critical for brands that seek to maintain enduring customer loyalty and drive sustainable growth in a competitive market.

2.8 Mediating Effect

The mediating role of satisfaction and trust has garnered considerable attention in academic research (Hride et al., 2022; Yum & Kim, 2024). Scholars have explored how satisfaction and trust act as a

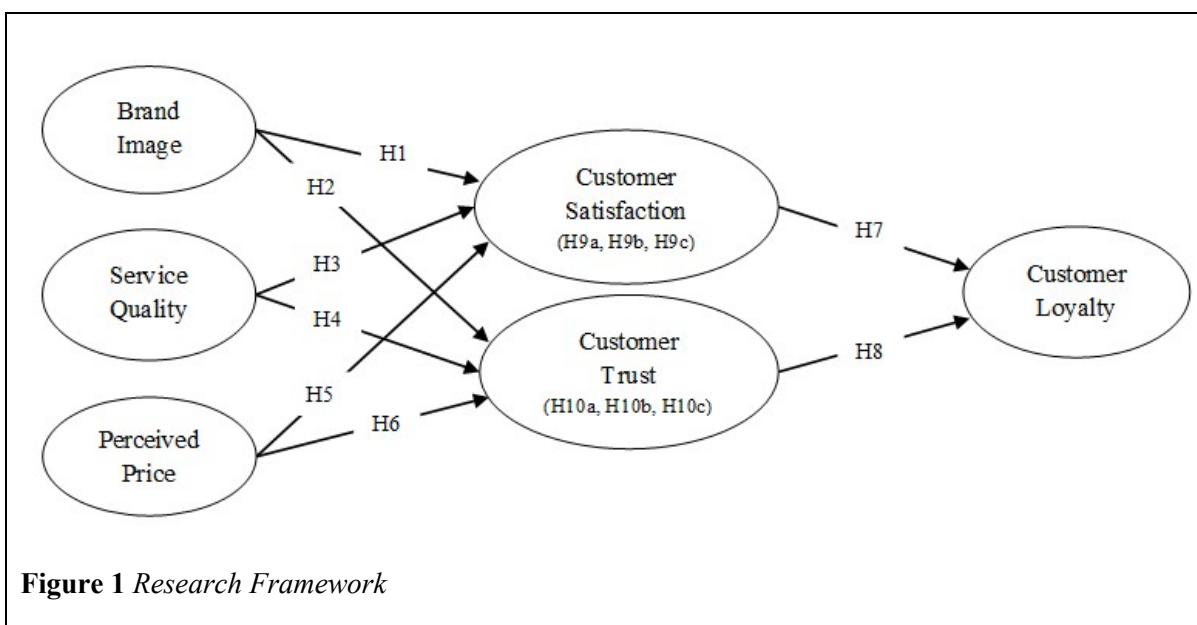
bridge between factors such as service quality, brand image, and perceived price, and overall customer loyalty (Dahiyat et al., 2011; Gelaidan et al., 2022; Hride et al., 2022; Ting et al., 2020). These findings suggest that positive brand image, high service quality, and favourable perceived price significantly enhance customer satisfaction and strengthen trust in the brand, ultimately fostering loyalty. When consumers view a brand as reputable and reliable, receive exceptional service, and believe that they are getting good value for their money, their confidence in their purchasing decision increases. This heightened satisfaction and trust naturally lead to greater brand loyalty. Thus, understanding these dynamics is essential for businesses aiming to cultivate strong customer relationships, as both satisfaction and trust significantly influence consumer behaviour and decision-making processes.

2.9 Conceptual Framework

Based on the in-depth literature review, the following hypotheses are posited:

- H1:** Brand image significantly influences customer satisfaction.
- H2:** Brand image significantly influences customer trust.
- H3:** Service quality significantly influences customer satisfaction.
- H4:** Service quality significantly influences customer trust.
- H5:** Perceived price significantly influences customer satisfaction.
- H6:** Perceived price significantly influences customer trust.
- H7:** Customer satisfaction significantly influences customer loyalty.
- H8:** Customer trust significantly influences customer loyalty.
- H9a:** Customer satisfaction mediates the relationship between brand image and customer loyalty.
- H9b:** Customer satisfaction mediates the relationship between service quality and customer loyalty.
- H9c:** Customer satisfaction mediates the relationship between perceived price and customer loyalty.
- H10a:** Customer trust mediates the relationship between brand image and customer loyalty.
- H10b:** Customer trust mediates the relationship between service quality and customer loyalty.
- H10c:** Customer trust mediates the relationship between perceived price and customer loyalty.

Figure 1 illustrates the conceptual framework of this study, along with the corresponding hypotheses.



3.0 METHODOLOGY

3.1 Sampling

The target population for this study comprised Malaysian individuals who belong to the Gen Z cohort and are within the age range of 18 to 26. The participants were selected using a non-probability sampling technique specifically purposive sampling. This approach was chosen to ensure the validity of the researcher-designed questionnaire and to align with the predefined criteria for participant selection (Sekaran & Bougie, 2010). A total of 187 respondents participated in the study. Through G*Power analysis, it was established that a minimum of 85 respondents was needed to achieve 80 percent power with an effect size of 0.15. The study's sample size of 187 exceeded this requirement, ensuring a solid statistical analysis and enhancing the findings' reliability and validity, thereby offering a detailed understanding of the research aims.

3.2 Questionnaire Design

A pre-test was conducted with a conveniently selected panel of four experts, comprising both academics and practitioners in the fields of marketing and consumer behaviour, to assess the validity and clarity of the questionnaire with a specific focus on its face validity (Hair et al., 2017a). The primary objective of this pre-test was to ensure that the questionnaire met necessary standards for accurate information, i.e., by evaluating the clarity of the wordings, the logical flow of the questions, and the respondents' comprehension, leading to revisions such as rewording questions, simplifying response options, and increasing the length to improve comprehensibility and enhance the accuracy and reliability of the collected data (Dhurup, 2014). Following expert feedback, no major changes were made to the questionnaire.

Subsequent to the pre-test, a pilot test was administered to 30 respondents, in accordance with the recommendations of Johanson and Brooks (2010), so as to evaluate the reliability of the instrument (Saunders et al., 2009). Reliability was assessed by calculating each of the constructs' Cronbach's alpha i.e., a standard method for reliability testing (Sekaran & Bougie, 2010). The findings revealed that all the constructs have Cronbach's alpha values greater than 0.70 (Nunnally, 1978), thereby confirming the instrument's satisfactory reliability and its alignment with the study's research objectives.

Following the pilot test, the main data collection phase commenced. An online questionnaire was developed using Google Forms and distributed via a Uniform Resource Locator (URL) across various social media platforms, primarily WhatsApp and LinkedIn. This approach capitalised on the researchers' personal and professional networks, encouraging participants to share the survey invitation within their circles (Zeng & Li, 2023). Given that social media platforms are the most widely used networking tools among Malaysians, they proved to be an effective means of outreach. The survey was structured into two sections: Section A addressed demographic characteristics and information such as gender and age, while Section B explored factors influencing perceptions of brand image, service quality, perceived price, customer satisfaction, customer trust, and customer loyalty.

3.3 Measurement Items

The measurement items for all the constructs in this study were adapted from Mooteallo et al. (2022) with some modifications. The survey items for each variable were designed to capture key aspects of customer perceptions and behaviours. Brand image was assessed through questions regarding the

company's reputation, honesty, reliability, and trustworthiness. Service quality focused on aspects such as complaint handling, responsiveness to customer needs, and the introduction of new services. Perceived price was evaluated based on affordability, value for money, discounts and promotions, and price fairness. Customer satisfaction was measured by the extent to which customer expectations are met, needs fulfilled, and overall satisfaction achieved. Customer trust was gauged through questions about the company's understanding of customer needs, consistency in service delivery, and fulfilment of promises. Finally, customer loyalty was assessed through items related to brand switching behaviour, loyalty to the brand, and the likelihood of recommending the company to others. Each question was rated by the respondents on a five-point Likert scale, with 1 representing strong disagreement and 5 representing strong agreement. Table 1 displays a sample of the items for each construct along with the corresponding number of items.

Table 1:*Construct, Sample Item and Source*

Construct	No. of Items	Sample Item
Brand Image	5	My telecommunications provider has a good reputation of fulfilling its promises and commitments.
Perceived Price	5	The prices of the products and services offered by my telecommunications provider are affordable to me.
Service Quality	5	My telecommunications provider provides good quality services as promised to its consumers.
Customer Satisfaction	4	I am very satisfied with the products and services offered by my telecommunications provider.
Customer Trust	5	I trust the commitments and promises made by my telecommunications provider.
Customer Loyalty	4	I will remain loyal to my telecommunications provider even if the price of its competitors' products or services decreases.

3.4 Data Analysis

Data analysis was performed using the Statistical Package for Social Sciences (SPSS) alongside Partial Least Squares Structural Equation Modelling (PLS-SEM) via Smart PLS 4.0. SPSS facilitated the analysis of frequency and percentage distributions, while PLS-SEM was utilised for hypothesis testing. In structural equation modelling (SEM), two primary statistical methods are commonly used: PLS-SEM and covariance-based SEM (CB-SEM). For this study, PLS-SEM was selected over CB-SEM. Unlike CB-SEM, which is primarily confirmatory, PLS-SEM adopts a variance-based approach. This method relaxes several assumptions, including those related to sample size, the number of indicators, and data normality, making it particularly well-suited for exploratory research such as this study and applicable across a wide range of research contexts (Barroso et al., 2010). Furthermore, PLS-SEM offers the additional advantage of accommodating formative indicators or dimensions, addressing model specification issues that are particularly pertinent in marketing research (Jarvis et al., 2003). These features collectively reinforce the appropriateness of PLS-SEM for the present study. The PLS-SEM analysis employed a two-stage approach, incorporating the evaluation of both measurement and structural models (Hair et al., 2014b). Assessing these models is essential to ensure their robustness and reliability, thereby validating the overall model within the PLS-SEM framework.

4.0 ANALYSIS AND RESULTS

4.1 Descriptive Statistics

The survey, which involved 187 respondents, revealed a diverse demographic profile, with 40.6 percent being males and 59.4 percent being females. A notable 69.0 percent of the participants were aged 18-22, with 88.8 percent identifying as single and 71.1 percent as students. Reflecting their student status, 74.9 percent of the respondents reported a monthly income of less than RM1,500. In terms of education, a significant 73.3 percent reported having a Bachelor's degree, while 24.1 percent a diploma. Respondents were also queried about their data plan mode, current providers, and subscription period. A predominant 71.7 percent were pre-paid customers, a fitting choice given the high proportion of students among the respondents. CelcomDigi emerged as the most popular provider, with 38.5 percent of users, followed by U Mobile at 24.1 percent and Maxis at 23.5 percent. Notably, 46.5 percent of the respondents had been with their current provider for three to five years. Table 2 provides a comprehensive overview of the respondents' profiles.

Table 2:

Respondents' Profile

	Description	Frequency	Percentage
Gender	Male	76	40.6
	Female	111	59.4
Age	18 – 22	129	69.0
	23 – 26	58	31.0
Marital Status	Single	166	88.8
	Married	21	11.2
Education Level	Diploma	45	24.1
	Bachelor	137	73.3
	Master/PhD	3	1.6
	Other	2	1.1
	Employed	45	24.1
Employment Status	Unemployed	9	4.8
	Student	133	71.1
	Less than RM1,500	140	74.9
Monthly Income	RM1,500 – RM2,499	28	15.0
	RM2,500 – RM3,499	16	8.6
	RM3,500 – RM4,499	2	1.1
	More than RM4,500	1	0.5
	Post-paid	53	28.3
Current Data Plan	Pre-paid	134	71.7
	CelcomDigi	72	38.5
Current Telecommunication Provider	U Mobile	45	24.1
	Maxis	44	23.5
	Tune Talk	13	7.0
	XOX	7	3.7
	Other	6	3.2
	Less than 3 years	46	24.6
	3 - 5 years	87	46.5
Number of Years Subscribe to Current Telecommunication Provider	6 - 10 years	47	25.1
	More than 10 years	7	3.7

4.2 Common Method Variance

Podsakoff et al. (2003) highlight that common method bias can significantly affect behavioural research outcomes, especially when data is collected cross-sectionally from a single respondent using a standardised questionnaire. To address this concern, the Harman's single factor test was used to determine the likelihood of common method bias. The results revealed that the largest factor explained 37.632 percent of the variance, which is below the 50 percent threshold suggested by Podsakoff et al. (2003). Consequently, it can be said that this study does not have any issues with common method bias.

4.3 Measurement Model Assessment

4.3.1 Reliability and Convergent Validity

PLS-SEM requires the model to be assessed for validity and reliability. This starts with the evaluation of indicator reliability through the examination of the outer loadings, Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE). Hair et al. (2014a) recommend that indicator outer loadings should exceed 0.70. Accordingly, items BI5, SQ3, SQ5, PP3, PP5, and CT5 were excluded due to their outer loading values falling below this threshold, to enhance the model's convergent validity. Convergent validity was further confirmed using the AVE metric, with values exceeding 0.50 as recommended by Hair et al. (2022). Additionally, the model's internal consistency was calculated by computing Cronbach's alpha and CR. According to Hair et al. (2017b), a Cronbach's alpha value of 0.60 or higher is deemed adequate, while Hair et al. (2022) suggest that a CR value of 0.70 is appropriate. Table 3 presents a detailed analysis of the constructs' validity and reliability, demonstrating that all the values adhere to the proposed benchmark values.

Table 3:

Measurement Model Assessment Results

Construct	Item	Outer Loading	Cronbach's Alpha	CR	AVE
Brand Image	BI1	0.776	0.761	0.848	0.583
	BI2	0.810			
	BI3	0.750			
	BI4	0.715			
Service Quality	SQ1	0.788	0.703	0.835	0.629
	SQ2	0.834			
	SQ4	0.753			
Perceived Price	P1	0.814	0.693	0.831	0.621
	P2	0.813			
	P4	0.736			
Customer Satisfaction	CS1	0.810	0.788	0.863	0.613
	CS2	0.827			
	CS3	0.769			
	CS4	0.721			
Customer Trust	CT1	0.776	0.763	0.849	0.585
	CT2	0.777			
	CT3	0.716			
	CT4	0.788			
Customer Loyalty	CL1	0.846	0.803	0.872	0.630
	CL2	0.781			
	CL3	0.774			
	CL4	0.771			

4.3.2 Discriminant Validity

The heterotrait-monotrait ratio (HTMT), the Fornell-Larcker criterion, and cross-loadings were used to assess discriminant validity (Hair et al., 2017b). According to Henseler et al. (2015), an HTMT value below 0.85 or 0.90 is indicative of adequate discriminant validity. As shown in Table 4, all the construct pairs have HTMT values below 0.90, except for the pairings of brand image and customer trust (0.946) and service quality and customer trust (0.930), which exceed the threshold. In addition, bootstrapping was performed to further analyse discriminant validity, to test whether the HTMT values significantly deviated from 1.00, which implies a lack of discriminant validity (Henseler et al., 2015). The bootstrapping results confirmed that none of the upper bounds of the 95 percent confidence intervals for the HTMT values included 1.00, supporting discriminant validity. Therefore, although the HTMT values between brand image and service quality, and between customer trust and service quality are relatively high, the fact that the confidence intervals do not include 1.00 reinforces the argument that discriminant validity is still upheld, as these constructs are not measuring the same underlying concept in the model. Furthermore, the Fornell-Larcker criterion confirms discriminant validity, as the square roots of the AVE values (given on the diagonal) are larger than the correlation coefficients between the constructs (off-diagonal values) (Fornell & Larcker, 1981), as illustrated in Table 4. Collectively, these results confirm that the measurement model exhibits satisfactory discriminant validity.

Table 4:

Discriminant Validity: HTMT and Fornell-Larcker

Construct	1	2	3	4	5	6
HTMT						
1. Brand Image						
2. Customer Loyalty	0.732					
3. Customer Satisfaction	0.834	0.892				
4. Customer Trust	0.809	0.767	0.876			
5. Perceived Price	0.823	0.836	0.866	0.842		
6. Service Quality	0.946	0.778	0.896	0.930	0.851	
Fornell-Larcker						
7. Brand Image	0.763					
8. Customer Loyalty	0.576	0.794				
9. Customer Satisfaction	0.649	0.708	0.783			
10. Customer Trust	0.622	0.602	0.680	0.765		
11. Perceived Price	0.597	0.623	0.642	0.615	0.786	
12. Service Quality	0.693	0.584	0.670	0.684	0.594	0.793

Note: Values on the diagonal (bold) represent the square root of the AVE while the off diagonals are correlations.

Individual item reliability was further evaluated by examining the cross-loadings. Each item's loading was compared with its loadings on other constructs to ensure that it was higher on its designated construct than on any alternative construct. Following the guidelines of Gefen and Straub (2005) and Gorla et al. (2010), an item's loading should exceed its cross-loadings by at least 0.10. As shown in Table 5, the loadings for each item on its corresponding construct are higher than on any other construct, confirming that discriminant validity is upheld.

Table 5:*Discriminant Validity: Construct Loadings and Cross Loadings*

Construct/Item	Brand Image	Customer Loyalty	Customer Satisfaction	Customer Trust	Perceived Price	Service Quality
BI1	0.776	0.371	0.469	0.426	0.434	0.542
BI2	0.810	0.499	0.529	0.508	0.424	0.549
BI3	0.750	0.459	0.493	0.454	0.494	0.491
BI4	0.715	0.418	0.484	0.502	0.473	0.532
CL1	0.477	0.846	0.577	0.486	0.537	0.439
CL2	0.475	0.781	0.545	0.464	0.483	0.456
CL3	0.413	0.774	0.535	0.474	0.502	0.447
CL4	0.463	0.771	0.588	0.485	0.456	0.511
CS1	0.489	0.533	0.810	0.557	0.541	0.569
CS2	0.586	0.558	0.827	0.511	0.544	0.582
CS3	0.496	0.542	0.769	0.593	0.472	0.554
CS4	0.454	0.587	0.721	0.470	0.450	0.382
CT1	0.500	0.449	0.522	0.776	0.468	0.513
CT2	0.532	0.485	0.547	0.777	0.516	0.592
CT3	0.420	0.423	0.444	0.716	0.455	0.506
CT4	0.440	0.480	0.563	0.788	0.438	0.473
PP1	0.457	0.547	0.487	0.448	0.814	0.419
PP2	0.492	0.492	0.461	0.488	0.813	0.500
PP4	0.462	0.433	0.565	0.515	0.736	0.484
SQ1	0.601	0.463	0.549	0.548	0.457	0.788
SQ2	0.562	0.439	0.521	0.576	0.493	0.835
SQ4	0.482	0.487	0.521	0.501	0.463	0.753

4.4 Structural Model Assessment

Following the evaluation and verification of the measurement model, the structural model assessment was then performed using the bootstrapping procedure. This analysis involved 5,000 sampling iterations, a significance level of 0.05, and an accelerated and bias-corrected confidence interval approach, as recommended by Hair et al. (2022). The structural model was assessed for its path coefficients' significance, coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2) (Hair et al., 2021).

4.4.1 Assessment of Variance Inflation Factor, Coefficient of Determination, and Effect Size

Table 6 displays the values for all the assessments conducted. In line with the recommendations of Hair et al. (2017b), the VIF values are all below 5, indicating no multicollinearity among the predictor variables.

Table 6:*Assessment of Structural Model*

Relationship	VIF	R ²	Q ²	f ²	Effect Size
Brand Image -> Customer Satisfaction	2.142	0.569	0.549	0.065	Small
Service Quality -> Customer Satisfaction	2.131			0.109	Small
Perceived Price -> Customer Satisfaction	1.722			0.127	Small
Brand Image -> Customer Trust	2.142	0.552	0.529	0.037	Small
Service Quality -> Customer Trust	2.131			0.163	Medium
Perceived Price -> Customer Trust	1.722			0.093	Small
Customer Satisfaction -> Customer Loyalty	2.514	0.565	0.455	0.155	Medium
Customer Trust -> Customer Loyalty	2.416			0.010	Small

The R² value indicates the variance explained by the endogenous variables, while the f² value measures the change in R² when an exogenous construct is removed. The R² value ranges from 0 to 1, with 1 representing perfect explanatory power (Hair et al., 2017b). In interpreting the predictive effects, R² values of 0.67, 0.33, and 0.19 denote substantial, moderate, and weak effects, respectively (Hair et al., 2022), while f² values of 0.02, 0.15, and 0.35 represent small, moderate, and large effects at the structural level (Cohen, 1988). The Q² value, which assesses the predictive relevance of the model, is interpreted with values of 0.02, 0.15, and 0.35 corresponding to weak, moderate, and strong predictive relevance, respectively (Hair et al., 2013).

The R² values are presented in Table 6. The analysis revealed that brand image, service quality, and perceived price collectively account for 56.9 percent of the variance in customer satisfaction and 55.2 percent of the variance in customer trust. Additionally, both customer satisfaction and customer trust together account for 56.5 percent of the variance in customer loyalty. These R² values indicate moderate explanatory power in these domains. According to Falk and Miller (1992), R² values exceeding 0.1 are deemed acceptable, thereby validating the R² values of 0.552, 0.565, and 0.569 in this study. Table 6 also presents the f² values for various relationships, ranging from 0.003 to 0.163, which reflect small to moderate effect sizes (Cohen, 1988) within the model, indicating that the relationships contribute differently to the R² values for customer satisfaction, customer trust, and customer loyalty. Finally, the Q² values for the endogenous constructs are all greater than 0, with customer satisfaction showing a value of 0.549, customer trust at 0.529, and customer loyalty at 0.455. Q² values greater than 0 signify that the model has adequate predictive power, with higher values indicating stronger predictive relevance (Hair et al., 2014b). Therefore, these results confirm that the model performs well in forecasting customer-related outcomes, supporting the robustness of the proposed relationships between the constructs.

Ultimately, Q² predict was computed using PLS-predict. The Q² predict is greater than 0, thus validating the model's predictive accuracy. The RMSE value obtained through PLS was compared with the benchmark linear model (LM) (Shmueli et al., 2019) and it was found that the majority of the items, PLS RMSE is smaller than LM RMSE. Thus, the proposed model reflects moderate predictive power. The PLS-SEM model outperforms the Linear Model (LM) in terms of predictive accuracy for most constructs, as evidenced by its lower RMSE values. This suggests that PLS-SEM is more effective for predicting the customer-related outcomes in this case. The linear model, while still useful, showed slightly higher prediction errors, indicating it may not capture the complexities of the relationships

between the constructs as effectively as PLS-SEM. Therefore, PLS-SEM is the preferred model for making predictions in this study, as it demonstrated better predictive relevance and lower prediction errors according to RMSE. As suggested by Shmueli et al. (2019), PLS-Predict is a more advanced and reliable method for assessing predictive relevance. This approach uses a holdout sample and 10-fold cross-validation to evaluate predictive accuracy at the item or construct level. According to Shmueli et al. (2019), if most of the differences between the PLS and LM models are negative, the model demonstrates moderate predictive power; if all the differences are negative, predictive power is strong. Conversely, if only a few differences are negative, predictive power is low, and if none are negative, there is no predictive power. As shown in Table 7, the PLS model generally yielded lower RMSE values compared to the LM model, indicating moderate predictive power.

Table 7:*PLS-Predict*

PLS-Predict				
Indicators	Q^2 predict	PLS RMSE	LM RMSE	(PLS RMSE) – (LM RMSE)
CL1	0.308	0.783	0.808	-0.025
CL2	0.282	0.734	0.749	-0.015
CL3	0.273	0.764	0.756	0.008
CL4	0.284	0.794	0.809	-0.015
CS1	0.369	0.674	0.682	-0.008
CS2	0.418	0.662	0.683	-0.021
CS3	0.332	0.705	0.730	-0.025
CS4	0.228	0.677	0.691	-0.014
CT1	0.312	0.673	0.697	-0.024
CT2	0.389	0.695	0.708	-0.013
CT3	0.278	0.735	0.756	-0.021
CT4	0.252	0.669	0.687	-0.018

4.4.2 Hypothesis Testing

Table 8 presents the results of the hypothesis testing, showing that 10 out of the 14 proposed hypotheses are supported. Specifically, Hypothesis 1 and Hypothesis 2 are confirmed, with brand image significantly affecting customer satisfaction ($\beta = 0.246$, $t = 2.811$, $p = 0.006$) and customer trust ($\beta = 0.188$, $t = 2.071$, $p = 0.038$). Hypothesis 3 and Hypothesis 4 are also supported, as service quality significantly impacts customer satisfaction ($\beta = 0.317$, $t = 4.127$, $p = 0.000$) and customer trust ($\beta = 0.394$, $t = 4.764$, $p = 0.000$) towards telecommunications service providers. Hypothesis 5 is validated, revealing that perceived price is the strongest predictor for customer satisfaction ($\beta = 0.307$, $t = 5.502$, $p = 0.000$). Hypothesis 6 is also confirmed, i.e., the relationship between perceived price and customer trust ($\beta = 0.268$, $t = 4.064$, $p = 0.000$). Hypothesis 7 is justified, showing that customer satisfaction significantly impacts customer loyalty ($\beta = 0.411$, $t = 3.871$, $p = 0.000$). Hypothesis 8 is also supported, as customer trust influences customer loyalty ($\beta = 0.222$, $t = 3.069$, $p = 0.002$). Finally, only customer satisfaction effectively mediates the relationship between brand image ($\beta = 0.101$, $t = 2.829$, $p = 0.005$), service quality ($\beta = 0.130$, $t = 2.893$, $p = 0.004$), perceived price ($\beta = 0.126$, $t = 2.819$, $p = 0.005$), and customer loyalty. Hence Hypotheses 9a, 9b, and 9c are accepted.

Table 8:*Summary of the Hypothesis Testing Results*

Hypothesis and Path		Std. Beta	Std. Error	t-value	p-value
Direct Relationship					
H1	Brand Image → Customer Satisfaction	0.246	0.087	2.811	0.005
H2	Brand Image → Customer Trust	0.188	0.091	2.071	0.038
H3	Service Quality → Customer Satisfaction	0.317	0.077	4.127	0.000
H4	Service Quality → Customer Trust	0.394	0.083	4.764	0.000
H5	Perceived Price → Customer Satisfaction	0.307	0.058	5.302	0.000
H6	Perceived Price → Customer Trust	0.268	0.066	4.064	0.000
H7	Customer Satisfaction → Customer Loyalty	0.411	0.106	3.871	0.000
H8	Customer Trust → Customer Loyalty	0.102	0.075	1.353	0.176
Indirect Relationship					
H9a	Brand Image → Customer Satisfaction → Customer Loyalty	0.101	0.036	2.829	0.005
H9b	Service Quality → Customer Satisfaction → Customer Loyalty	0.130	0.045	2.893	0.004
H9c	Perceived Price → Customer Satisfaction → Customer Loyalty	0.126	0.045	2.819	0.005
H10a	Brand Image → Customer Trust → Customer Loyalty	0.019	0.019	1.028	0.304
H10b	Service Quality → Customer Trust → Customer Loyalty	0.040	0.032	1.260	0.208
H10c	Perceived Price → Customer Trust → Customer Loyalty	0.027	0.022	1.264	0.206

5.0 DISCUSSION

This study sought to investigate the factors influencing customer loyalty in the telecommunications sector among Malaysian Gen Z. The study's findings affirm that brand image has a significant impact on both customer satisfaction and trust, thereby supporting the conclusions of previous research (Aslam et al., 2018; Mooteallo et al., 2022; Othman & Kamarohim, 2022; Shamsudin et al., 2020; Ting et al., 2020; Yunaz et al., 2022). A strong brand image helps enhance customer perceptions and feelings, leading to greater satisfaction and trust in the service provider. Additionally, in line with previous studies (Araújo et al., 2023; Haq et al., 2023; Irawan & Suprapti, 2020; Mooteallo et al., 2022; Saoula et al., 2024; Shamsudin et al., 2020), the study found that service quality significantly affects customer satisfaction and trust. This indicates that when customers experience high-quality service, their satisfaction levels and trust in the service provider tend to increase. Perceived price emerged as a significant predictor of both customer satisfaction and trust, aligning with findings from existing literature (Alamgir et al., 2017; Chubaka Mushagalusa et al., 2022; Mooteallo et al., 2022; Pangestu et al., 2024; Qalati et al., 2019; Sari & Yasa, 2019). This underscores the notion that customers are particularly sensitive to pricing, considering it a crucial factor in their overall satisfaction with the

service. Moreover, perceived price was found to positively influence customer trust, accentuating that fair and competitive pricing can effectively bolster trust in a brand.

Customer satisfaction was shown to significantly affect customer loyalty, emphasising its importance in retaining customers. This finding is congruent with that of previous studies (Alkufahy et al., 2003; Khan et al., 2021; Mooteallo et al., 2022; Yum & Yoo, 2023). It is noteworthy that, although customer trust influenced loyalty, its impact was less pronounced than that of customer satisfaction. This suggests that trust alone may not be adequate for cultivating brand loyalty among customers. This finding is in contrast to that of earlier studies (Alkhurshan & Rjoub, 2020; Agha et al., 2021; Ting et al., 2020).

Besides that, customer satisfaction was also found to effectively mediate the relationships between brand image, service quality, perceived price, and customer loyalty, hence reinforcing its pivotal role in driving loyalty in the telecommunications sector. These findings support those of past studies (Dahiyat et al., 2011; Gelaidan et al., 2022; Hride et al., 2022; Ting et al., 2020). Interestingly, customer trust did not effectively mediate the relationships between brand image, service quality, perceived price, and customer loyalty. This implies that while brand image, service quality, and perceived price are important in driving customer satisfaction and loyalty, trust does not play a crucial role in linking these factors to loyalty. This result challenges earlier studies that support the importance of trust (Dahiyat et al., 2011; Gelaidan et al., 2022; Hride et al., 2022; Ting et al., 2020). Ultimately, the findings suggest that customer satisfaction should be prioritise more than building trust, as trust does not significantly impact loyalty in this context.

In summary, the study reveals that brand image, service quality, and perceived price are the most impactful variables influencing the customer loyalty of Gen Z towards telco firms. Perceived price is the strongest predictor, significantly affecting both customer satisfaction and trust, thus indicating Gen Z's price-sensitive nature. Telecommunications providers targeting this demographic hence must focus on offering flexible pricing options and value-driven packages. Service quality also plays a critical role, with a strong influence on both satisfaction and trust, suggesting that reliable service, fast internet speeds, and responsive customer support are essential for retaining Gen Z customers. While Gen Z is generally not brand-loyal, brand image still contributes to their satisfaction and trust, highlighting the importance of aligning the brand with values such as sustainability and innovation. Furthermore, customer satisfaction and trust serve as key mediators of loyalty, underscoring the need for telecom providers to prioritise customer experience, transparency, and trust-building efforts to foster long-term loyalty among this segment.

The results of this study partly correspond with the TPB, particularly in terms of the key cognitive factors of brand image, service quality, and perceived price, affecting consumer behaviours. In line with the TPB, these factors influenced customer satisfaction and loyalty. However, the study's findings diverge from the TPB in a significant way: customer trust, which is often considered a key mediator in TPB models, did not function as a mediator in this study and did not directly influence customer loyalty. This deviation suggests that, in the context of telecommunications services for Gen Z consumers, trust may not be a pivotal factor in driving loyalty as the TPB typically suggests. Instead, factors like price and service quality demonstrated a more direct impact on customer loyalty, indicating the need for a more nuanced understanding of consumer behaviour in this specific context.

6.0 CONCLUSION

In conclusion, this study highlights that customer satisfaction is a crucial driver of customer loyalty, while customer trust demonstrates a non-significant impact. This finding underscores the importance of prioritising customer satisfaction within the telecommunications sector, as it directly affects loyalty and contributes to long-term business success. The strong correlations identified between brand image, service quality, and perceived price further support this focus. Interestingly, customer trust may not hold the same significance in determining loyalty in the telecommunications industry as it does in other sectors. Instead, tangible factors such as brand familiarity, service reliability, and competitive pricing seem to exert a greater influence on customers' decision-making processes. Established brands may benefit from a foundational level of consumer trust due to their reputation; however, the highly competitive landscape encourages customers to prioritise immediate benefits and practical considerations over long-term relationships. This suggests that while trust exists, it may play a secondary role compared to other critical factors like compelling brand image, service quality, and value for money in shaping customer loyalty. Therefore, businesses should concentrate on enhancing service quality and brand image to boost customer satisfaction, while also recognising the role of trust within the broader framework of customer relationships.

6.1 Research Contributions

Not only do the results of this study advance theoretical understanding, but they also have important applications. Theoretically, this research enriches the existing literature by illustrating the interconnectedness between brand image, service quality, perceived price, customer satisfaction, trust, and loyalty, specifically within the context of the Malaysian telecommunications industry and Gen Z. Nonetheless, the absence of a significant influence and mediation of trust indicates a need to revisit and refine the theoretical models that connect brand image, service quality, and perceived price. It may be essential to incorporate additional factors, such as promotional packages, customer delights, responsiveness to consumer complaints, and telecommunication infrastructures to offer a more thorough justification for these relationships.

For practitioners, these insights offer actionable strategies to strengthen customer relationships, particularly with the influential Gen Z segment. In practice, telecommunications service providers must recognise the crucial role of customer satisfaction in fostering loyalty. To achieve this, they should focus on key elements such as enhancing brand image, delivering exceptional service, and offering competitive pricing. These factors work together to create a positive customer experience, which is vital for building long-term loyalty.

Although trust may often be viewed as a secondary consideration in some customers' decision-making, it is nonetheless an essential aspect of the overall relationship. Trust is established through the consistent fulfilment of promises and the meeting of customer expectations. When companies reliably deliver on their commitments, they not only strengthen trust but also cultivate deeper connections with their customers. Implementing strategies that enhance trust, such as transparent communication, dependable service, and quick resolution of issues, can further reinforce customer loyalty. A comprehensive approach that integrates customer satisfaction, trust, and brand reputation will help telecommunications providers succeed in a competitive landscape. By prioritising these elements, companies can develop a loyal customer base that values their services and actively

promotes the brand. While Gen Z is known for their disloyal behaviour, focusing on the factors of competitive pricing, high service quality, and a strong, value-driven brand image can help telecommunications companies retain them, even in a market where brand loyalty is often fleeting.

6.2 Limitations of the Study and Recommendations

This study presents several noteworthy findings and carries significant implications for researchers, telecommunications providers, policymakers, government entities, individuals, and the society as a whole. However, it also has limitations that warrant consideration in future research endeavours. First, this study primarily focused on Gen Z; however, the concept of "generation technology" includes not only Gen Z but also Gen Y (Millennials), Gen Alpha, and Gen X who are more experienced in the industry. Future research should consider these generational cohorts to have a broader understanding of loyalty within the telecommunications industry, as each group exhibits distinct characteristics and preferences shaped by their unique social and technological contexts. By exploring how various generations perceive brand image, service quality, and pricing strategies, researchers can provide foresighted observations for telecommunications providers to improve customer loyalty and develop tailored marketing strategies that effectively engage all age groups. Second, the study was conducted in a cross-sectional manner, providing a glimpse of the data at a certain point in time. This approach, while valuable, limits the ability to explore causal relationships comprehensively. Longitudinal data is necessary to trace changes over time, assess the impact of interventions, and understand the influence of variables in a dynamic context. Hence, future research can use longitudinal studies to provide a more robust analysis of causal mechanisms, enhancing the overall validity of the findings.

7.0 CONFLICT OF INTEREST

The author declares no conflict of interest.

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