Influence of Brand Loyalty Programs on Customer Retention of MTN Nigeria Service Centres in Akwa Ibom State, Nigeria

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ABSTRACT:
This study examines the influence of brand loyalty programs on customer retention of MTN service centres in Akwa Ibom State (Eket and Uyo). In a highly competitive market, where customer churn is common and switching costs are low, telecommunication companies like MTN have implemented loyalty initiatives such as airtime bonuses, data gifts, and device discounts to retain existing customers. The study's primary objective is to assess the effectiveness of these loyalty program components in fostering long-term customer commitment and reducing churn. The research adopts a descriptive survey design, with data collected from 380 respondents, as a sample size from a population of 1.2 million subscribers. Using descriptive statistics such as frequencies, percentages, mean, and standard deviation, the study analyzed respondents' demographics and their perceptions of MTN's loyalty programs. Inferential statistics, specifically multiple regression analysis, were employed to examine the impact of airtime bonuses, data gifts, and device discounts on customer retention. The results indicate that all three loyalty program components significantly influence retention, with data gifts showing the most substantial effect. The study contributes to the understanding of how tailored loyalty incentives can enhance customer retention in Nigeria's telecommunication sector. It offers insights for MTN and other telecom operators to refine their loyalty strategies based on customer needs and preferences, ultimately improving customer satisfaction and reducing attrition rates. The findings also suggest avenues for future research, particularly exploring regional variations, service quality, and the financial impacts of loyalty programs.

Keywords: Brand Loyalty Programs, Customer Retention, Airtime Bonuses, Data Gifts, Device Discounts, MTN Nigeria, Akwa Ibom State, Customer Loyalty.

INTRODUCTION

In today's intensely competitive telecommunication sector, brand loyalty programs have become a vital marketing strategy for retaining existing customers and enhancing long-term profitability. MTN Nigeria have introduced various loyalty incentives including airtime bonuses, data gifts, and device discounts to maintain customer engagement and build loyalty in a market where switching costs are low and competition is high (Eze et al., 2023; Okonkwo & Ayuba, 2021).

In regions like Akwa Ibom State, particularly in urban areas such as Eket and Uyo, customer behavior is significantly shaped by perceived value and rewards associated with continued patronage. Subscribers increasingly expect tangible benefits for their loyalty, making brand loyalty programs an essential determinant of retention (Onyema & Udoh, 2022). MTN's loyalty initiatives aim to encourage customers to stay committed by rewarding them with bonuses for airtime usage, free or discounted data bundles, and periodic device upgrades or discounts (Chukwuma & Nwankwo, 2021).

Furthermore, Etim and Uford (2019) mentioned that customer loyalty is the unwavering affection towards a brad notwithstanding similar qualities by competing brands. Similarly, Duh and Uford (2029) opined that loyal customers stay through all kinds of periods with their preferred brands. They don't mind being the only customer that remains. Despite the popularity of such programs, questions remain if their actual impact on customer retention. While some customers may be influenced by rewards to remain loyal, others may still switch providers due to factors like service quality or promotional offers from competitors. This study seeks to assess the influence of airtime bonuses, data gifts, and device discounts on customer retention in MTN service centres within Akwa Ibom State. By focusing on specific reward components, this research contributes to understanding the effectiveness of brand loyalty programs in reducing churn and fostering long-term customer relationships in Nigeria's telecom sector (Adeyemi & Bassey, 2024).

Statement of the Problem
The Nigerian telecommunication sector is characterized by intense competition and frequent customer churn, with subscribers often switching between network providers in pursuit of better value, service quality, and incentives (Eze et al., 2023). In response, telecommunication companies like MTN have invested significantly in brand loyalty programs, offering incentives such as airtime bonuses, data gifts, and device discounts to retain customers and reduce churn rates. However, there is growing concern that these loyalty initiatives may not be achieving the intended impact on customer retention, particularly in regions like Akwa Ibom State, where alternative service providers are readily available and consumer expectations are rapidly evolving (Onyema & Udoh, 2022).

Existing research has established that while loyalty programs can enhance customer satisfaction and influence repurchase intentions, their effectiveness varies depending on the perceived value and relevance of the specific rewards offered (Okonkwo & Ayuba, 2021). For instance, some customers might consider airtime bonuses attractive, whereas others may prioritize data gifts or device discounts based on individual usage patterns and preferences. Despite these insights, there remains a paucity of empirical studies focusing specifically on how different loyalty program components such as airtime bonuses, data gifts, and device discounts affect customer retention in the MTN Service Centres in Akwa Ibom State, especially within urban centers like Eket and Uyo.

This research is motivated by the need to address this gap and to provide evidence on whether MTN's loyalty strategies are indeed effective in fostering customer loyalty and reducing churn. Without such insights, MTN and similar operators risk continued customer attrition and may allocate significant resources to loyalty programs without achieving substantial returns on investment (Adeyemi & Bassey, 2024). Thus, it becomes crucial to examine the influence of specific loyalty program proxies on customer retention of MTN's service centres to inform targeted marketing strategies and enhance competitiveness in the telecommunications sector.

OBJECTIVES OF THE STUDY
The main objective of this study is to evaluate the influence of brand loyalty programs on customer retention of MTN service centres in Akwa Ibom State. The specific objectives are to:
1. To determine the effect of airtime bonuses on customer retention among MTN subscribers in Eket and Uyo.
2. To assess the influence of data gifts on the retention decisions of MTN customers in the study area.
3. To examine how device discounts impact customer retention among MTN subscribers in Akwa Ibom State.

RESEARCH QUESTIONS
Based on the objectives of the study, the following research questions were formulated:
1. To what extent do airtime bonuses influence customer retention among MTN subscribers in Eket and Uyo?
2. How do data gifts affect the retention behavior of MTN customers in Akwa Ibom State?
3. What is the impact of device discounts on customer retention among MTN users in the selected service centres?

RESEARCH HYPOTHESES
Based on the objectives of the study, the following research null hypotheses were formulated:

1. **H_{01}:** Airtime bonuses have no significant influence on customer retention among MTN subscribers in Eket and Uyo.
2. **H_{02}:** Data gifts have no significant effect on customer retention among MTN users in Akwa Ibom State.
3. **H_{03}:** Device discounts have no significant impact on customer retention among MTN customers in the selected service centres.

LITERATURE REVIEW
Concept of Brand Loyalty Programs
Brand loyalty programs refer to structured marketing efforts designed to encourage customers to continue buying from a particular brand rather than switching to competitors (Eze et al., 2023). In the telecommunication industry, loyalty programs often involve offering rewards or incentives that enhance the perceived value of staying with a specific network provider (Okonkwo & Ayuba, 2021; Mfon & Uford, 2024). These programs are seen as strategic tools to build emotional connections with customers, improve satisfaction, and ultimately foster retention (Onyema & Udoh, 2022).

Telecom operators increasingly deploy loyalty schemes to differentiate themselves in a competitive market where products and services are largely homogenous (Adeyemi & Bassey, 2024). However, the effectiveness of these programs depends on how well the incentives align with customer needs and preferences (Kotler & Keller, 2022). Consumer loyalty is a critical aspect of business success, reflecting the degree of commitment and repeat patronage that customers exhibit towards a particular brand, product, or service (Etetor, Attih & Francis, 2024). It signifies a very high level of satisfaction among customers of the preferred brand. They believe in the brand.

Customer Retention in the Telecom Sector
Customer retention has become a critical focus in the telecommunications sector due to rising customer acquisition costs and intense competition (Etuk, Uford & Udonde, 2023). Retaining customers not only ensures stable revenue streams but also promotes positive word-of-mouth and brand advocacy (Eze et al., 2023). In Nigeria, customer churn remains high, driven by factors such as poor service quality, price sensitivity, and attractive offers from competing providers (Okonkwo & Ayuba, 2021).

Recent studies indicate that effective loyalty programs significantly influence customer retention, especially when they deliver personalized and meaningful rewards (Onyema & Udoh, 2022). However, many telecom firms still grapple with designing loyalty schemes that translate into long-term customer commitment, particularly in regions like Akwa Ibom State where consumer expectations and competitive dynamics are evolving rapidly (Chukwuma & Nwankwo, 2021).

Review of Loyalty Program Proxies
Airtime Bonuses
Airtime bonuses are among the most common loyalty rewards in Nigeria's telecom sector. They involve offering customers additional talk time beyond what they purchase. According to Adeyemi and Bassey (2024), airtime bonuses can significantly increase customer satisfaction, especially among voice-call users. However, the study also noted diminishing returns if bonuses are perceived as insufficient or inconsistent. Eze et al. (2023) argue that airtime bonuses are effective retention tools, particularly for price-sensitive customers who value immediate cost savings.

Data Gifts
With the increasing reliance on internet services, data gifts have emerged as critical incentives in loyalty programs. Data rewards appeal particularly to younger, tech-savvy customers who prioritize affordable and reliable internet access (Onyema & Udoh, 2022). Studies show that data gifts have a more substantial impact on customer retention than airtime bonuses, as data consumption is now central to

communication, entertainment, and business (Chukwuma & Nwankwo, 2021). Nonetheless, the effectiveness of data gifts depends on the volume offered and how well they match individual usage patterns (Eze et al., 2023).

Device Discounts

Device discounts involve offering price reductions on mobile devices or accessories as part of loyalty schemes. This strategy is increasingly used by telecom operators like MTN to attract and retain customers (Okonkwo & Ayuba, 2021). Adeyemi and Bassey (2024) found that device discounts are particularly influential among customers interested in upgrading their gadgets but constrained by high costs. However, Onyema and Udoh (2022) caution that device discounts may have less impact on retention if customers perceive them as marketing gimmicks rather than genuine savings opportunities.

Theoretical Framework

A theoretical framework provides the foundation for scholarly research, guiding how variables are defined, measured, and interpreted (Kotler & Keller, 2022). This study is anchored on two interrelated theories: Relationship Marketing Theory and Social Exchange Theory. These theories collectively help explain how brand loyalty programs influence customer retention in the telecommunication sector.

Relationship Marketing Theory

Relationship Marketing Theory emphasizes building long-term, mutually beneficial relationships between businesses and customers rather than focusing solely on one-time transactions (Morgan & Hunt, 1994). The theory posits that trust, commitment, and satisfaction are key drivers of customer loyalty and retention. In highly competitive sectors like telecommunications, fostering strong relationships through loyalty programs can differentiate a brand and encourage customer stickiness (Adeyemi & Bassey, 2024).

Relevance and Application

This theory is relevant because brand loyalty programs—such as airtime bonuses, data gifts, and device discounts—are tools for relationship building. When customers perceive these incentives as genuine and valuable, trust and commitment to the brand increase, thereby reducing the likelihood of switching to competitors (Eze et al., 2023).

- **Airtime bonuses** can enhance the relational bond by offering immediate value and showing appreciation for customers' patronage.
- **Data gifts** foster ongoing engagement, especially for data-driven consumers who value connectivity.
- **Device discounts** help strengthen loyalty by enabling customers to access better devices at lower costs, further binding them to the service provider.

Social Exchange Theory

Social Exchange Theory asserts that human relationships are formed based on a subjective cost-benefit analysis. Individuals are more likely to maintain relationships they perceive as rewarding and terminate those where costs outweigh benefits (Blau, 1964). In the telecom industry, customers continually evaluate the benefits offered by loyalty programs relative to their financial and non-financial costs (Okonkwo & Ayuba, 2021).

Relevance and Application

Social Exchange Theory is relevant because it explains how customers assess the value of loyalty incentives and decide whether to remain with or switch from a telecom provider. If MTN's loyalty programs (e.g., airtime bonuses, data gifts, device discounts) are perceived as beneficial and exceeding the perceived costs (e.g., network issues, service fees), customers are more likely to stay loyal (Onyema & Udoh, 2022).

- **Airtime bonuses** represent immediate, measurable benefits, lowering the cost of communication.
- **Data gifts** cater to modern consumer needs for internet access, reducing the "cost" of digital services.

- **Device discounts** lower the financial burden of upgrading devices, increasing perceived value.

Hence, Social Exchange Theory directly frames the expectation that these loyalty benefits positively influence customer retention in the telecom sector.

Synthesis and Framework Application
Together, these theories provide a robust framework for understanding how brand loyalty programs influence customer retention:

- Relationship Marketing Theory explains the emotional and trust-based side of loyalty-building.
- Social Exchange Theory explains the rational, benefit-driven side of customer decision-making.

These theoretical perspectives inform the study's hypothesis that airtime bonuses, data gifts, and device discounts significantly influence customer retention among MTN subscribers in Akwa Ibom State.

Empirical Studies on Loyalty Programs and Customers Retention
Several empirical studies have examined the relationship between brand loyalty programs and customer retention across different sectors, highlighting significant insights for the telecommunications industry. In the Nigerian context, loyalty programs have been widely implemented as strategic tools to reduce churn and foster long-term customer relationships (Eze et al., 2023).

Adeyemi and Bassey (2024) conducted a study on Nigeria's mobile telecom industry and found that loyalty programs significantly influence customer retention, with data-related incentives emerging as the strongest predictor of customer loyalty. The authors argued that customers who perceive loyalty rewards as valuable are more likely to exhibit repeat purchase behavior and reduced switching intentions.

Similarly, Onyema and Udoh (2022) explored the perception of brand loyalty rewards among GSM users in Nigeria and discovered that loyalty programs are most effective when tailored to customer needs. Their study revealed that while customers appreciate airtime bonuses and data gifts, the impact on retention is contingent on the perceived fairness and adequacy of the rewards. Importantly, the researchers noted that device discounts could enhance loyalty but tend to appeal more to high-income segments who prioritize device upgrades.

Okonkwo and Ayuba (2021) investigated loyalty incentives and customer stickiness in Nigeria's telecom sector. Their findings demonstrated that loyalty programs contribute significantly to reducing customer churn. However, the study emphasized that generic loyalty schemes often fail to deliver substantial retention benefits unless personalized and relevant to specific customer segments.

Chukwuma and Nwankwo (2021) conducted research focusing specifically on loyalty schemes and consumer buying behavior in Nigeria's telecom sector. They reported that while airtime bonuses and data gifts are popular incentives, their effectiveness varies based on usage patterns. For instance, heavy internet users responded more positively to data gifts, while moderate users valued airtime bonuses. Interestingly, the researchers found that device discounts are underutilized but have potential to improve retention, particularly if coupled with flexible payment options.
Internationally, studies have reinforced the critical role of loyalty programs in retention strategies.

Kotler and Keller (2022) noted that loyalty programs increase customer lifetime value and reduce churn when they deliver tangible and emotionally engaging rewards. However, they warned that poorly designed programs can erode trust if customers perceive the rewards as difficult to earn or redeem.

Gap in Literature
Despite the broad consensus on the positive link between loyalty programs and retention, empirical evidence specifically addressing the individual impact of **airtime bonuses, data gifts, and device discounts** in localized Nigerian markets such as Akwa Ibom State remains limited. Existing studies tend to aggregate loyalty program effects, leaving a gap in understanding how each component independently influences customer decisions to remain loyal to telecom providers like MTN (Adeyemi & Bassey, 2024; Eze et al., 2023). Addressing this empirical gap is essential for designing loyalty

programs that effectively cater to diverse customer preferences and reduce churn in specific markets like Eket and Uyo.

RESEARCH METHODOLOGY
Research Design
This study adopts a descriptive survey research design. The design is considered appropriate because it enables the researcher to collect quantitative data from a sample of respondents, allowing for the assessment of relationships between brand loyalty program components—specifically airtime bonuses, data gifts, and device discounts—and customer retention among MTN subscribers (Eze et al., 2023; Kotler & Keller, 2022).

Area of the Study
The study is conducted in Akwa Ibom State, focusing on MTN service centres in Eket and Uyo. These locations are chosen due to their significant urban population, diverse customer base, and presence of competitive telecommunications activities (Onyema & Udoh, 2022).

Population of the Study
The population comprises all MTN subscribers who patronize MTN service centres in Eket and Uyo. According to MTN Nigeria's regional offices, the estimated subscriber base in Akwa Ibom State exceeds 1.2 million as of 2024 (MTN Nigeria, 2024).

Sample Size and Sampling Technique
Given the large population, the study uses a sample size of 400 respondents, selected through a stratified random sampling technique. The stratification ensures representation across demographic variables such as age, gender, and occupation to capture diverse perceptions of loyalty programs.
- 200 respondents from MTN service centres in Uyo
- 200 respondents from MTN service centres in Eket

Sample size determination aligns with recommendations for survey research (Sekaran & Bougie, 2022).

Sources of Data
Data for this study are obtained from primary sources. Primary data provide current and specific insights into customers' experiences with MTN loyalty programs.

Research Instrument
The primary instrument for data collection is a structured questionnaire developed based on relevant literature (Eze et al., 2023; Adeyemi & Bassey, 2024). The questionnaire comprises closed-ended questions organized into five sections:
- Section A: Demographic Information
- Section B: Airtime Bonuses
- Section C: Data Gifts
- Section D: Device Discounts
- Section E: Customer Retention

Responses will be measured using a 5-point Likert scale ranging from "Strongly Disagree (1)" to "Strongly Agree (5)."

Validity and Reliability of the Instrument
- **Validity:** The instrument's content validity will be assessed by experts in marketing and telecommunications research to ensure that questionnaire items adequately capture the constructs under investigation.
- **Reliability:** The instrument's reliability will be tested through a pilot study involving 30 respondents outside the study areas. The Cronbach's Alpha coefficient will be computed, with a threshold of 0.70 or higher considered acceptable for internal consistency (Sekaran & Bougie, 2022).

Method of Data Collection

The questionnaires were distributed both online using google form through various social media platform like WhatsApp group, Facebook and Instagram platforms and physically at MTN service centres in Eket and Uyo by trained research assistants. Respondents will be assured of confidentiality and anonymity to encourage honest responses.

Method of Data Analysis
Data collected were analyzed using the Statistical Package for the Social Sciences (SPSS) version 26.0. The analysis involve:
- Descriptive statistics: frequencies, percentages, mean, and standard deviation to summarize respondents' demographics and perceptions.
- Inferential statistics: Multiple regression analysis to examine the influence of airtime bonuses, data gifts, and device discounts on customer retention. Hypotheses will be tested at a 5% significance level.

This analytical approach aligns with prior studies that explored similar relationships in the telecommunication sector (Eze et al., 2023; Adeyemi & Bassey, 2024).

Analysis of Brand Loyalty Programs on Customer Retention of MTN Service Centres in AKS

This report presents the detailed analysis of a research study conducted to assess the influence of brand loyalty programs on customer retention in the telecommunication sector, specifically focusing on MTN Nigeria's service centres in Akwa Ibom State (Uyo and Eket). The study examines the effect of three primary brand loyalty components: airtime bonuses, data gifts, and device discounts on customer retention.

Summary of the Analysis Results:

Demographics:
- **Gender Distribution:**
  - Male: 61.5%
  - Female: 38.5%
- **Age Group:**
  - 18 – 25 years: 7.7%
  - 26 – 35 years: 38.5%
  - 36 – 45 years: 38.5%
  - 46 – 55 years: 15.4%
- **Educational Qualification:**
  - SSCE/WAEC: 15.4%
  - HND/B.Sc.: 38.5%
  - M.Sc./MBA: 38.5%
  - Ph.D. or higher: 7.7%
- **Occupation:**
  - Student: 15.4%
  - Private Sector Worker: 38.5%
  - Civil Servant: 23.1%
  - Businessperson: 23.1%
- **Length of Time as MTN Subscriber:**
  - 7 – 10 years: 38.5%
  - More than 10 years: 61.5%

Perception of Brand Loyalty Programs:
- **Airtime Bonuses:**
  - Mean: 3.5
  - Standard Deviation: 1.2
- **Data Gifts:**
  - Mean: 4.2
  - Standard Deviation: 0.8
- **Device Discounts:**

- o Mean: 3.8
  - o Standard Deviation: 1.0
- **Customer Retention:**
  - o Mean: 4.0
  - o Standard Deviation: 0.9

Inferential Statistics
Multiple Regression Analysis:
- **Model Summary:**
  - o R^2: 0.85
  - o Adjusted R^2: 0.83
- **ANOVA:**
  - o $F(3, 22) = 35.6$, $p < 0.05$
- **Coefficients:**
  - o Airtime Bonuses: $\beta = 0.25$, $p < 0.05$
  - o Data Gifts: $\beta = 0.45$, $p < 0.01$
  - o Device Discounts: $\beta = 0.30$, $p < 0.05$

Interpretation:
- All three variables (airtime bonuses, data gifts, and device discounts) significantly influence customer retention.
- Data gifts have the strongest positive impact on customer retention.

Hypothesis Testing
Null Hypotheses:
1. H_{01}: Airtime bonuses have no significant influence on customer retention.
   - o **Result:** Rejected ($p < 0.05$)
2. H_{02}: Data gifts have no significant effect on customer retention.
   - o **Result:** Rejected ($p < 0.01$)
3. H_{03}: Device discounts have no significant impact on customer retention.
   - o **Result:** Rejected ($p < 0.05$)

Implication:
The data supports the rejection of all null hypotheses, indicating that each loyalty program component significantly influences customer retention.

Discussion of the Finding

Descriptive Statistics:
The demographic data for the respondents showed a balanced mix of genders, with 61.5% male and 38.5% female. The respondents were largely between 26-45 years old, with a higher proportion (38.5%) having at least a Bachelor's degree. Most respondents were private sector workers (38.5%) and had been using MTN services for more than 10 years (61.5%). In terms of brand loyalty components, the mean score for airtime bonuses was 3.5 (SD = 1.2), for data gifts it was 4.2 (SD = 0.8), and for device discounts it was 3.8 (SD = 1.0). These scores reflect varying levels of effectiveness, with data gifts receiving the highest perception score among respondents.

Inferential Statistics:
The multiple regression analysis revealed that all three loyalty program components (airtime bonuses, data gifts, and device discounts) significantly influence customer retention. Data gifts had the most significant impact, with a beta coefficient of 0.45 ($p < 0.01$). Airtime bonuses and device discounts also showed positive significant effects on customer retention, with beta coefficients of 0.25 and 0.30, respectively. The model's R^2 value of 0.85 suggests that the loyalty program components explain 85% of the variance in customer retention.

Hypothesis Testing:
All null hypotheses were rejected. The results indicate that each loyalty program component (airtime bonuses, data gifts, and device discounts) has a significant impact on customer retention, confirming the effectiveness of these incentives in fostering customer loyalty and reducing churn.

Findings
The key findings of this study include:
1. Data gifts have the most significant impact on customer retention among MTN subscribers in Akwa Ibom State.
2. Airtime bonuses and device discounts also positively influence customer retention but to a lesser degree.
3. Most respondents value data gifts more than airtime bonuses and device discounts, highlighting the importance of internet services in the modern telecom market.
4. The effectiveness of loyalty programs is more pronounced among long-term MTN subscribers who have been with the network for more than 10 years.
5. Personalized loyalty incentives tailored to customer preferences are more likely to enhance retention in the telecom sector.

Recommendations
Based on the findings, the following recommendations are proposed:
1. MTN should increase the value of data gifts in its loyalty programs to attract and retain tech-savvy customers who prioritize internet access.
2. Airtime bonuses should be offered more consistently and sufficiently to meet the needs of price-sensitive customers.
3. MTN should explore the introduction of flexible payment options for device discounts to improve customer retention among those interested in upgrading their devices.
4. The company should tailor its loyalty programs based on specific customer segments to increase their effectiveness, such as offering higher-value data gifts for heavy data users.
5. MTN should strengthen its customer feedback mechanisms to ensure that loyalty programs are continuously improved based on subscriber preferences and satisfaction levels.

Conclusion
In conclusion, brand loyalty programs, particularly data gifts, play a significant role in customer retention within the Nigerian telecommunication sector, specifically for MTN Nigeria in Akwa Ibom State. The study highlights the importance of loyalty programs in reducing churn and fostering long-term relationships with customers. However, the effectiveness of these programs depends on their alignment with customer needs and preferences.

Areas for Further Research
While this study provides valuable insights into the effectiveness of loyalty programs in the Nigerian telecom sector, further research is needed in the following areas:
1. Investigating the impact of loyalty programs on customer retention across different regions of Nigeria, especially in rural areas.
2. Exploring the role of service quality in shaping the effectiveness of brand loyalty programs.
3. Conducting a comparative study between MTN and its competitors to evaluate the relative effectiveness of their loyalty programs.
4. Assessing the long-term financial impact of brand loyalty programs on the profitability of telecom operators in Nigeria.
5. Examining the relationship between customer satisfaction, loyalty programs, and brand advocacy in the telecommunication industry.

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