RELATIONSHIP MARKETING AND CUSTOMER LOYALTY IN THE TANZANIAN TELECOMMUNICATION INDUSTRY

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ABSTRACT
This explanatory study aimed at examining the effect of relationship marketing dimensions (trust, communication effectiveness, commitment, and conflict handling) on customer loyalty in the Tanzanian telecommunication sector. The study used a sample size of 150 customers obtained through a random sampling technique. The structured questionnaire gathered data whereas IBM Statistical Package for Social Sciences (SPSS) version 22 was used to enter the data while the Ordinary Least Square multiple regression analysis was used to analyze the data. The results revealed that trust, conflict handling, commitment, and communication had a positive and significant influence on customer loyalty. Hence, it is recommended that for telecommunication companies to be more competitive and survive in the predominantly competitive business environment, they should provide services that build trust in their customers, handle customers' complaints appropriately and capitalize on commitment and effective communication. The policymakers should create environments that foster trust, proper handling of customers, employee commitment, and effective communication in public and private telecom companies. This paper contributes to the body of knowledge in the marketing field by strengthening the theoretical foundation of the relationship between relationship marketing and customer loyalty.

Keywords: Relationship marketing, Customer loyalty, Telecommunication industry.

1. INTRODUCTION
Customer loyalty is defined as the long-lasting, preferred, or exclusive attachment to a business firm or a brand (Amin et al., 2018). Customers tend to constantly repurchase certain products or brands in the future, irrespective of the circumstances and marketing efforts of other products or brands conceivably making those customers switch brands (Semadi & Ariyanti, 2018). Loyalty acts as a high bonding factor between the customer and a product or brand. The success of firms particularly in a very competitive business environment such as of telecommunication industry relies on a firm's ability to entice new customers and retain the existing ones (Matonya et al. 2020). This is because, without a larger loyal customer base, a firm will not be able to achieve its targeted productivity, growth, and sustainability. In that case, managers should not only spend much time looking for new customers but should also invest time and other resources to retain the current customers.

Mwai et al. (2015) indicated that the cost of attracting new customers is six times more than retaining current customers. The majority of marketing leaders and scholars opined that losing

one customer will cost five times to attract a new one, consequently, firms are looking for a long-term relationship and a continuous effort to uphold current customers rather than looking for new customers (Aldaihani & Ali, 2019). A loyal customer is one of the critical issues for business firms as they purchase more than customers that are not loyal. Customers that are loyal to a firm tend to introduce the firm's offerings to other customers within their linkages and increase the market share of that particular firm (Jafari et al., 2016). It has been revealed also that firms that have customers with greater levels of customer loyalty grow 26 more quickly than their competitors (Upamannyu et al., 2015). Chan et al. (2017) pointed out that raising customer retention can raise the profit of a firm by 25% to 75%. In addition, building a bigger loyal customer base, especially in the prevailing firm's competition where telecommunication firms are losing up to 4% of revenue monthly is an important strategy for telecommunication companies (Agha et al., 2021).

Although loyal customers are important to business firms, still customers in the telecom sector are not loyal to brands and keep on changing service providers from time to time (Ndesangia, 2015, Yehia & Massimo, 2016). Studies reveal that some of these customers are multiple users of telecommunication services (Matonya et al., 2020). This problem has drawn the attention of scholars and marketing practitioners thereby searching for factors that make customers loyal to a firm's products and services. Factors such as corporate image, switching costs, service quality, perceived value, and customer satisfaction (Abu-Alhaija et al., 2018; Agha et al., 2021) have been identified as among the factors that can build the loyalty of customers toward products or services provided. However, no study has examined all the factors that create loyalty (Matonya et al. 2019). This calls for other studies like this that involved relationship marketing (RM) as a factor that can influence customer loyalty in the telecommunication industry. Utilizing RM seems to be the best way for establishing a long-term relationship between the firm and customers. RM is a strategic business philosophy that concentrates more on generating long-term noble relationships between a firm and its suppliers and or customers (Yulisetiarini, 2016). Other scholars such as Kuwaitaldaihania and Ali (2019) opined that RM is one of the modern and most important marketing methods that build, support, strengthen and create long-term relationships between the firm and customers. RM builds the loyalty of customers towards products and services provided (Farha & Zalzalah, 2022). RM can be used as an alternative means to solve the problem of non-loyal customers, particularly in the telecommunication industry. Studies reveal that the main challenge of Tanzanian telecommunication companies is to make their customers loyal to their products or services (Mageni, 2019). According to Mageni (2019), the Tanzanian telecom companies are facing loyalty uncertainties as customers carry on defecting from one company to another which in turn affects companies' subscriptions and growth of market shares.

Interestingly, the systematic review and future directions of customer loyalty that was done by Abu-Alhaija et al. (2018) and Karunaratna et al. (2018) indicate that there is a paucity of studies about customer loyalty in the telecommunication industry. These reviews show that scholars have concentrated on studying customer loyalty in sectors other than the telecom industry and in developed economies while leaving developing economies like Tanzania under-searched. This calls for other studies to fill this gap. Studies related to customer loyalty in Tanzania have concentrated on the banking sector (Tegambwage & Kasoga, 2022), higher education

(Mashenene et al., 2019), tourism industry (Chami, 2018), and hotel industry (Meshack, & Prusty, 2021). Julius and Batonda (2022) conducted a study in the telecommunication sector but searched for network service delivery for university students in Mwanza. In addition, these studies have applied various antecedents of customer loyalty while ignoring the RM which is considered as one of the antecedents of customer loyalty especially in the telecommunication industry where there is high competition. There was a high need therefore to research the link between RM and customer loyalty in the telecommunication industry.

Additionally, studies linking RM and customer loyalty have generated debatable and inconsistent findings. For example, the trust dimension has divided scholars into three groups namely those who found that trust has a positive and significant effect on customer loyalty (Chen et al., 2022, Rivaldo et al., 2022), those who pointed out that customer trust has a negative but insignificant effect on customer loyalty (Juwaini et al., 2022; Yani & Safitri, 2022) and those opined that trust has a positive but insignificant effect on customer loyalty (Marpaung & Hermawan, 2022; Salam & Susanto, 2022). Similarly, the commitment dimension results are equivocal. Some scholars such as Borishade et al. (2022) and Kalia et al. (2021) found that commitment has a positive and significant effect on customer loyalty whereas Xu (2022) reveal that cognitive commitment has a positive and significant effect on both attitudinal and behavioral loyalty whereas affective commitment has positive and significant influence only on attitudinal loyalty. On the other hand, Rosdiyatma and Andayani (2023) reveal that appropriate handling of conflicts makes customers to be loyal while Chakiso (2015) and Saleh et al. (2020) found that conflict management does not predict customer loyalty. This creates a research gap that needs to be filled to ascertain the relationship between RM dimensions and customer loyalty.

In studying the link between RM and customer loyalty, this study utilized the theory of relationship marketing (TRM). This theory states that customer relationship is an asset to the business firm which enables it to raise customer base and productivity. The theory further substantiates that, for enhancing business firm sustainability, firms should build healthy relationships and value their current customers. According to Kotler (1997), the TRM envision how a business firm can get profit by forming and keeping long-term relationships with their contemporary customers rather than concentrating on attracting new customers. The TRM encompasses four dimensions namely Trust, commitment, communication, and conflict handling (Husnain & Akhtar, 2015; Li et al., 2020; Malk, 2017). Trust refers to the distinct bond that is made between customers and the primary object like a brand (Chen et al., 2022). Conflict handling is defined as the ability of the supplier to circumvent possible conflicts, resolve noticeable or obvious conflicts that will generate problems beforehand, and talk over resolutions openly anytime a problem arises (Dwyer et al., 1987). On the other hand, Borishade et al. (2022) define commitment as a tactic for the act of nurturing a link with a partner. Conversely, a firm's communication has been referred to as the number of outbound communication channels employed by a firm to communicate with clientele and other stakeholders (Lubis et al., 2021). In this study, the four dimensions of the TRM were applied. Hence this study aimed at examining the effect of RM on customer loyalty in the Tanzanian telecom industry. Specifically, the study aimed at:

    a. Examining the effect of customer trust on customer loyalty in the Telecom industry
    b. Examining the effect of conflict handling on customer loyalty in the telecom industry

c. Examining the effect of employee commitment on customer loyalty in the telecom industry
d. Examining the effect of communication on customer loyalty in the telecom industry

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT
2.1 Theoretical underpinnings
2.1.1 Customer loyalty
Marketing scholars have grouped loyalty into three dimensions including attitudinal, behavioral as well as cognitive loyalty. Islam et al. (2020) refer to attitudinal loyalty as the emotive attachment to a business firm, while behavioral loyalty is the direct financial benefit to the business. Worthington et al. (2009) define cognitive loyalty as the choice of a customer to stay with a product, service, or brand while bearing in mind the switching expenses and the product features. Customer loyalty is regarded as the most lasting asset that is owned by business firms (Kandampully & Zhang 2015). It can be understood as a static attitude and connection developed by a customer towards the supplier of service that is centered on long-term partnership and promise of service environments (Kozlenkova et al., 2017). Zhou et al. (2021) on the other hand, pointed out that true loyalty exists when there is an involvement in the attainment and commitment to the firm's brand. Customer loyalty is accomplished by identifying the rudimentary needs of customers and making sure that they get fulfilled (Lee et al., 2018).

2.1.2 Relationship Marketing Theory
The current study was guided by the Theory of Relationship Marketing (TRM) which was established by Berry in 1983. This theory contends that customer relationship is an asset to the company which enables it to increase customer base and profitability. According to the theory, firms are supposed to value their current customers and build healthy relationships to enhance the firm's sustainability. Kotler (1997) pointed out that, the TRM envisage how a business firm can get benefit by creating and keeping long-term relationships with their current customers rather than focusing on enticing new customers. According to Grigoriou et al. (2013), this theory departs from the traditional transactional marketing approach (based on product, price, promotion, and place) that give more emphasis on how to "maximize individual sales and efficiency rather than establishing a long-term relationship with customers". Other scholars like Walsh et al. (2004) opined that business firms such as those in the telecom sector depend on RM as an indispensable marketing strategy for developing cost-effective long-term relationships with their customers which offer benefits for customers and the firm. The theory further assumes that companies that execute their activities with the RM approach in mind are in the position to get the advantage of retaining, attracting, and interrelating with their more lucrative customers (Walsh et al., 2004).

Even though RM is getting more and more courteous, still there is a scarcity of studies exploring the RM theory and its relational constituents, thereby stressing the need to study the links between RM and customer loyalty (Aka et al., 2016). The TRM is theorized to consist of different dimensions including Trust, commitment, communication, satisfaction, and cooperation (Alrubaiee, 2010), Trust, commitment, communication, conflict handling, and competence (Jesri et al., 2013), Trust, commitment, communication, conflict handling (Husnain & Akhtar, 2015), Trust, commitment, communication, focusing on customers (Gaurav, 2016). However, this study conceptualized TRM as having four dimensions namely trust, commitment, communication, and

conflict handling. The relationships of these dimensions with customer loyalty are discussed in the next sections.

1.2.1   Relationship between trust and customer loyalty

Studies show that customer trust builds the loyalty of customers toward products or services. For example, a study by Ewanlen and Benson (2022) in Benue state Nigeria used a sample size of 320 customers of banks obtained from accidental sampling to examine the relationship between trust and customer loyalty. The author found that trust had a positive and significant influence on the loyalty of customers. However, the findings of this study cannot be generalized to other areas as it used non-probability sampling. Other studies are welcomed particularly those that will apply the probability sampling techniques that can produce results that can be generalized. Chen et al. (2022) in China also determined the link between trust and customer loyalty using a sample size of 468 Chinese residents. The authors used structural equation modeling to analyze the collected data and found a positive and significant impact of trust on the loyalty of customers. However, the research participants of this study were all Chinese which means there was no cultural diversity. This calls for other studies which will involve other cultures. In the same vein, Rivaldo et al. (2022) in Indonesia used a sample size of 89 research participants obtained through random sampling techniques, and the data were analyzed using multiple regression analysis. The findings indicate that trust significantly influences customer loyalty. However, the sample size is relatively low. Contrarily, other studies (such as Juwaini et al., 2022; Yani & Safitri, 2022) reveal a negative but insignificant influence of customer trust on customer loyalty. On the other hand, Marpaung and Hermawan (2022) and Salam and Susanto (2022) in Indonesia found that trust has a positive but insignificant influence on customer loyalty. These results imply that the link between trust and customer loyalty has generated inconclusive findings. This generates a research gap that needs to be filled. Thus, this study aimed at examining the link between trust and customer loyalty and hypothesized that H_1: Trust has a significant effect on customer loyalty.

1.2.2   Relationship between Conflict handling and customer loyalty

Many studies have been done to determine the influence of conflict handling on customer loyalty. However, the majority of these studies have been in the banking sector and other sectors with limited study in the telecom industry. Koech (2019) studied the link between conflict handling and customer loyalty in the banking sector of Kenya. The author used a total of 384 respondents and analyzed the data using multiple and moderated regression. The results of this study reveal that the better the way banks deal with conflicts the higher the loyalty of customers towards the bank services. Another study by Rosdiyatma and Andayani (2023) examined the effect of conflict handling on customer loyalty using a total of 110 customers from the Indonesian banking industry obtained from a purposive sampling technique. The results show that conflict handling has a positive and significant effect on customer loyalty. In other words, how customers' complaints are handled affects the loyalty of customers. Kulet (2017) on the other hand determined the link between conflict handling and the loyalty of customers specifically in the banking sector of Kenya and found conflict handling builds customer loyalty. Contrary to these findings, a study by Saleh et al. (2020) also studied the relationship between conflict handling and customer loyalty in the Indonesian banking industry while utilizing

accidental sampling techniques and a total of 100 bank customers. The authors found that conflict handling had no significant effect on customer loyalty. Generally, scholars have found diverse findings regarding the link between conflict handling and customer loyalty. This calls for more studies to be done to strengthen the link between the two constructs. Hence, this study hypothesized that: H_2: Conflict handling has a significant effect on customer loyalty.

1.2.3 Relationship between commitment and customer loyalty

A review of the literature reveals that previous studies on the link between commitment and customer loyalty have generated mixed results. For example, Xu (2022) in China used 303 respondents and analyzed data using structural equation modeling. This study shows that cognitive commitment significantly exerted influence on attitudinal loyalty and behavioral loyalty. On the other hand, affective commitment directly influenced attitudinal loyalty but did not influence behavioral loyalty. Borishade et al. (2022) in Nigeria used a total of 225 respondents from the telecom industry and found that commitment influences the loyalty of customers toward the services provided. Another study by Kalia et al. (2021) in India used mobile customers to examine the effect of commitment on customer loyalty and revealed a significant effect of commitment on customer loyalty. Malk et al. (2017) also in Pakistan conducted research regarding the influence of commitment on customer loyalty in the telecom sector and concluded that commitment is the determinant of customer loyalty. Therefore, it was hypothesized that H_3: Commitment has a significant effect on customer loyalty.

1.2.4 Relationship between communication and customer loyalty

Curatman et al. (2022) in Indonesia studied the link between communication and store loyalty using 100 small and medium enterprises customers and analyzed data using SmartPLS. This study indicates that effective communication has a positive and significant impact on store loyalty. Another study by Uzochukwu et al. (2021) in Nigeria used a total of 260 bank customers and multiple regression for analyzing data reveals that face-to-face communication significantly builds customer loyalty. On the other hand, Lubis et al. (2021) in North Sumatra also used 384 bank customers and SmartPLS to analyze data. The findings of this study indicate that communication has positively and significantly influence customer loyalty in the banking sector. Moreover, Farhan & Zalzalah (2022) in Yogyakarta, used a total of 136 local food customers and structural equation modeling to establish the link between communication and customer loyalty. These authors found that communication has a positive and significant impact on customer loyalty. Thus, this study hypothesized that H_4: Communication has a significant effect on customer loyalty.

3.RESEARCH METHODOLOGY

This study was conducted in Rukwa region which is located South-western part of Tanzania. It one of the areas with poor infrastructure which hinders its rapid development (Magalula, 2016). This leads to poor provision of telecommunication services. Hence this area was selected for this study to gather information on how customers perceive telecommunication services in this poor networked environment. The explanatory research design was utilized in this study. Using Yamane's (1967) formula, a sample size of 150 respondents selected by random sampling was applied and administered by the researchers. Since the researcher was able to clarify the

questions to respondents the response rate was 100%.

The four variables were adopted from previous studies. Customer trust was measured by scale items from Churchill and Surprenant (1982) whereas the scale items by Morgan and Hunt (1994) were used to measure conflict handling, commitment, and communication. On the other hand, customer loyalty was assessed using Jones and Taylor, 2007, Kuenzel and Halliday, 2008 and Li and Petrick, 2008. The questionnaire used a five-point Likert-like scale with responses ranging from 1 = strongly agree, 2 = agree, 3 = Neutral, 4 = disagree and 5 = strongly disagree.

This study ensured the validity of the research instrument by pre-testing the questionnaire to 20 respondents that were not included in the study and the questions were modified accordingly. The reliability was checked using Cronbach's Coefficient Alpha with a threshold of 0.7 and above (Mohamad et al, 2018). The mean Cronbach's Coefficient Alpha values for trust, conflict handling, commitment, communication, and customer loyalty were 0.732, 0.731, 0.765, 0.755, and 0.729 respectively.

The study used multiple linear regression analysis to establish the causal relationships between the variables. Specifically, the ordinary least squares estimation parameter of the linear model was utilized. The multicollinearity assumption was checked as recommended by Hair et al. (2010), and the normality assumption was also checked using Kolmogorov-Smirnov p-values, more details are found in Table 1.

Table 1: Multicollinearity Statistics and normality test

Measured variables	Collinearity Statistics		Kolmogorov-Smirnov p-value
	Tolerance	VIF	
Trust	.656	1.562	0.312
Conflict handling	.728	1.437	0.138
Commitment	.679	1.422	0.200*
Communication	.628	1.634	0.165
Customer loyalty			0.123

a. Dependent Variable: Customer loyalty

*. This is a lower bound of the true significance

The collected data were analyzed using multiple regression analysis. The regression model utilized by this model was:

$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$

Where:

Y = Customer loyalty

a = Y-intercept, where X's equal zero

$X_1 - X_4 = X_1$ = trust, X_2 = conflict handling, X_3 = commitment and X_4 = communication)

$\beta 1 - \beta 4$ = Coefficients of the independent variables

e = Error term

4. RESULTS AND DISCUSSION

The response rate was 100%. This was possible because the researchers administered the questionnaire and were able to clarify the questions to respondents. This study analyzed the demographic factors of the study sample and found that the majority of respondents belonged to

the 34 -41 years age group followed by the 42 – 49 years old group. This implies that 65% of respondents were in the active working age group. This is good information for TTCL Company as it indicates that these customers can actively engage in economic activities which will enable them to get money for their daily needs and others for getting services from TTCL. This age group also implies that these customers have a long time to stay with TTCL as long as the company will have long-lasting relationships with its customers through an improved RM strategy (Kuwaitaldaihania & Ali,. 2019). The findings also reveal that 55% of respondents were males and 45% were females. This suggests that more males were involved in this study probably because males are engaged more in economic activities and hence were more available than female respondents who are engaged more with family issues. In the case of education, the majority of respondents (37%) had attained a bachelor's education, 17% diploma, 17% had secondary school, and 6% attained primary school. Postgraduate respondents were 5% for masters and only 2% with Ph.D. degrees. These findings suggest that respondents had basic education which enabled them to understand the questions asked and can make informed decisions regarding the services provided by TTCL.

Table 2 indicates the result of the hypotheses testing. The findings reveal that trust positively and significantly influences customer loyalty in the telecom industry (β=0.232, p <0.05, t = 4.074). This leads to the acceptance of hypothesis one which stated that: H_1: Trust has a significant effect on customer loyalty. These findings suggest that when customers trust the company and its employees, these customers become loyal to that particular company.

Table 2: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	UpperBound
(Constant)	.586	.091		6.466	.000	.408	.764
Trust	.232	.057	.261	4.074	.000	.120	.345
Commitment	.134	.058	.142	2.292	.022	.019	.248
Communication	.244	.050	.281	4.842	.000	.145	.344
Conflict handling	.160	.047	.185	3.413	.001	.068	.252
a. Dependent Variable: Customer-Loyalty							

Hence they develop long-lasting relationships with the company which acts as a barrier for switching brands. In other words, the more the customers have trust in the company the more they become loyal to that Company. This implies that TTCL has to create more trust in their customers and by doing so they will become more competitive in the market. The findings of this study confirm those of Rohmad et al. (2022) in Indonesia, Chen et al. (2022) in China, and Ewanlen and Benson (2022) in Nigeria which found that trust has a significant effect on customer loyalty. However, the results of the current study are contrary to the findings of Marpaung and Hermawan (2022) which found that trust has a positive but insignificant effect on customer loyalty. *Yani and Safitri (2022) in Indonesia found different findings from the current study. For them, trust has an insignificant negative effect on customer loyalty. This implies that the relationship between trust and customer loyalty still brings inconsistent findings. The effect*

of trust on customer loyalty seems to be more positive and significant in the banking industry than in other industries. However, this needs to be confirmed by either conducting many reviews or meta-analyses to come up with a firm conclusion.

The findings in Table 2 also indicate that *conflict handling has a positive and significant influence on the loyalty of customers* (β = 0.160, p < 0.05, t = 3.413). *Hence hypothesis two which pointed out that* H_2: conflict handling has a significant effect on customer loyalty was supported. These results imply that better handling of customer complaints makes customers loyal to the company. In other words, the better how customer's complaints are handled the more the customers become loyal. Similar findings were obtained by other scholars such as *Omeje and Olise (2022) in the Nigerian banking industry and Salem (2021) in the Malaysian hotel industry. Other scholars such as* Sağlam and Montaser (2021) in the Turkish cosmetics sector and Koech (2019) in the Kenyan banking industry also found positive and significant effects of conflict handling on customer loyalty. Additionally, Rosdiyatma and Andayani (2023) in the Indonesian banking services and Kulet (2017) in the Kenyan banking sector found similar results. Interestingly, Saleh et al. (2020) studied the relationship between these constructs in the banking industry of Indonesia and found contrary findings. These authors found that conflict handling has no significant effect on building the loyalty of customers. Chakiso (2015) in Addis Ababa also studied the influence of RM on customers in the banking industry and revealed that conflict handling cannot predict the loyalty of customers. These findings suggest that better conflict handling alone does not necessarily lead to a significant generation of customer loyalty. Other factors should be taken care of to enhance the loyalty of customers.

The findings also indicate that the commitment that is made by the company's employees toward customers has a positive and significant impact on building the loyalty of customers (β= 0.134, p < 0.05, t = 2.292). Hence, hypothesis three stated H_3: Commitment has a significant effect on customer loyalty was accepted. These results imply that the greater the commitment that is extended by the company's employees towards the needs of customers the higher those customers become loyal to the company. In other words, if the company is committed to establishing long-lasting relationships with customers they will also show reciprocity by becoming loyal to the company. These results are in line with those of Borishade et al. (2022) in the Nigerian telecom sector which found a positive and significant relationship between commitment and customer loyalty. In the same vein, Aprilianto et al. (2022) in Indonesia also reveal a positive and significant impact of commitment on customer loyalty. *Omeje and Olise (2022) in the Nigerian banking services also indicate a positive and significant influence of commitment on customer loyalty. Kalia et al. (2021) in India also studied the link between commitment and customer loyalty and reveal the positive and significant impact of commitment on making customers loyal to the company. Contrarily,* Xu (2022) in the Chinese hotel industry shows that affective commitment had a direct influence on attitudinal loyalty but does not play a role in building behavioral loyalty.

Nevertheless, the results also reveal that communication plays a big role in influencing the loyalty of customers (β = 0.244, p < 0.05, t = 4.842). Thus, hypothesis four which pointed out that H_4: Communication has a significant effect on customer loyalty was supported. This

connotes that, the loyalty of customers is built by effective communication that is offered by a company to its customers. The more the company communicates by giving more information to its customers the more the customers are informed about the company and hence become loyal. A study by Curatman et al. (2022) in Indonesia also found similar results in the Batik industry. Lubis et al. (2022) in North Sumatra, Uzochukwu et al. (2021) in the Nigerian banking sector, and Kinya et al. (2019) in Kenya also studied the relationship between communication and customer loyalty and discovered that effective communication influences customer loyalty.

To sum up, this study was guided by the theory of RM which contains four dimensions namely trust, conflict handling, commitment, and communication. The review of the literature reveals that still there are inconsistent and debatable findings regarding the link between RM dimensions and customer loyalty. This creates a research gap that needs to be filled. On the other hand, the findings of the current study reveal that trust, conflict handling, commitment, and communication play a big role in influencing customer loyalty in the telecom industry. This study contributes to the theoretical foundation of the link between RM and customer loyalty and hence adds knowledge to the relationship marketing literature and consumer behavior at large. The practical implication of this study is that business firms should consider RM as the most important factor that will enable them to be competitive by providing long-lasting relationships with their customers. This seems to be difficult when employing other marketing strategies as customers are becoming non-loyal.

5. CONCLUSION AND RECOMMENDATIONS

This study concludes that RM (trust, conflict handling, commitment, and effective communication) is a positive predictor of customer loyalty. It is recommended that telecom companies should strive to build trust in their customers, receive and handle customers' complaints appropriately, create a culture of commitment toward customers' needs, and communicate effectively to make their customers informed of the product and services. This in turn will make their customers loyal and hence make the companies to be competitive, especially in the current stiff competition of the telecom industry. The policymakers should create environments that foster trust, proper handling of customers, employee commitment, and effective communication in public and private telecom companies.

6. LIMITATIONS AND AREAS FOR FURTHER RESEARCH

This study has discovered novelty findings in the telecom industry which is seldom studied regarding the link between RM and customer loyalty. However, this study was limited to TTCL Company in Rukwa region. Other studies may decide to involve other telecom companies and increase the coverage. Future research may also consider the effect of RM on other variables such as customer satisfaction, firm performance, and word-of-mouth recommendations.

research.

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