

UNDERSTANDING OPPORTUNISM IN TELECOMMUNICATION SECTOR AND LOYALTY: UNRAVELING THE ROLES OF TRUST AND COMMITMENT

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Abstract

In today's cutthroat telecommunications industry, where the competition is fierce and the market is saturated, the key to financial success lies in securing the loyalty of your customers. Customer loyalty has a proven track record of boosting sales and revitalizing businesses. In such a competitive landscape, it is imperative to prioritize retaining your existing customers over simply acquiring new ones. That is why it is crucial to delve into the intricate factors that determine loyalty, especially in the highly competitive world of telecommunications. This study sets out to investigate the impact of opportunistic behavior on customer loyalty through the lenses of trust and commitment. We conducted a survey of 384 telecommunications subscribers in Enugu metropolis, Nigeria, and employed structural equation modeling to analyze the data. The results uncovered a fascinating insight: opportunistic behavior indirectly harms customer loyalty, with trust and commitment acting as mediators. This study highlights the vital role that trust and commitment play in measuring the detrimental effects of opportunism.

Keywords: Opportunism; Trust; Commitment; Loyalty; Telecommunication Sector.

1. INTRODUCTION

Customer loyalty stands as a potent driver of organizational financial success, with a proven ability to invigorate and expand sales, a notion reinforced by authoritative voices in the field (Izogo, 2017; Goutam & Gopalakrishna, 2018; Dawson et al., 2017). Furthermore, it wields the remarkable power to not only draw customers but also increase profits. This is particularly crucial when considering that acquiring new customer demands an investment at least five times greater than retaining existing ones, a financial reality

substantiated by experts (Edward & Sahadev, 2011; Gallo, 2014). To put it more concretely, a mere 5 percent boost in customer loyalty has the potential to trigger an astonishing surge in profitability, ranging from a remarkable 25 to an astounding 95 percent (Reichheld & Sasser, 1990). In mature markets where fierce competitors loom large, the wisdom lies in prioritizing customer retention over mere share-acquisition strategies. In this arena, the returns on investment for retention strategies can far outstrip those of customer attraction tactics, as corroborated by extensive research (Landsman & Nitzan, 2020; Borah et al., 2020). Therefore, delving into the intricacies of loyalty determinants, especially within the fiercely competitive domain of the telecommunications sector, promises an enthralling avenue for further exploration.

Currently, the Nigerian telecommunication industry is facing fierce competition due to established rivals and a mature market. According to Egboboh (2023), Nigeria's Teledensity grew from 102.40 percent in 2021 to 116.60 percent by December 31st, 2022, with a 13.86 percent increase in active subscriptions year on year. This indicates a near saturation point in the market, similar to other emerging economies (Izogo, 2017). In such mature markets, companies must focus on customer retention strategies to prevent them from switching to competitors. Surprisingly, in the Nigerian telecom sector, customer switching appears to be on the rise, contrary to Sweeney and Swait's (2008) findings that this is a growing issue in the relational services sector. One possible cause for this trend may be opportunism among service providers (Keaveney, 1995). It is crucial to address this issue promptly by providing guidance to telecom companies on how to cultivate customer loyalty, as there is currently a lack of sufficient research studies in this area.

The importance of opportunism, trust, and customer commitment in influencing customer loyalty is widely acknowledged in literature (Izogo & Ogba, 2015; Izogo, 2017; Høgevoid, Svensson & Roberts-Lombard, 2020). However, current research has its limitations. Firstly, while many studies have linked opportunism to trust (Romero Granja, & Wollni, 2018) and opportunism to customer loyalty (Gelderman, Semeijn & Verhappen, 2019), there has been limited exploration of the relationship between opportunism, trust, commitment, and customer loyalty, particularly with trust and commitment as mediating factors. Secondly, opportunism is prevalent in business relationships, with firms and frontline employees sometimes acting in their short-term interests at the expense of customers or business partners. Previous research has mainly focused on governance mechanisms to control opportunism from the buyers' perspective (Heide et al. 2007), neglecting the impact of opportunistic behavior on customer metrics. We argue that controlling opportunistic behavior is crucial for seller firms because it can directly or indirectly negatively impact customer loyalty. Furthermore, this research underscores the vital role of trust and commitment in building relationships. Relationship marketing literature has consistently highlighted trust and commitment as key mediating variables (Morgan & Hunt 1994) or essential facets (Dwyer, Schurr & Oh, 1987) in marketing relationships. In line with this perspective, our study represents one of the first empirical attempts to test the mediating role of trust and commitment in the impact of opportunistic behavior on customer loyalty in the telecommunication sector.

In our quest to address these pressing issues, we aim to make a valuable contribution to the existing gaps in relationship marketing research. Our approach involves the use of a comprehensive integrated model, allowing us to present compelling empirical evidence on the influence of transaction-oriented factors like opportunistic behavior on relationship-oriented factors such as trust, commitment, and loyalty. The remainder of this paper is organized as follows: In Section 2, we delve into the pertinent literature and outline the development of our hypotheses. Section 3 provides an overview of our data and the empirical methods employed. Moving on to Section 4, we present the empirical results. Lastly, in Section 5, we discuss results and draw conclusions.

2. HYPOTHESES DEVELOPMENT

Opportunism, trust and commitment

Scholars have emphasized the importance of investigating various factors that can impact the quality of relationships, such as trust and commitment (Rajamma, Zolfagharian, & Pelton, 2011; Boonlertvanich, 2019; Tajvidiet al., 2021). One crucial factor is opportunism, which involves deceptive behaviors like exaggeration, lack of effort, distortion of truth, and even lying, all of which can harm trust and the overall relationship (Morgan & Hunt, 1994). Dealing with opportunistic partners can be challenging and costly in terms of time, money, and effort (Tran, Gorton & Lemke, 2021; Samaha et al., 2011), diverting resources that could be better utilized elsewhere (Wathne & Heide, 2000). Opportunistic behavior can undermine value creation, hinder trust-based relationships, and have negative effects on exchange outcomes (Hawkins et al., 2008). There are two theoretical perspectives on opportunism: one links it to relational norms (mutuality, flexibility, conflict, etc.), such as transaction cost analysis theory (TCA) studies suggesting that partners may act opportunistically to reduce costs (Høgevold, Svensson & Roberts-Lombard, 2020; Lee & Zhong, 2020). The second perspective examines opportunism within the framework of Social Exchange Theory (SET), focusing on relational dimensions like relationship quality and strength (Tran, Gorton & Lemke, 2022; Morgan & Hunt, 1994; Dwyer, Schurr & Oh, 1987). Relationship quality, a critical indicator of the firm-customer relationship, is often evaluated based on satisfaction, trust, and commitment (Hennig-Thurau, 2000; Crosby et al., 1990). In this study, relationship quality acts as a mediator to capture the impact of opportunism on loyalty. While some level of opportunistic actions may be unavoidable, they are generally seen as detrimental to buyer-seller relationships, leading to a reduction in trust (Carter & Kaufmann, 2007; Morgan & Hunt, 1994).

Opportunism is viewed as a breach of a well-defined contract in the original transaction-cost economics framework, which directly contradicts the fundamental principles of relationship marketing. Establishing enduring partnerships centers not only on economic gains, but also on principles that reinforce commitment, ultimately resulting in enhanced non-economic benefits. This is vital for cultivating lasting alliances between parties (Lu et al., 2015; Jeong & Oh 2017). In the past thirty years, scholars (Geyskens & Steenkamp 2000; Mutonyi et al., 2016; Siguwaw, Baker, & Simpson 2003; Høgevold, Svensson &

Roberts-Lombard, 2020; Zietsman, Mostert & Svensson, 2020) have underscored the significance of non-economic advantages in relationships. A robust relationship is grounded in principles that drive non-economic advantages, create value for all stakeholders, and ensure the enduring viability of the relationship (Ledikwe, Roberts-Lombard, & Klopper 2019). Nonetheless, engaging in opportunism runs against the principles of value creation, which are based on psychological factors that foster a positive relational orientation. Previous studies have demonstrated that opportunistic behavior detrimentally impacts non-economic benefits, such as trust and commitment, from the perspective of the buyer (referred to as relational risk) (Liu et al. 2010). Research conducted by Mysen et al. (2011) sheds light on the significance of opportunism in the context of SET and TCA variables. Their study explores how environmental uncertainty and bonding structure can trigger opportunistic behavior, resulting in either trust and commitment or harmful consequences. Despite the destructive nature of opportunism, trust plays a vital and positive role in business relationships. It is essential to acknowledge that opportunistic behavior can corrode trustworthiness and integrity, potentially leading to a decline in trust and commitment, thereby posing a risk to the survival of the relationship. In fact, a study conducted by Chung (2012) revealed that supplier opportunism has the potential to undermine both the credibility trust and benevolence trust of retailers, emphasizing the importance of addressing this issue. Also, Padma et al (2017) found that opportunism brings negative signal and it harmfully influences trust. Granja and Wollni (2018) delved into the correlation between opportunistic behavior and trust in individuals who had prior encounters with opportunistic conduct. Their findings unequivocally affirm that receiving positive signals from participants enhances trust, whereas the reverse does not hold true. On the other hand, Yen and Hung (2017) reveal a negative effect of opportunism on commitment. It is therefore hypothesized as follows:

H₁: Opportunism has a negative relationship with customer – service provider trust

H₂: Opportunism has a negative association with in customer – service provider commitment

Trust, Commitment and Customer Loyalty

Morgan and Hunt (1994) set the stage for the vital role of trust in shaping commitment in relationships. Their trust-commitment theory highlights that relationships founded on trust are highly esteemed, motivating partners to commit to them. However, commitment relies on the partner's trustworthiness, as vulnerability is a prerequisite for commitment. Numerous studies (Hong & Cho, 2011; Ou, Shih, & Chen, 2015; Wang, Ngamsiriudom, & Hsieh, 2015) have reaffirmed trust's central role in relationships, serving as the linchpin that holds them together. Trust not only kickstarts the relationship-building process but also fuels long-term commitment (Taylor, Donovan, & Ishida, 2014). Additionally, trust nurtures a desire to strengthen and prolong the relationship, reinforcing commitment (Roberts-Lombard, Mpinganjira, & Svensson, 2019). Ng, Fang, and Lien (2016) emphasize that the level of trust between a buyer and a seller can dictate the potential for a successful, enduring relationship. They argue that trust has a positive impact on

commitment, as highly trusted relationships are highly valued, leading to a greater willingness to commit. In conclusion, extensive research has cemented trust's role as a significant predictor of commitment in the relationship-building process (Theron, Terblanche, & Boshoff, 2012). Conversely, a lack of trust in a seller can result in diminished commitment and loyalty within the relationship.

Bloemer and Kasper (1995) firmly established commitment as the cornerstone for cultivating genuine brand loyalty. Numerous studies (Agyeiwaah, Dayour & Zhou, 2022; Brown et al., 2005; Fullerton, 2003; Palmatier, Jarvis, Beckhoff & Kardes, 2009) have further underscored the pivotal role commitment plays in determining loyalty outcomes. In the realm of financial services, Gruen, Summers and Acito (2000) showcased the profound impact of commitment on consumer loyalty. Commitment, as a concept, is inherently linked to voluntary choice (Meyer & Herscovitch, 2001). It must be a willing decision, free from coercion, to stand the test of time. Forced commitment merely leads to superficial loyalty, whereas commitment born from within results in genuine loyalty. A committed consumer may experience internal conflict when considering alternatives, as highlighted by Swaminathan, Page and Gürhan-Canli (2007). This discomfort deters them from being swayed by rival offerings. When a consumer feels morally bound to a specific provider, their loyalty remains unwavering as long as those feelings persist. A strong emotional bond with an organization enhances this sense of moral obligation, whether positively or negatively, as supported by both organizational behavior and relationship marketing literature (Meyer et al., 2002; Bansal et al. 2004). In view of this, the following hypothesis is articulated:

H₃: Trust positively influences customer commitment.

H₄: Commitment positively influences customer loyalty.

Therefore, the above argument that formed the hypotheses is presented as a conceptual framework in Figure 1.

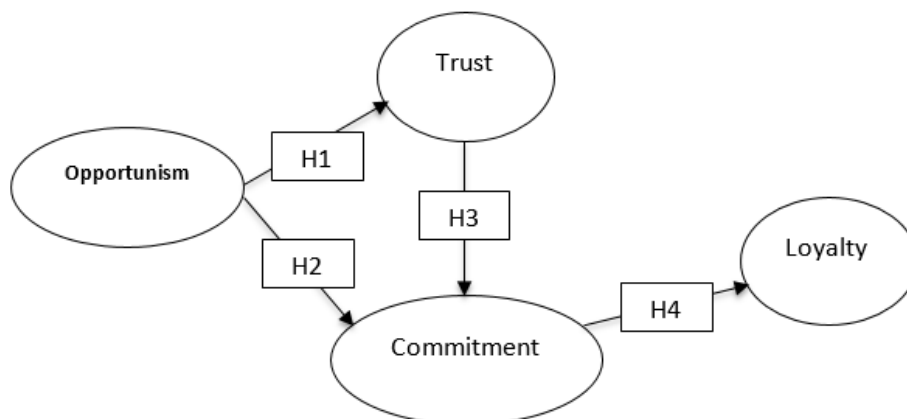


Figure 1: Conceptual framework

3. RESEARCH METHODOLOGY

We collected primary data for our study through a thoughtfully designed self-administered questionnaire, drawn from existing literature. To ensure the accuracy and reliability of our measurement items, we consulted the opinion of experts in a comprehensive pilot test. Our questionnaire featured two main sections: the first section delved into personal and background information of telecommunication network users, while the second section, divided into four subsections, gauged the constructs central to our hypotheses. It is crucial to emphasize that we provided clear definitions of these constructs before presenting the measurement items, which were thoughtfully segregated into distinct sections. All items were evaluated on a semantic differential bipolar adjective scale, spanning from "Very Unlikely" (1) to "Very Likely" (8). This scale stands as the preferred method for measuring opinions or attitudes due to its superior property of unidimensional loading items, distinguishing it from the Likert scaling method. Our assessment of respondents' opinions on the study's constructs relied on a four-item scale for opportunistic behavior, as developed by Chiou and Shen (2006). The trust construct was evaluated using three items adapted from Johnson and Grayson (2005), while commitment was assessed with three items adapted from Jones, Taylor, and Bansal (2008). Customer loyalty was quantified through four items drawn from Evanschitzky and Wunderlich (2006), as well as Dagger and O'Brien (2010). In total, we employed 14 scale items to measure the four latent constructs, as illustrated in Table 1, outlining the number of reflective indicators utilized for each construct.

Table 1: Reflective Indicator of the Latent Construct

Latent Construct	Reflective indicators
	1. My preferred network provider sometimes alters the facts about their services in order to get what they want
	2. Sometimes my preferred network provider presents facts to the users in such a way that they look good
Opportunistic Behaviour	3. My preferred network provider will do anything within their means to further their own interests
	4. Sometimes, my preferred network provider distorts information about certain things in order to protect their interests
	1. In line with my preferred network track record, I have no reason to doubt their competence
Trust	2. I cannot fully depend on my preferred network provider because they are likely to make things worse for me
	3. I would feel a sense of personal loss if I could no longer use my preferred network service provider
	1. I will be very happy to use my preferred service provider for the rest of my life
Commitment	2. I think that I could not simply get attached to another GSM service provider as I am to my preferred service provider
	3. I think that it is a normal thing for me to move from one network provider to another these days

	1. I will recommend my preferred GSM service provider to someone who seeks a provider
	2. I intend to continue my patronage of my preferred network provider in the near future
Customer Loyalty	3. Although certain services may be available in other GSM companies, I intend to continue being customer of my preferred service provider
	4. I choose to stay with my preferred service provider because I want to, and not because I have to

The participants in our study were carefully handpicked through a sampling method, which we complemented with purposeful selection to guarantee that only those capable of providing the necessary responses were included in our sample. This was a crucial step due to the varying levels of literacy among our respondents in Enugu metropolis, Nigeria. As advocated by Saunders, Lewis, and Thornhill (2013), employing purposive sampling enhances the credibility of our findings. Our survey took place over a span of three days, from March 5th to 7th, 2023, during which we allocated 45 minutes for respondents to complete and return the questionnaire. To facilitate the distribution of research instruments, we strategically positioned ourselves at four key locations within Enugu metropolis: Shoprite Mall, SPAR Mall, University of Nigeria Enugu Campus, and Enugu State Main Market. We employed the drop and pick method (DPM) in collaboration with research assistants, a technique known to foster greater survey cooperation, as highlighted by Theodori & Luloff (2000) and Riley & Kiger (2002). To avoid duplication of participation, we inquired if respondents had previously taken part in our study. Furthermore, we deliberately selected locations that were geographically dispersed to ensure a diverse and representative sample. Importantly, participants were provided with self-administered questionnaires in English, and their involvement in our research was entirely voluntary.

We carefully picked participants who were well suited for our study. Our sample size of more than 200 was carefully chosen to meet the strict requirements of the statistical tool, SEM, guaranteeing the highest accuracy and reliability in our estimations. The data went through editing process before being entered into SPSS 23.0 for analysis. To assess both the measurement and structural models, we relied on Amos 23.0, widely recognized in the field of behavioural. Prior to evaluating the structural model, we took great care in addressing assumptions related to linearity and multicollinearity within covariance-based structural equation modeling (Gaskin 2013). Our pool of respondents yielded an impressive total of 384 valid responses, showcasing a diverse mix of 193 males and 191 females across various age groups and educational backgrounds. Remarkably, a staggering 88% of our respondents were under the age of 40, as beautifully illustrated in Table 2 summarizing our sample's characteristics. We tasked our respondents with the important decision of choosing their preferred telecommunication company from the options of MTN, GLO, AIRTEL, and 9MOBILE. The results revealed a resounding 39.2% in favor of MTN, further highlighting the paramount importance of our study in unraveling the intricate web of consumer preferences within the telecommunication industry.

Table 2: Background characteristics of respondents

Characteristic	Response Category	Frequency	Percentage
Sex of respondent	Male	193	50.3
	Female	191	49.7
	Total	384	100.0
Age of respondent	18 – 30 years	254	66.1
	31 – 40 years	84	21.9
	41 years and above	46	12.0
	Total	384	100.0
Marital Status	Single	261	68.0
	Married	95	24.7
	Divorced	20	5.2
	Widowed	8	2.1
	Total	384	100.0
Educational Level	Primary education	18	4.7
	Secondary education	33	8.6
	Tertiary Education	303	78.9
	No formal education	5	1.3
	Others	25	6.5
	Total	384	100.0
Preferred GSM Service Provider	MTN	179	46.61
	GLO	53	13.8
	AIRTEL	90	23.4
	9MOBILE	62	16.5
	Total	384	100.0

4. EMPIRICAL RESULT

Validity and Reliability test

Table 3 presents compelling evidence that the constructs' variance extracted surpasses the 50% threshold, falling within the impressive range of 52.9% to 67.4%. This not only demonstrates a high level of convergent validity, as recommended by Fornell and Larcker (1981), but also instills confidence in the robustness of our measurements. Additionally, the composite reliability scores of the constructs, as depicted in Table 3, consistently fall within the satisfactory range of 0.601 to 0.826. These findings collectively underscore the strong validity and reliability of the constructs within the context of telecommunication network provider-customer relationships.

To further bolster our argument, we turn to discriminant validity, a critical aspect of measurement quality. By comparing the squared pairwise correlations with the corresponding average variance extracted (AVE) for each pair of dimensions, as suggested by Fornell and Larcker (1981), we establish the discriminant validity of our measurement scale. Notably, all pairs of constructs in Table 4 exhibit AVEs exceeding their squared pairwise correlations, thus solidifying the high discriminant validity of our

measurements. This compelling evidence reinforces the robustness of our research instrument.

Table 3: Test for convergent validity and composite reliability

	Trust	Commitment	Opportunistic Behaviour
Trust	1		
Commitment	0.253	1	
Opportunistic Behaviour	0.368	0.424	1
Average Variance extracted	0.674	0.529	0.618
Composite reliability	0.764	0.601	0.826

Table 4: Test for discriminant validity

Dimensions			Correlation Estimate	Squared Pairwise Correlations	Lowest AVE for Dimension Correlation
OB	<-->	CO	-0.296	0.087	0.729(CO)
OB	<-->	Trust	-0.363	0.131	0.618(OB)
CO	<-->	Trust	0.615	0.378	0.829(CO)

Measurement and structural models

This section evaluates the appropriateness of the goodness-of-fit measures and other statistical indicators in relation to the measurement and structural properties of our research model (see Figure 1). The measurement model demonstrates strong goodness-of-fit measures (Hair et al. 2014), with a chi-square value of 67.82 and 32 degrees of freedom, resulting in a compelling p-value of 0.012, all based on a substantial sample size of 384. Moreover, the fit statistics further reinforce the model's credibility, with a CMIN/DF ratio of 2.119, an impressive GFI of 0.916, an IFI of 0.932, a TLI of 0.914, a CFI of 0.931, and an RMSEA of 0.061. These robust empirical findings from the measurement model instill confidence in our study's foundation.

Building upon the strong empirical evidence of the measurement model, our assessment of the structural model also yields impressive goodness-of-fit measures (Hair et al. 2014). The chi-square value for the structural model stands at 92.45, accompanied by 71 degrees of freedom, resulting in a compelling p-value of 0.011, all derived from the same substantial sample size of 384. Furthermore, the fit statistics remain commendable, with a CMIN/DF ratio of 1.302, an admirable GFI of 0.905, an IFI of 0.918, a TLI of 0.911, a CFI of 0.916, and an RMSEA of 0.071. These robust empirical findings from the structural model solidify the credibility and validity of our study's overarching model.

The SEM results presented in Table 5 clearly demonstrate the persuasive relationship between opportunism, trust, commitment, and customer loyalty. It is evident from the findings that opportunism exerts a detrimental influence on both trust and commitment, as indicated by the substantial negative coefficients ($\beta = -0.485$; CR-value = -6.894; $\beta = -0.205$; CR-value = -3.266). Furthermore, trust is shown to have a positively impactful effect on commitment, with an estimated β (CR) value of 0.178 (2.553), while commitment significantly enhances customer loyalty ($\beta = 0.818$; CR-value = 7.302). Intriguingly, our

indirect path analysis, incorporating Sobel's test, reveals compelling insights in Table 6. It is evident that opportunism exerts a profoundly negative and statistically significant impact on customer loyalty when trust and commitment serve as mediating variables. However, when commitment takes on the role of mediating the trust-customer loyalty relationship, a remarkable positive correlation emerges, surpassing even the direct relationship. These findings underscore the importance of trust, commitment, and their interplay in fostering customer loyalty.

Table 5: Direct path structural model

Relationship	Standardized Estimates	Standard Error	Critical Ratio	Results
Opportunism → Trust	-0.485	0.070	-6.894***	Supported
Opportunism → Commitment	-0.205	0.071	-3.266***	Supported
Trust → Commitment	0.178	0.044	2.553***	Supported
Commitment → Customer Loyalty	0.818	0.100	7.302***	Supported

Table 6: Indirect path structural model

Relationship	Standardized Estimates	Standard Error	Critical Ratio	Results
Opportunism → Trust → Commitment	-3.493	0.025	-139.720***	Supported
Opportunism → Commitment → Loyalty	-2.723	0.062	-43.919***	Supported
Trust → Commitment → Loyalty	3.648	0.040	91.200***	Supported

5. DISCUSSION AND CONCLUDING REMARKS

Theoretical/Managerial implications

The findings of this study provide valuable insights that significantly enhance our understanding of opportunistic behavior and its consequences on customer loyalty within the mobile telecommunications industry. This research adds to the existing body of knowledge in this field, highlighting its importance. Our findings reveal that opportunistic behavior has a detrimental effect trust and commitment. The findings support Padma et al (2017), Granja and Wollni (2018), and Yen and Hung (2017). This means that when a partner engages in actions that exploit the relationship for their own benefit, it erodes trust and commitment. This aligns with the commitment-trust theory by Morgan and Hunt (1994), which suggests that opportunistic behavior undermines trust-based relationships and negatively affects other exchange outcomes. Our findings also reveal an indirect effect of opportunism on customer loyalty mediated by trust and commitment supporting previous research by Yu, Chao, and Cheng (2014) and Chiou and Shen (2006), which found that opportunism, has a negative impact on loyalty. Furthermore, our study highlights the crucial role of commitment as a mediator in the relationship between trust and customer loyalty in telecommunications sector. Commitment plays a positive and significant effect on loyalty and as a mediator, emphasizing its importance in maintaining strong relationships. This supports Agyeiwaah, Dayour, and Zhou (2022) and reaffirms

the perspective of Dwyer, Schurr, and Oh (1987), who argue that commitment is a key mediating factor influenced by trust and satisfaction, ultimately shaping customer behavioral tendencies. In summary, our research aligns with existing literature and underscores the significance of commitment as a mediator in the relationship between trust and loyalty.

Engaging in opportunistic behaviors may seem beneficial in the short term, but it's essential to recognize that these actions can ultimately harm a service firm both in the immediate and distant future. In the short run, such behaviors can lead to a decline in customer loyalty. Although customers may not immediately sever ties with a supplier they perceive as acting opportunistically, they are likely to reduce their purchases. Over time, this can result in a diminished willingness to sustain the relationship, making customer retention a challenging endeavor when opportunistic behavior is evident. Understanding how opportunism affects customer loyalty through commitment and trust is crucial for improving customer management.

To boost consumer loyalty to telecommunications services, GSM companies should implement strategies that reduce opportunistic behavior within the brand. This may involve improving service quality, fostering honesty and transparency with customers, and staying updated with research to enhance customer service. The ramifications of these opportunistic effects are crystal clear. Firstly, companies must take proactive measures to control opportunistic behavior, whether at the organizational level or by addressing individual employee conduct. Secondly, companies must work diligently to diminish customer perceptions of opportunism through effective communication strategies. Prioritizing trust and transparency is paramount for businesses to maintain robust, long-lasting relationships with their customers. The study's findings also provide valuable insights for relationship marketing managers, emphasizing the importance of understanding the effectiveness of these tactics from the consumer's perspective. While various relationship marketing tactics can enhance customer loyalty, some may be more impactful than others. Therefore, GSM marketing managers should prioritize the implementation of relationship marketing strategies to strengthen customer commitment.

Limitations and Future Research

While this research certainly has its limitations, it is important to acknowledge them for a more comprehensive understanding. The study relies on a non-probability sampling technique and solely focuses on the Enugu State, which may lead to some constraints in its applicability to other regions. It's worth noting that the sample size is relatively small, yet it is worth emphasizing that it is demographically representative, instilling confidence in the potential to generalize the findings. Moreover, it's essential to recognize that this study primarily delves into the impact of opportunism, overlooking the precursors that may contribute to it. These limitations should be taken into consideration for future research endeavors, allowing for a more nuanced exploration of the topic.

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