A Systematic Review on Customer Profiles (Stayers & Switchers):  
A Critical Future Research Agenda  
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ABSTRACT  
The main objective of this study was to examine the previous and contemporary literature available on customer profiles (Stayers & Switchers Domain), to identify the most critical issues, challenges and limitations. Moreover, to suggest the future direction for conducting the research in these areas. Literature for the current paper was reviewed and analyzed by following the systematic review process. Selected studies for literature review were examined by thoroughly studying and evaluating the Knowledge, Problems, Findings, Research approaches, and Contexts presented in these studies. However, from the review of exhaustive literature, dearth of studies found in the most customer churning intensive industry like telecommunication, that represents the significant gap. Therefore, it is strongly suggested to conduct the empirically studies in telecommunication sector to examine the differences in the perceptions of Stayers and Switched-in Users with respects to the various antecedents of customer satisfaction and loyalty. Lastly, Finding of this study is detailed with theoretical, contextual and methodological gaps.

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1. Introduction

Review of past research indicated that customer varies on ground of their value to firm, and therefore marketing programs should be developed by considering their value for the firm. Keeping in view these facts, it becomes necessary for the firm to have a through study of their customer base. Over the past few years, it has become the common phenomenon that customer switching will adversely affect profitability and firm’s viability in the market. Customer retention and loyalty would provide positive results in terms of uplifting in profit as well as business growth through referral management. Beside of these benefits, academicians and practitioners have identified two major issues 1) not all customers should be targeted with retention programs (Moreira et al., 2016), 2) and even some of the most loyal and satisfied customers can change service providers due to reasons beyond their control (Fraering & Minor, 2013).

Although it is encouraging to note the increasing awareness that all customers are not alike (Peppers & Rogers, 2016; Venter, Wright, & Dibb, 2015), little is recognized that how and why they differ (Heinonen & Strandvik, 2015). From the review of past literature, it has been confirmed that psychological state and behavior of one customer segment is totally diverse from the psychological state and behavior of customers from other segments (Ganesh, Arnold, & Reynolds, 2000; Keaveney & Parthasarathy, 2001; Purwanto, 2013). If company can rightly identify the behavioral and attitudinal differences among the diverse groups of customers, service provider can easily utilize this information in customer acquisition and more particularly in devising of suitable loyalty strategies. Customers can be divided into two groups: customers who are switched from another service provider and those who have never changed (i.e. “switchers” and first-time adopters or “Stayers”) (Ganesh et al., 2000; Moreira et al., 2016; Peng & Wang, 2006). Moreover, preview of last studies directs more focus on “switch from” firm rather than “switch to” firm (Moreira et al., 2016). In light of the importance of investigating the differences among the customer various segments, current study specifically focused on two customer segments Stayer (who have never switched to any other service provider) and switchers (who have recently joined the service provider by switching from other service provider). Similar practices have been used by the previous researchers (i.e. Adiwijaya, 2014b; Bhutto & Laghari, 2012; Ganesh et al., 2000; Ho & Yang, 2009; Moreira et al., 2016; Skogland, 2004; Wangenheim & Bayon, 2004)
The territory of studies related to customer profiles have covered the diverse areas of service sectors like Banking & Insurance, Telecom, Energy, Utility, Lodging, IT, Social Networking and B2B market. However, Dearth of studies founds in the telecom sector (Moreira et al., 2016). Telecom industry is operating in a hyper competitive market with 1.71 billion subscribers around the world and target market is entailing of 80% population of the world (Muhammad, Shamsudin, & Hadi, 2016). However, customer satisfaction and loyalty is suffering in telecom sector worldwide, For example, in USA and some parts of European countries customer penetration and satisfaction rate Apart from this , customer churn rate is also increasing worldwide for example, in USA average operator wise per month churn rate have been recorded as, Verizon wireless 1.19%, AT&AT 1.35%, sprint 2.81%, T-Mobile USA 2.22%, US cellular 1.69% and Shantel 2.04% (Statista, 2016). Similar switching trends have been recorded in others part of the worlds. Likewise in Pakistan, approximately 30 million telecom subscribers have been switched through MNP facility (PTA, 2014). Furthermore, Customer Loyalty in the telecom sector is also changing due to the intense nature of competition and availability of alternative options (Statista, 2016).

2. Methodology

To find the research Gaps in customer profiles (Stayers& Switchers) in customer relationship marketing domain, this study has adopted the systematic approach of reviewing the literature. The systematic process means locating, selecting, evaluating, analyzing, synthesizing and organizing the results of the relevant and suitable studies in a way that let the researchers be drawn understandable and logical conclusions about what is contributing to the knowledge and what is yet to be contributed to the knowledge (Ali, Halim, & Ahmad, 2016). For finding the various studies on customer profiles in customer Relationship Marketing domain, various databases such as Emerald Full text, Science Direct, Taylor &Francis and Springer have been followed. Besides this, data were also abstracted from search engines like Google Scholar and Scopus. Following criteria were employed to select the studies from these sources.

- In order to find the literature from the above mentioned sources” key word” approach was followed as it was most commonly used in the previous studies by the contemporary researchers (Schibrowsky, Peltier, & Nill, 2007). For abstracting the relevant data, key word employed were customer profiles, customer groups, Stayer and switchers, customer relationship management from Stayer and switcher domain etc.
• Research papers are the best source quality literature (Ngai, 2003; Nord & Nord, 1995). So, majority of the literature is based on the quality research papers downloaded from the above mentioned sources. Moreover, it is general beliefs of researchers that data abstracted from working papers, articles having status of in process, reprinted versions of research papers and book reviews cannot put noteworthy contribution in the quality of research. So literatures from such types of sources are completely avoided in this study.

• In order to found the relevant literature, articles were searched separately and then combined at the final stage so that the research process did not ignore any relevant data. In order to attain the additional literature, Reference list of paper also developed that were retrieved from various sources apart from the “key word” search (Denizci Guillet, Denizci Guillet, Mohammed, & Mohammed, 2015).

3. Findings

Yang (2009) Conducted a study for investigating the differences in the loyalty, trust/involvement and technology acceptance among customer profiles of Stayer and switchers in Taiwan banking sector. A valid sample of 684 respondents out of 852 were selected for analysis based on convenient sampling technique, based on the responses of respondents 337 (49 %) were Stayers, 262 satisfied switchers (38.3 %) and 85 (12.4%) were dissatisfied switchers. Results of the study revealed significant differences in the loyalty, trust and technology acceptance status of internet banking among profiles of Stayers and Switchers. Stayers reflected the highest loyalty than satisfied switchers. While, dissatisfied switchers have relatively high involvement in purchase, having same loyalty outputs in all the factors as of the Stayers and holds favorable attitude towards the acceptance of internet banking.

Williams, Khan, Ashill, and Naumann (2011) Have Targeted 100 B2B fortune companies’ decision makers to examine the differences between Stayers and switchers. Results of the study revealed mixed findings like slight differences were found amongst Stayers and switchers in majority of the commonly used customer metrics like service quality, satisfaction and behavioral intentions (loyalty). However, foremost differences among Stayers and switchers were recorded in price perception construct.

To explore the differences in retention / loyalty status of Stayers and switchers corporate customer of life insurance companies (Bhutto & Laghari, 2012) have conducted a study of life insurance companies operating in Sindh province Pakistan. Data was collected from the 76 corporate customers based on convenience sampling technique and were examined
through ANOVA and Discriminate Analysis techniques. Results of the study show significant differences in satisfaction and loyalty status of Stayers and switchers. Switched in (switchers) were more satisfied than Stayers and similar results were revealed in case of loyalty status among both profiles. To understand the relationship between relational bonds, customer value on customer loyalty with the mediating role of customer satisfaction. Based on Expectation Confirmatory Theory (Hasan & Abdullah, 2013) conducted a study to measure the customer satisfaction towards the mobile phone operators in Bangladesh. Cited authors have divided their customer segments into two profiles i.e. Stayers and Switchers. Data was collected from 174 conveniently sampled telecom subscribers. Data was analyzed through ANOVA and Expectancy-Conformity model. Study revealed significant differences between Stayers and switchers on value added services and price perception. Switchers were more satisfied than Stayers. Authors stressed that firms should focus on price fairness, service recovery, CSR and others elements of their services.

To investigate the relationship between psychological traits, loyalty to sales person and behavioral intentions among Stayers and switchers (Ibrahim & Najjar, 2014) conducted a study in sportswear stores located in Tunisia. Data was analyzed through SEM Technique. Results of the study reflect that Stayers and Switchers were more conscious about price sensitivity and loyalty towards the sales person. Moreover, need for social affiliation was strongly affected the loyalty towards sales person for the Stayers. Whereas, need for variety indicated a significant impact on the attribution of loyalty towards the sales person for the switchers. To examine the effect of income on the Stayers and switchers (Adiwijaya, 2014b) has conducted a study by targeting 613 banking clients in East Java Indonesia. Data was analyzed through PLS-SEM technique. Results of the study for Stayers revealed significant effects of relational bonds (financial, social and structural bonds) on the creation of utilitarian values which in turn positively affect the customer satisfaction and loyalty. For switchers, structural and social bonds revealed significant impact on the creation of utilitarian value which in turn positively affects the satisfaction and loyalty.

Shukla (2014) Conducted a study in the Indian telecom sector in which data was collected from 200 randomly selected telecom users of four major operators (BSN, IDEA, Airtel and Reliance) from Indore city of Madhya Pradesh (India). The study found that switchers were belonging to the both income groups i.e. lowest income group (below RS 10000) and the highest income groups (above 50000). Lower income switchers were switched in due the lower prices of current telecom operator while higher income because of the value added
services of the service provider. Study also found that users belongs to income group (10000-
20000) were having least switching tendencies as compare to other income groups and 85 %
of the users in this group were found to be Stayer with the existing service providers.
Comparison level theory was used by (Stein & Ramaseshan, 2015) to understand the
difference between switchers and Stayers in referral behavior. Researchers investigate service
quality, perceived value as component of customer referral behavioral. Data was collected
from the leading internet service provider located in Australia. A valid sample of 441
respondents was selected for data analysis, 215 were “Stayers” and 226 were “switchers”.
Hierachical moderated regression model was used to test the moderation of Stayers and
switchers between perceived values, service quality and customer referral behavior Results
reveled significant differences between switchers and Stayers. Above all, positive changes in
service quality and perceived values significantly affect switchers as compare to Stayers.

Keegan, Teljeur, Turner, and Thomas (2016) Conduct a study in Ireland to investigate the
differences between Stayers and switchers with respect to health insurance policy holders.
Data was collected from 320,830 VHI health care policies holders between August 2013 and
June 2014. Logistic regression analysis technique was employed to measure the differences
between customer profiles (Stayers and Switchers). This study found a significant positive
difference between Stayers and switchers. Particularly, price sensitivity had shown a
significant impact on Stayers and switchers. Gu, Oh, and Wang (2016) Develop a study in
china to measure the loyalty for social network site between Stayers and switchers. Current
study comprised of users- to – user social influence, operator –to- user relational bonds and
customer satisfaction as antecedents of customer loyalty for social network sites. Data was
collected from 289 social network cite users from various parts of china. Data was analyzed
through PLS through Smart PLS 2.0. Moreover, AONVA and tukey’s honesty significant
differences methods were employed to measures the differences between Stayers and
switchers. The results revealed surprising results because dissatisfied switchers shown higher
loyalty with their current SNS provider as compare to Stayers. However, Stayers reveals
stronger loyalty than satisfied switchers.

Moreira et al. (2016) conducted a study in Portugal telecom sector to compare the perception
of Stayers and switchers and heavy switchers towards various loyalty antecedes like,
satisfaction, trust, service quality, switching cost, marketing communication and loyalty
itself. This study was based on the responses from 353 telecom subscribers out of 500
questionnaires distributed for data collection from Portugal. Out of 353 set of responses, 63.2
% respondents were identified as Stayers, 24.9 switchers and 11.9 % as heavy switchers. Confirmatory factor analysis and analysis of variance techniques were used for data analysis. Results of the study proved significant differences in perceptions with slight variations on various antecedents of loyalty among these customer profiles (Stayers, switchers and heavy switchers).

Recently, Ulubaşoğlu, Şenel, and Burnaz (2017) conducted a study in Turkish telecom sector. Results of study revealed fair prices and customer support services are the two dominant factor affecting the customer satisfaction and loyalty via MNP (Mobile Number Portability). Fair prices revealed a significant influence on switchers as compare to Stayers. While, customer support is more relevant to Stayers. Findings of the study shows that fair prices and customer support services are more important as compare to network quality for the Turkish telecom subscribers. In the similar vein, Masih and Helmi (2017) conducted a study to measure the influence of brand equity and price fairness on Brand switching between Stayers and switchers. This study was based on the data collected from 130 users of Pertmax from Jakarta, Indonesia. Path analysis technique was used to analyze the influence of brand equity and price fairness on brand switching behavior. Results of the study depicted a significant influence of brand equity and price fairness on brand switching tendencies. Brand equity significantly influences the Stayers while price fairness is more pertinent to switchers.
Table 1
Summary of studies related to customer profiles as Stayers and Switchers

<table>
<thead>
<tr>
<th>Author/s</th>
<th>Country</th>
<th>Title</th>
<th>Findings</th>
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<tbody>
<tr>
<td>Yang (2009)</td>
<td>China</td>
<td>Understanding Consumer Acceptance of Internet Banking- From Stayers and Switchers Perspectives</td>
<td>Understanding of Stayers and switchers is essential for developing the effective loyalty and retention strategies. Based on the results Stayers and dissatisfied switchers shown highest loyalty and involvements towards the acceptance of internet banking. So, bank can firstly target the Stayers and dissatisfied customers because of their high level of involvements. Authors have proposed the separate loyalty strategies for Stayers and switchers.</td>
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<tr>
<td>Williams et al. (2011)</td>
<td>USA</td>
<td>Customer attitudes of Stayers and defectors in B2B services: Are they really different?</td>
<td>Impact of Service quality, customer satisfaction and price perceptions on behavioral intentions shown somewhat similar and different observations between Stayers and defectors. Average mean score of satisfaction was higher for Stayers than defectors. Both Stayers and switchers had similar perceptions about service quality. Whereas, notable differences were found in price perception. Defectors were more price sensitive than Stayers.</td>
</tr>
<tr>
<td>Bhutto and Laghari (2012)</td>
<td>Pakistan</td>
<td>Exploring the Difference between Stayers and Switchers as Corporate Customers for Life Insurance Companies in Sindh</td>
<td>Study was based on eight variables i-e (Professionalism, Prompt Payments, Premium, Commission, Recommendations, Future switching intentions, Raised Prices and Competitive Rates) for Measuring the satisfaction and loyalty between Stayers and switchers corporate clients of various insurance firms operating in Sindh Province Pakistan. Results of the study revealed significant differences in satisfaction and loyalty between Stayers and switchers. Dissatisfied switchers exhibit strong satisfaction and loyalty than satisfied switchers. Stayers revealed somewhat similar satisfaction and loyalty status of dissatisfied switcher. Out of all the variables professionalism was the main discriminating variable between Stayers and switchers. Authors suggest that firms should treat Stayers and switchers differently while developing satisfaction and loyalty based strategies.</td>
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<tr>
<td>Hasan and Abdullah (2013)</td>
<td>Bangladesh</td>
<td>Measuring Consumers Satisfaction towards the Services of</td>
<td>Competition is increasing rapidly along with high churn rates simultaneously. Telecom operators must device effective strategies for ensuring the subscriber, s satisfaction and retention. Current study has classified satisfaction and expectations into four broad quadrants. High satisfaction and</td>
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<tr>
<th>Study</th>
<th>Country</th>
<th>Research Focus</th>
<th>Findings</th>
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<tr>
<td>Mobile Phone Operators in Bangladesh</td>
<td></td>
<td>high expectation, high satisfaction and low expectation, low satisfaction and high expectation and low satisfaction, low expectation attributes. Results of the study revealed that customer satisfaction significantly varies between Stayers and switchers on value added services like service recovery and price perception as compared to other investigated variables. Study recommended that telecom operators should improve low satisfaction and high expectation attributes like Help line services, bill pay facility, CSR responsibilities, prices, group conference facility etc.</td>
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<tr>
<td>(Ibrahim and Najjar (2014))</td>
<td>Tunisia</td>
<td>Analyzing Sport Consumer Behavior toward Sportswear Store: A Structural Equation Modeling Approach</td>
<td>Current study was based on factors determining sales person loyalty and their impact on behavioral intentions between Stayers and switchers. Results revealed significant differences between Stayers and switchers. For Stayers, need for social affiliation strongly influence their attitude towards salesperson loyalty which in turn positively shaped their behavioral intentions. Whereas, need for variety makes the greatest contribution in explaining the loyalty for sales person for switchers.</td>
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<tr>
<td>Adiwijaya (2014b)</td>
<td>Indonesia</td>
<td>Relational marketing and customer shifting tendency in Islamic banks in Java</td>
<td>This study was based on measuring the impact of relational bonds and customers value on customer loyalty between Stayers and switchers. Results of the study confirmed difference between Stayers and switchers. Relational bonds significantly affect the utilitarian and hedonistic values which in turn affect the customer loyalty of Stayers. For dissatisfied switchers, both financial and social bonds significantly affect the utilitarian and hedonistic values which in turn affect the customer loyalty. Whereas, financial bonds revealed significant impact on both the utilitarian and hedonistic values of satisfied switchers.</td>
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<tr>
<td>Shukla (2014)</td>
<td>India</td>
<td>Income Effect on Usage Behavior of Mobile Phone Services.</td>
<td>This study was based on measuring the impact of income on the usage behaviors of Stayers and switchers. Out of 200 randomly selected respondents, 143 (71.5%) were Stayers and 57 (28.5%) were switchers. The results of the study observed income wise significant differences between Stayers and switchers. The highest switchers were belonged to income brackets of below RS 10000 &amp; above RS 50000. While, Stayers were belonged to RS10000-RS20000 income brackets.</td>
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<tr>
<td>Stein and Australia</td>
<td></td>
<td>Customer referral</td>
<td>Study was based on assessing the referral behavior tendencies between</td>
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<tr>
<td>Author</td>
<td>Country</td>
<td>Title</td>
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<tr>
<td>Ramasahan (2015)</td>
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<td>Switchers and Stayers via service quality and perceived value. Results of study confirmed that referral behavior of Stayers and switchers were strongly drive by perception of service quality and perceived value. This indicated that investments in service quality and perceived value will yield maximum return (through referral behavioral) for switchers and Stayers.</td>
<td></td>
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<tr>
<td>Keegan et al. (2016)</td>
<td>Ireland</td>
<td>Switching insurer in the Irish voluntary health insurance market: determinants, incentives, and risk equalization</td>
<td>Current study has investigated the impact of price sensitiveness on the insurance policy holder in Ireland. Logistic regression technique was employed to analyze the impact of price sensitivity on Stayers and switchers. Results of study confirm that policyholders were price sensitive. However, price sensitiveness differs age wise and hospital utilization. Moreover, switchers were less costly than Stayers and hold strong price tolerance tendencies.</td>
</tr>
<tr>
<td>Gu et al. (2016)</td>
<td>China</td>
<td>Developing user loyalty for social networking sites: a relational perspective</td>
<td>This study was based on measuring the satisfaction and user loyalty of social cites in china. True sample size of 289 has been selected for the final analysis. Out of responses from 289 respondents, 235 respondents were Stayers while 38 satisfied switchers and 16 respondents were recognized as dissatisfied switchers. For measuring the differences in customer satisfaction and loyalty between Stayers and switchers ANOVA and Turkey’s honesty significant differences method were used. Results revealed significant differences in Stayers and switchers in their loyalty to the social cite service provider. However, means difference between Stayers and dissatisfied switchers was insignificant.</td>
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<tr>
<td>Moreira et al., 2016</td>
<td>Portugal</td>
<td>Differences between Stayers, switchers, and heavy switchers: A study in the telecommunications service market.</td>
<td>This study was consisting on measuring the impact of customer perceptions about various antecedents of loyalty like, satisfaction, trust, service quality, switching cost, marketing communication and loyalty itself. This study was based on the responses from 353 telecom subscribers out of 500 questionnaires distributed for data collection from Portugal. Out of 353 set of responses, 63.2 % respondents were identified as Stayers, 24.9 switchers and 11.9 % as heavy switchers. Results of study proved significant difference in perceptions about the antecedents of loyalties among Stayers, switchers and heavy switchers.</td>
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<tr>
<td>Ulubaşoğlu et al.</td>
<td>Turkey</td>
<td>To Switch or Not? Analyzing the</td>
<td>Study was based on highlighting the difference between switching facilitators and switching barrios for switchers and non-switchers (Stayers) mobile subscribers in</td>
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<thead>
<tr>
<th>Year</th>
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<th>Title</th>
<th>Summary</th>
</tr>
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<tbody>
<tr>
<td>2017</td>
<td>Yaqub R. M. et al.</td>
<td>Question for Consumers in Turkish Mobile Telecommunications Marketing at the Confluence between Entertainment and Analytics</td>
<td>Results of the study confirmed that corporate image, value for money and attractiveness of alternatives are the main switching facilitators for the switchers while loss costs and contractual lock-in are the main factors of un-switch for the Stayers.</td>
</tr>
<tr>
<td>2017</td>
<td>Masih and Helmi</td>
<td>The influence of Brand Equity &amp; Price Fairness on Brand Switching Behavior (Case Study on Pertamax Customers in Jakarta)</td>
<td>This study has measured the impact of brand equity and price fairness on brand switching behavior between switchers and Stayers. Out of 130 respondents, 35.38% respondents were fall into Stayer category, 46.92% respondents were dissatisfied switchers, whereas, 17.60 % fall into the category of satisfied switchers. Results shows that price fairness and brand equity significantly influence the brand switching behaviors of Stayers and switchers.</td>
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4. Discussion and Conclusion

From the review of above mentioned studies following gaps are identified which can be addressed in future research under customer profile domains with respect to Stayers and switchers. Previous studies were based on mixed findings and diverse because of the fragmented model used by the authors. Particularly, majority of studies are not properly supported, apart from few studies (e.g Gu et al., 2016; Hasan & Abdullah, 2013; Stein & Ramaseshan, 2015) there is dearth of studies supported by the underpinning or supporting theories. This huge fragmentation represent a significant gap. Moreover, majority of the research models are poorly constructed and authors were unable to draw the decisive decisions with respect to differences in customer perception towards various antecedents of customer loyalties between stayers and switchers because results of majroty of the studies are inconsistent (e.g Adiwijaya, 2014b; Bhutto & Laghari, 2012; Hasan & Abdullah, 2013; Ibrahim & Najjar, 2014; Kaur & Soch, 2012; Stein & Ramaseshan, 2015). As a result, disagreement exists on deciding the most significant predictor of customer loyalty for stayers and switchers. Therefore, more comprehensive models are required to investigate the differences in customer perceptions towards various antecedents of loyalty between stayers and switchers. Furthermore, models of previous studies were based on few variables and dearth of studies found on conceptuazing the differences in perception of antecedents of loyalty like service quality, price fairness, justice in service recovery and relational bonds with respect to customer profiles. Furthermore, there is lack of harmony found on the conceptualization of customer profiles such as majority of the studies have catagorises customer profiles in three tiers i-e, stayers, dissatisfied switchers and satisfied switchers (e.g Adiwijaya, 2014a; Bhutto & Laghari, 2012; Gu et al., 2016; Ho & Yang, 2009; Ibrahim & Najjar, 2014; Masih & Helmi, 2017; Williams et al., 2011). Similarly, Moreira et al., 2016 subcatgorises customers profiles in three different tiers i-e, stayers, switchers and heavy switchers in his study conducted in portuguese telecom sector. whereas, dearth of studies found on dividing the customer profiles into two tiers as stayers and switchers (i.e. Hasan & Abdullah, 2013; Shukla, 2014; Stein & Ramaseshan, 2015). This suerly represents significant gap in the literature.

Current systematic review is also addressed few other issues like methodological and geographical gaps. From Methodligical Perspective, majority of the studies were based on Non-Probabilty sampling. Non-probabilty technique is the least preferable in the academic research because of the various drawbacks such as biased results and lack of generalizability
because of data misrepresentations. Moreover, majority of the studies were based on most commonly and simple analysis tools such as multiple regression analysis, correlation analysis and ANOVA. So, minimal application of robust analysis tools like SEM, AMOS etc addressed another significant gap. Apart from methodological gaps, dearth of studies has been conducted in Pakistan and majority of the studies are conducted in other countries such as China (Gu et al., 2016; Ho & Yang, 2009), USA (Williams et al., 2011), Bangladesh (Hasan & Abdullah, 2013), Tunisia (Ibrahim & Najjar, 2014), Indonesia (Adiwijaya, 2014a), India (Shukla, 2014), Australia (Stein & Ramaseshan, 2015), Ireland (Keegan et al., 2016), Portugal (Moreira et al., 2016), Turkey (Ulubaşoğlu et al., 2017) and Indonesia (Masih & Helmi, 2017). Due to cultural differences and other important contexts between the countries, results of the studies cannot be generalized on the broader community. Moreover, dearth of studies has been conducted in the telecom sector with respect to customer profiles. More particularly in Pakistan telecom sector. Thus to bridge the contextual gap, research should be conducted in other parts of the world like Pakistan, Malaysia, Thailand and other parts for better generalizability.

To date, past researchers (e.g Gu et al., 2016; Hasan & Abdullah, 2013; Stein & Ramaseshan, 2015) has employed relationship marketing theory (RMT), comparison level theory (CLT) and expectation confirmation theory to investigate the antecedents of satisfaction and loyalty and to measures the differences in customer profiles. These theories have successfully elaborated the differences in customer satisfaction and loyalty from relational and comparison perspectives but unable to addressed the differences in perceptions of various antecedents of loyalty among several customer profiles. In order to overcome this limitation, in future researcher can apply other theories to understand the context-specific behaviors in customer profiles with respect to various antecedents of loyalty.

References


