EXAMINING SUBSCRIBER'S LOYALTY IN OMAN'S TELECOM INDUSTRY: A STUDY ON SERVICE QUALITY, TRUST, AND SATISFACTION

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A B S T R A C T

The Omani telecom industry has evolved significantly, substantially expanding services driven by growing local and global demand. Notable changes have occurred with the entry of new operators, intensifying competition within this dynamic sector. Despite the increasing importance of customer satisfaction and loyalty in Oman's telecom landscape, limited research has focused on subscribers' perceptions, which play a crucial role in market competitiveness and economic growth. This study investigates the impact of service quality, trust, and satisfaction on subscribers' loyalty in Oman's telecom industry, addressing gaps in understanding customer expectations and needs. Using survey data from 162 active subscribers across Oman's three primary telecom providers—Omantel, Ooredoo, and Vodafone—this research employed a quantitative approach. It analyzed the data through Partial Least Squares Structural Equation Modeling (PLS-SEM) to explore the impact of service quality, trust, and satisfaction on subscribers' loyalty toward their preferred telecom providers. The results show that service quality and trust-building on the telecom preferred operator significantly impact customer satisfaction, emphasizing the need for high-quality services and strong customer trust. Furthermore, subscribers' trust in their provider and satisfaction with its services substantially influence subscriber loyalty, underscoring the critical role of these factors in reducing churn rates in a dynamic and competitive market. This research contributes to understanding subscribers' behavior in Oman's telecom landscape. It highlights the crucial role of Quality of service, trust, and customer satisfaction in retaining customer loyalty in a competitive and evolving marketplace.

INTRODUCTION

The telecommunications sector in Oman has evolved significantly, experiencing a substantial expansion in services due to the growing demand for local and global connectivity (BaOmar et al., 2024). This sector, however, faces intense challenges, including fierce competition among telecom companies, subscriber retention, maintaining or increasing market share, long-term viability, and the high risk of subscriber churn as customers switch to competitors (Ribeiro et al., 2024). Since acquiring new subscribers has become increasingly difficult and costly, scholars emphasize retaining existing subscribers to reduce churn (Ribeiro et al., 2024). Over the last decade, the rapid development of Oman's telecom sector has also witnessed heightened competition, especially following the entry of international operators like Vodafone and Ooredoo. These recent changes have made subscriber loyalty critical for sustaining market share. Consequently, telecom operators now employ e-marketing strategies to strengthen brand loyalty among mobile and internet users (Mullatahiri & Ukaj, 2019).

Customer loyalty is essential for sustainable growth in telecom companies (Turnbull et al., 2000), underscoring the need for a deeper understanding of loyalty and the factors that impact subscriber retention or acquisition. While several

studies have explored the Omani telecom sector, they primarily focus on employee emotions and performance (BaOmar et al., 2024), frameworks for managing the impact of the COVID-19 crisis, assessments of digital influences on employee experience and performance (Porkodi et al., 2023), financial performance evaluations of Omantel and Ooredoo (Muthuraman et al., 2021), and strategic innovation management within Omantel (Al Abri, 2021). More research needs to be done on customer satisfaction, trust, perceived service quality, and how these elements influence loyalty despite their potential to mitigate churn.

The range of services offered by telecom companies, combined with the critical role that subscriber perceptions play in shaping preferences, underscores the importance of understanding how service quality affects loyalty in Oman's telecommunications sector (Belwal & Amireh, 2018). In general, to cultivate loyal customers, initial satisfaction is essential (Alam et al., 2021). In other words, loyalty is preceded by satisfaction, which leads to profitability and helps sustain an organization's position in the marketplace (Khan et al., 2020; Zayed et al., 2022; Islam et al., 2023). Subscriber loyalty is essential for business success, yet in Oman's telecommunications landscape, scholarly exploration of this topic remains to be limited, particularly from subscriber perceptions. Hence, gaining insights into the impact of service quality on customer loyalty and the influence of satisfaction and trust is crucial for retaining subscribers in a competitive market where subscribers may easily migrate to providers offering better Quality, affordability, or customer service. Although subscriber loyalty is a key differentiator in Oman's telecom sector, empirical research still needs to be expanded, with little focus on the subscriber perspective, which is vital for shaping the telecom industry in Oman.

This study aims to fill a gap in the existing literature by examining the roles of service quality, trust, and satisfaction in shaping subscriber loyalty in Oman's telecom industry among Oman's major telecom companies—Omantel, Ooredoo, and the new entrant, Vodafone—within an oligopolistic market traditionally characterized by monopolistic practices in the Middle East (Belwal & Amireh, 2018). This would offer valuable insights for academic researchers and industry practitioners. This research aims to identify critical factors influencing subscriber loyalty in Oman's telecom sector, offering theoretical insights and practical strategies for industry stakeholders. Specifically, the study investigates how service quality and trust impact subscriber satisfaction and how satisfaction and trust foster loyalty within the Omani telecom market. To achieve these aims, the researchers employ an empirical approach, using quantitative methods with survey instruments distributed among subscribers of various telecom operators in Oman.

This paper proceeds: First, we comprehensively review relevant literature and hypotheses. Next, we detail the research methodology, followed by a thorough analysis and interpretation of results. Finally, we conclude with implications, limitations, and directions for future research.

LITERATURE REVIEW
The following subsections delve into exploring the literature and develop the hypotheses of the current study.

Subscriber's Loyalty in Telecom Operators
Recent research indicates that customer behavior in subscription markets differs significantly from behavior in non-subscription markets. These differences are highlighted in the literature with the following characteristics: (1) subscription products or services are typically purchased on an annual basis; (2) subscribers tend to remain loyal to a single provider; and (3) a contract often exists between the subscriber and the provider for the duration of the subscription, such as an annual subscription (McDonald et al., 2024). Furthermore, subscription-based services across multiple industries, such as telecom subscriptions for mobile or internet connectivity, have seen significant growth, outperforming product-based businesses since 2012 (Muratcehajic & Loureiro, 2024). However, churn rates have also markedly increased in recent years, averaging 33%-35% annually in telecommunications and home entertainment subscriptions. Although substantial gains are achieved by acquiring new subscribers, subscriber churn has become a critical issue that demands focused attention from providers (McDonald et al., 2024). Consequently, a significant emphasis on customer value and loyalty in academia (Muratcehajic & Loureiro, 2024) warrants the investigation to cope with changing customer attitudes and evolving churn rates.

The entrance of new international operators, such as Ooredoo and Vodafone, has intensified competition in the Omani telecom industry, making subscriber loyalty a critical factor for sustaining market share. Operating within this competitive landscape, mobile operators capitalize on the widespread adoption of mobile telephony and internet services, leveraging effective e-marketing communication strategies to cultivate a loyal customer/subscriber base and fortify brand allegiance (Mullatahiri & Ukaj, 2019). In this rivalry-intensified climate of the Telecom industry in the Sultanate of Oman, the loyalty of customers became a significant factor in retaining subscribers and enduring sustainable growth among mobile operators (Turnbull et al., 2000). Therefore, sustaining subscribers' loyalty and increasing their numbers have become imperative in the furious and highly competitive market mobile operators have encountered in recent years (Dimitriadis & Zilakaki, 2019). Scholars such as Oliver (2000) address the importance of loyalty as a deep-seated commitment to make customers engage with a preferred service or product. However, other external factors or marketing initiatives can influence customers' switching behavior.

The telecommunications sector faces intense challenges, including competition from rival companies, retaining subscribers, increasing or maintaining market share, long-term survival, and the high risk of subscriber churn as customers switch to competitors (Ribeiro et al., 2024). Furthermore, since acquiring new subscribers (i.e., acquisition) has become complex and costly, scholars suggest focusing on retaining existing subscribers (i.e., retention) rather than acquiring new ones—in other words, reducing churn (Ribeiro et al., 2024)

Recognizing the significant financial implications related to the decline of customers, cultivating customers' loyalty is a priority for businesses to preserve and endure market competitiveness (Ofori et al., 2018). A profound number of

practitioners, market experts, and scholars pay attentive attention to the pivotal role of customer loyalty in shaping the markets and avoiding falling customer churn (Deng et al., 2010; Ofori et al., 2018). Several factors in the literature determine the subscribers' loyalty in the telecom industry. These factors include Quality of service, subscriber satisfaction, and trust, all of which are critical factors influencing subscribers' loyalty (CUSL) intentions (Belwal & Amireh, 2018; Dasanayaka et al., 2020; Deng et al., 2010; Koay et al., 2020; Mntande et al., 2023, 2023; Susanti et al., 2018). In the Omani context, having a deeper understanding of subscribers' perceptions of service quality offered by Telecom operators locally established in Oman is decisive. Belwal and Amireh (Belwal & Amireh, 2018; Edeh et al., 2023) state that it is important to investigate subscribers' perceptions of service quality in order to shape their loyalty within the Omani telecommunications market.

Customer loyalty can be strengthened by providing a superior service experience that meets customer expectations for service quality (Aburayya et al., 2020). Consequently, telecom operators must continually focus on delivering the Quality of service that customers expect, as their satisfaction will likely influence and enhance long-term loyalty among subscribers (Mntande et al., 2023). Hence, telecom operators aim to nurture and expand their base of loyal patrons in search of customer satisfaction and to maintain their loyalty. The current research, therefore, identifies and highlights the existing gaps in the literature by providing a unique investigation of Omantel and Ooredoo, two prominent telecommunication operators, as well as the new entrant, Vodafone, in the oligopolistic telecom market, historically dominated by monopolistic practices (Belwal & Amireh, 2018).

Service Quality (QOS) and Subscriber's Satisfaction (SAT) Relationship

As defined by Grönroos (1984), service quality encompasses the outcome of an evaluative process wherein customers compare their expectations with the services received. Similarly, Parasuraman et al. (1988) elucidate service quality as a distinct construct reflective of customers' perceptions and performance expectations, albeit not synonymous with satisfaction. Giving an attentive understanding of the customer's (i.e., subscriber in the study's context) perception and his/her value in driving business growth and survival in a highly competitive and cut-throat competition market is pivotal and made consumer an important element in business operations' sustainability (Chandrasekhar et al., 2019; Chowdhury, 2023).

In the dynamic landscape of the Omani telecom industry, characterized by the entry of new international operators, the significance of service quality cannot be overstated. With heightened competition, understanding the intricate interplay between service quality and SAT is paramount in fostering subscriber CUSL. Grönroos (1984) contends that service quality transcends a mere static metric, embodying the culmination of customers' evaluative processes. Additionally, Kala et al. (2024) emphasized that QOS is reliable, seamless, and efficient significantly increases the likelihood of users returning to the service based on their positive experiences, ultimately enhancing satisfaction. Their study found a strong, significant relationship between QOS and SAT, affirming that superior service quality fosters positive customer perceptions, promotes higher adoption rates, and encourages loyalty, especially when services are perceived as reliable, secure, and uninterrupted.

Furthermore, operators surpassing subscribers' service expectations are poised to garner loyalty, given the discerning nature of subscribers amidst increased options in Oman's competitive market. Moreover, the conceptualization of service quality encompasses both technical (what is achieved) and functional (how it is delivered) dimensions. Grönroos (1984) delineates that customer expectations and prior experiences shape perceptions of service quality, further influencing satisfaction levels. This multidimensional evaluation process underscores the nuanced nature of subscriber satisfaction assessment within the telecom industry.

The rapid technological advancement in the telecommunication sector has made telecom services important personally and professionally. These recent development and the competitive environment in the Telecomm sector in Oman especially with the three operators− Omantel, Ooredoo, and Vodafone− currently working in the local market have increased the expectations of subscribers and their need for Quality of network services as well as new innovative services that cope with international standards and the fast pace development.

The triad of excellence in network reliability, innovative services that are aligned with recent advancements in technology, and competitive customer service made it difficult for Telecom operators to cope with the furious competition, differentiate themselves from other operators, and retain customer's subscription and loyalty, which can significantly impact business continuity and sustainability in Omani competitive Telecom markets. Additionally, the diverse demographic landscape in Oman, the varying subscriber's necessities and expectations, and the varying terrain of Oman's geographical areas, along with fast-paced innovative and technological advancement in the Telecomm industry, warrants a deeper understanding and continual enhancement of services offered, Quality of network and its reliability, along with competitive and innovative technological services that align with the recent AI technology worldwide.

Proliferation of studies found in literature consistently demonstrate a positive relationship between QOS and SAT in various contexts, including the works by Akhter (2021), Dehghanpouri et al. (2020), Kasiri et al. (2017), and Khoo et al. (2017). A recent study exploring the role of e-service quality on satisfaction with web design has proven that Quality of services has a positive correlation with satisfaction with web design (Venkatakrishnan et al., 2023b). Another study by Tangchua and Vanichchinchai (2024) found that there is a significant positive relationship between service quality and satisfaction in the electrical and electronic industries. Moreover, the work of Yilmaz and Sürmelioğlu (2024) in the context of automobiles found that perceived Quality positively and significantly influences customer satisfaction. These authors indicated that the better customer service quality, the more value would be perceived, leading to satisfaction. These previous works in different contexts offer empirical support for the connectedness between QOS and SAT and underscore the vital role of service quality in shaping customer's perceptions, expectations, and experiences. Hence, the following hypothesis is posited:

H₁: A statistically significant and positive relationship exists between service quality (QOS) provided by telecom operators in Oman and subscriber satisfaction (SAT).

Subscriber's Satisfaction (SAT) and Loyalty (CUSL) Relationship

As elucidated by Kotler and Keller (2009), subscriber satisfaction encompasses an individual's emotional response from comparing a product's perceived performance with their expectations. Literature (Demir et al., 2021) also defined satisfaction as " the difference between a consumer's expectations and the actual effort made by the supplier to meet these expectations." Demir et al. (2021) explained that a positive feeling about a service or product increases consumer satisfaction, which is eventually reflected in their decision to continue their loyalty and not be inclined to another operator.

The variance between a consumer's expectations and the actual effort made by the supplier to fulfill these expectations. In this study, SAT pertains to the emotional response and expectations of subscribers, stemming from comparing the perceived services with the actual experiences the telecom operator provides to meet their expectations. Understanding the nuanced dynamics between SAT and subsequent loyalty is crucial within the Omani telecom sector, particularly with the emergence of new operators. In addition, a substantial body of literature in service management supports the intrinsic link between customer satisfaction and subsequent loyalty, such as studies by Mullatahiri and Ukaj (2019), Susanti et al. (2018), Ahmed et al. (2023), Akıl and Ungan (2021), Demir et al. (2021), Dasanayaka et al. (2020), Zaid and Patwayati (2021), and Koay et al. (2020), underscore the robust and positive association between customer SAT and CUSL across diverse contexts.

Furthermore, Demir et al. (2021) found that satisfaction plays a pivotal role in shaping subscriber CUSL within the telecommunications sector in Kurdistan. They emphasize that a positive discrepancy between customer expectations and the supplier's efforts to fulfill them results in heightened satisfaction with a service or product, consequently influencing subsequent consumption decisions by the consumer. In a comparable way, in Oman, telecom providers like Omantel, Ooredoo, and Vodafone must meet and exceed customer expectations to maintain high levels of subscriber loyalty. The competitive landscape demands exceptional customer service and network quality to differentiate in a saturated market, making fulfilling customer expectations crucial for retention and loyalty.

Besides, Dasanayaka et al. (2020) elucidated that customer satisfaction originates from evaluating a product's perceived performance against predefined benchmarks, such as expectations. Satisfaction ensues when the customer perceives that the product's performance aligns with their expectations, validating their beliefs. Moreover, if the product surpasses expectations, the customer experiences heightened satisfaction, positively affirming their expectations.

In a recent study on e-commerce, Rohwiyati et al. (2024) suggest that when customers are satisfied with their online transactions, they are more likely to repeat these transactions, recommend the service to others within their social circle, and speak positively about their experience with the company. Similarly, when telecom subscribers have positive perceptions and experiences with the services provided, they are inclined to share these experiences, recommend the operator, and renew their subscriptions. At the same time, they may compare their experiences with those of subscribers to competing operators.

Furthermore, Ehsani and Hosseini (2023) highlight that the growing preference for online shopping can help customers overcome negative emotions such as fear, risk, and insecurity, ultimately fostering trust as customers recognize the technology's reliability, credibility, and dependability. They also indicate that satisfaction and trust are interrelated and mutually dependent, with satisfaction as a precursor to trust. Specifically, customer evaluation of an e-retailer's previous performance, representing satisfaction, is essential in building trust; conversely, trust reflects the supplier's future performance (Ehsani & Hosseini, 2023; Sharif et al., 2022). Similarly, subscribers' assessment of a telecom operator's past services plays a critical role in building trust, particularly if the operator's services are reliable, credible, and dependable, thereby minimizing customers' concerns about low-quality or unreliable service when needed and expected.

Conversely, suppose customers perceive that a product or service performs below their expectations. In that case, they are likely to feel frustrated and dissatisfied, leading to negative expectations and obstacles in maintaining a positive image of the operator. This phenomenon is particularly relevant in the Omani telecom market, where customers continually compare their experiences with one operator against others who may offer superior services. In the Omani context, subscribers place high importance on the alignment between expectations and performance, expecting excellent customer service, innovative and affordable technology, as well as uninterrupted network connectivity across Oman's varied terrain. By monitoring and addressing subscribers' expectations, telecom operators can meet these expectations, enhance customer satisfaction, and foster loyalty. On the other hand, when performance issues arise and are noticed by subscribers, it can lead to dissatisfaction and increase the risk of customer churn.

To summarize, in the competitive Omani telecom industry, where subscribers have multiple options among different operators, the role of satisfaction (SAT) in fostering and sustaining customer loyalty (CUSL) is paramount. Subscribers who perceive tangible benefits and distinctive features from a service provider are more likely to maintain or expand their relationship with that provider and may even become advocates, referring the provider to others.

H₂: There is a statistically significant and positive relationship between subscriber satisfaction (SAT) and loyalty (CUSL) in telecom operators in Oman

Subscriber's Trust (TUR) and Satisfaction (SAT) Relationship

Customer/subscriber's -or subscriber in the context of this research- trust is fundamentally defined as "the expectations held by the consumer that the service provider is dependable and can be relied on to deliver on its promises" (Sirdeshmukh et

al., 2002, p. 17). In this study, subscriber trust pertains to the telecom service provider company's capability to fulfill its obligations, demonstrate dependability and reliability, and meet subscriber expectations in providing offered services.

In service provision, trust emerges as a foundational element of subscriber-provider relationships. It is defined as the consumer's confidence in the service provider's reliability and commitment to fulfilling obligations, thus ensuring satisfaction with the services rendered. Given the competitive landscape and proliferation of service providers, trust assumes heightened significance in the Omani telecommunications industry.

A review of pertinent research underscores the pivotal role of trust in shaping customer behavior. Morgan and Hunt (1994) highlight the strong dependence of customer behavior on trust, emphasizing its significance in facilitating positive interactions between consumers and service providers. Moreover, trust has been identified as a crucial determinant of online purchase intentions (Schlosser et al., 2006) and a key factor in fostering customer loyalty in e-service environments. Furthermore, empirical evidence from studies conducted by Bahadur et al. (2020), Ofori et al. (Ofori et al., 2018), Deng et al. (Deng et al., 2010), and Tran and Vu (2019), and Rohwiyati et al. (2024) establishes a positive correlation between TUR and SAT. This relationship underscores the intrinsic link between TUR and the perception of service quality, with TUR serving as a facilitator of SAT.

Additionally, in the extremely competitive telecommunications market, where subscriber churn rates can range from 2 to 4 percent monthly (Chen & Chang, 2012), maintaining subscriber's CUSL becomes imperative for telecom firms. This challenge is equally pronounced in Oman, where telecom providers like Omantel, Ooredoo, and Vodafone strive to retain loyal subscribers amidst intense competition. Furthermore, studies conducted in various contexts, such as the Estonian telecommunications industry (Mohammed & Shahin, 2020) and the Taiwanese telecommunications market (Chen & Chang, 2012), highlight the challenges telecom providers face in retaining loyal subscribers amidst intense competition. These challenges are mirrored in Oman, where a rapidly evolving market and discerning customer base make subscriber loyalty a critical factor for sustaining competitive advantage.

Moreover, a growing body of literature (Demir et al., 2021; Liu & Tang, 2018; Selim et al., 2022; Soleimani, 2022; Venkatakrishnan et al., 2023a) consistently demonstrates a positive association between TUR and SAT in different contexts and including the telecommunication sector. This association is particularly pertinent in the telecommunications domain in Oman, where subscribers rely heavily on operators for essential services. Mobile communication has become ubiquitous in the digital era, serving as the hub of connectivity in both personal and business contexts. In summary, in the telecommunications sector, the subscriber's TUR in the operator mitigates uncertainty associated with past or future services. By reducing operator uncertainty, trust facilitates the development of strong subscriber-operator relationships, leading to increased subscription continuity and decreased churn rates in the Omani context. Hence, we propose the following hypothesis:

H₃: There is a statistically positive relationship between subscribers' trust (TUR) in the Omani telecom sector and subscribers' satisfaction (SAT)

Subscriber's Trust (TUR) and Loyalty (CUSL) Relationship
Customer loyalty, often indicated by recurring purchases from the same business, signifies a significant aspect of consumer behavior (Aslam et al., 2020). In this study, subscriber trust is operationalized as continued subscription with the same service provider and the reluctance to switch to a competitor. Overcoming challenges to foster consumer loyalty in business-to-customer e-commerce is imperative for service providers (Eid, 2011). Moreover, subscriber trust fosters customer loyalty, enabling service providers to establish enduring customer connections and generate revenue (Aslam et al., 2020). Trust safeguards relationship investments by fostering cooperation with exchange partners and resisting short-term alternatives in favor of the anticipated long-term benefits of maintaining existing partnerships (Morgan & Hunt, 1994). Chandrasekhar et al. (2019) emphasize paying thorough attention to the factors of trust and loyalty from the management perspective to ensure business survival and sustainability of operations.

Consistent with prior research findings, a positive correlation is observed between customer trust in the service provider and consumer loyalty (Aslam et al., 2020; Deng et al., 2010; Ofori et al., 2018; Susanti et al., 2018). Trust plays a pivotal role in consumers' evaluations of service outcomes, including SAT (Morgan & Hunt, 1994). For instance, in the contemporary work of Orazgaliyeva et al. (2024), the authors reveal a positive and significant correlation between trust and customer loyalty. Also, they address that cultivating customer trust by raising their awareness can be a game-changer in raising their loyalty. In recent work (Muflih et al., 2024) in the context of Islamic banking, the authors affirm that the trust of entities and products in Islamic Banks leads to current and future loyalty of customers as those who have this positive and credible attitude are more likely to be loyal to their banks. Similarly, in the telecom sector, customers with positive and credible feelings tend to prove this trust in their operators by renewing their contracts and speaking positively about their superiority among other operator's services.

This dynamic evaluation of customers is particularly relevant in the Omani telecom market, where providers like Omantel, Ooredoo, and Vodafone must earn and maintain customer trust to ensure satisfaction and loyalty. Failure to earn clients' trust in Oman may pose significant challenges in satisfying their needs and retaining them as loyal subscribers (Ofori et al., 2018). Furthermore, in the competitive telecommunications market, telecom firms may experience a loss of 2 to 4 percent of monthly customers (Chen & Chang, 2012). Studies, such as those examining the Estonian and Taiwanese telecommunications industries, affirm telecom providers' challenges in retaining loyal consumers (Chen & Chang, 2012; Mohammed & Shahin, 2020; Ribeiro et al., 2024). Similarly, providers in the Omani telecommunications sector must contend with high subscriber churn rates. In this context, subscriber trust in the operator is crucial in mitigating uncertainties associated with past or future services. Reducing these uncertainties can lead to increased subscription continuity and

decreased operator switching in the Omani competitive market. Thus, we posit the following hypothesis:

H₄: There is a statistically positive relationship between trust in the telecom operator (TUR) and subscriber loyalty (CUSL) in the Omani context

MATERIALS AND METHODS

The following subsection delineates the sample, sampling procedures, data collection procedures, the analytical tool used, and measurement items development of the current research.

Participant Characteristics

To achieve the current research objectives, participants in the survey were carefully selected to only subscribers to the 3 telecom operators: Omantel, Ooredoo, and Vodafone in Oman. All those who are 18 years old are eligible to participate in this survey and are using the telecom company's services for 6 months or more. In addition, those participants were asked to participate in the survey voluntarily and withdraw at any time during or before the survey. In addition, any degree holder is eligible to participate as long as they have active SIM cards from one of these local operators.

Sampling and Data Collection Procedures

This research adopts an exploratory design using quantitative non-probability purposive sampling. Non-probability sampling was chosen for its suitability in accessing specific subscriber groups within the Omani telecom sector, aligning with the study's objective of exploring perceptions of service quality, satisfaction, trust, and loyalty among subscribers of Omantel, Ooredoo, and Vodafone. Purposive sampling enabled targeted selection criteria based on subscribers' active usage and familiarity with telecom services.

The study recruited individuals with active SIM cards from the three major operators through purposive sampling for at least six months. This ensured that participants had significant experience with their telecom provider, enabling them to provide meaningful insights into the key constructs of the study: trust, satisfaction, Quality of service, and loyalty. This criteria selection ensured the study captured informed opinions, meeting the research objectives by excluding transient or occasional users whose limited engagement might not yield valuable feedback. This selectiveness prioritized response relevance over generalizability, aligning with the study's exploratory nature and examining critical contributors to customer loyalty within a competitive telecom marketplace.

A self-administered survey was developed using Google Forms and distributed over five weeks. To ensure inclusivity, the survey questions were provided in both Arabic and English, reflecting the multicultural composition of the community. Back-translation was performed to maintain the original meaning of the items. The survey instrument was initially reviewed by five academic staff and experts in questionnaire development. Based on their recommendations, minor revisions were made, particularly to the Arabic version, to enhance the content, suitability, coverage of the constructs under study, and ease of presentation. The survey's cover page addressed ethical considerations such as consent and confidentiality. Participants were informed about the study's objectives, the voluntary nature of their participation, and the potential use of their responses. Confidentiality was upheld by not collecting personal identifiers such as email addresses, names, or other private information. Respondents could withdraw from the survey at any time, reaffirming voluntary participation. Additionally, data were anonymized and securely stored to prevent unauthorized access.

The sampling unit consisted of subscribers from Oman's 3 main telecommunications operators: Omantel, Ooredoo, and Vodafone. To determine the minimum sample size, we followed Hair et al. (2017) guideline, recommending that the sample size be at least 10 times the maximum number of items in any construct. Given that our largest construct included five items, the minimum sample size was fifty (5 items × 10 = 50). However, to ensure robustness, a larger sample size was preferred (Tabachnick & Fidell, 2013). Ultimately, the study collected 162 responses, sufficient for the planned analyses.

Research Design and Detailed Analytical Approach

The researchers employed SmartPLS version 4 as it is a nonparametric tool that provided solutions to the concerns related to data normality and distribution issues, as indicated in the literature (Gupta et al., 2013). This tool is remarkably robust against missing data and supports various sample sizes, making it suitable for the study's objective. The significance of Partial Least Squares Structural Equation Modelling (PLS-SEM) lies in its ability to evaluate models simultaneously focused on explanation and prediction (Chin et al., 2020).

Given the exploratory nature of our research, PLS-SEM is ideal for uncovering relationships within our conceptual framework of the current research. SmartPLS analysis is based on a two-step approach. Firstly, the measurement evaluation approach is implemented to ensure the reliability and validity of the constructs. Secondly, the structural evaluation approach is followed to test the hypotheses posited in the current research (Hair et al., 2017; Jahan, 2023). This approach allows us to thoroughly investigate the relationships between latent variables and refine our model as needed. By utilizing PLS-SEM, we can gain valuable insights into the emerging relationships in our study, facilitating a deeper understanding of the factors influencing subscriber CUSL in the Omani telecom industry.

Operational Definitions of Variables

The constructs employed in the current research are loyalty, trust, satisfaction, and Quality of service. First of all, in the current research, loyalty is defined as the probability that subscribers will continue using the telecom operator that is currently contracted with and recommend it to others even though other operators are offering competitive prices.

Operationally, loyalty is measured with 5 questions adapted from previously published works (Aydin & Özer, 2005, p. 917). Secondly, Quality of Service (QOS) The Quality of Service (QOS) construct reflects subscribers' perceptions of the telecom operator's overall performance, including the appeal of promotional efforts, reliability of service provided, convenience and accessibility of support, efficiency of customer service, and Quality of associated vendors in meeting subscriber expectations. QOS is operationalized by 5 questions adapted from Aydin and Özer (2005, p. 917). Thirdly, Satisfaction (SAT) reflects the overall subscriber's positive evaluation of their telecom operator in terms of trust, loyalty, and preference based on the operator's ability to meet or surpass the subscriber's expectations. SAT is operationalized by adapting 5 items from former works of Siddiqi (2011, p. 33). Next, Trust (TUR) reflects the subscriber's confidence in their telecom operator's ethical conduct, service reliability, transparency regarding services and fees, accuracy in billing, and a sense of security and honesty in communication and transactions. The operationalization of TUR was formed by adapting 5 questions from the published work of Aydin and Özer (2005, p. 917).

Measurements' Development

The development of the survey instrument was a precise process designed to ensure both relevance and comprehensiveness. Initially, survey questions were adapted from existing instruments and tailored to the specific constructs of this study.

The initial draft of the questionnaire was sent to 5 experts and academics with solid experience in questionnaire development to check its suitability, content, appropriateness, and alignment with the topic under study. Based on their feedback, their comments were considered, and revisions were made to improve the clarity and relevance of the questionnaire to match and align with the research objectives. After revision, the survey consisted of 2 sections. Section one is dedicated to collecting demographic information and respondents' preferences: 1) gender, 2) age, 3) academic degree, and 4) SIM provider to which the respondent is subscribed. In section two, there are four subsections. Each subsection corresponds to one construct under study, namely Customer/Subscriber Loyalty (CUSL), Trust (TUR), Quality of Service (QOS), and Customer/Subscriber Satisfaction (SAT).

Each construct representing a dimension in the framework (Section 2) consisted of 5 items slightly adapted from published work to match the topic under study. A 5-point Likert scale (Likert, 1932) was used to measure each item in each construct. The scale ranges from 1− Strongly Disagree− to 5− Strongly Agree. Utilizing a 5-point Likert scale facilitates the scale's appropriateness for capturing a nuanced comprehension of respondents' opinions and provides a robust foundation for subsequent analysis. The careful construction and validation of the questionnaire were critical in ensuring construct reliability, validity, and consistency of the data collected.

Measurement Validation and Reliability

In the current research, the measurement construct's internal consistency and reliability are assessed using 1) Cronbach's alpha, which should range from 0.6 to 0.9, and 2) Composite Reliability (CR) and the coefficient ρA, which should also fall within the range of 0.6 to 0.9. Convergent validity is assessed by examining the Average Variance Extracted (AVE), which should be ≥ 0.5, and the loadings, which should fall within the range of 0.6 to 0.7 (Hair et al., 2017; Ramayah et al., 2014).

The next step is to check for construct discriminant validity. Following Hair et al. (2017) guidelines, after assessing internal consistency and convergent reliability, attention is turned toward evaluating construct validity using the following methods:

-   Cross-loadings, where each item must have higher loadings with its related construct than any other construct.
-   Fornell-Larcker criterion (Fornell & Larcker, 1981), where each construct's diagonal values (squared AVE) should be higher than the off-diagonal values.
-   Heterotrait-Monotrait Ratio (HTMT), as proposed by Henseler et al. (2015). There are two approaches:
    o   a) If HTMT values are significantly less than or equal to 0.85 (Franke & Sarstedt, 2019), this confirms the discriminant validity of the measures.
    o   b) A more conservative criterion of HTMT involves ensuring that no value in the confidence interval reaches 1 (Hair et al., 2017).

The third step involves assessing the structural model. First, collinearity is evaluated to ensure that the exogenous constructs do not exhibit collinearity issues with the endogenous constructs (Hair et al., 2017). The Variance Inflation Factor (VIF) recommended threshold is ≤ 5. If no issues arise, each dependent variable's coefficient of determination (R^2) and the effect size (f^2) are evaluated. Suppose the previous steps show no issues and meet the cut-off values. In that case, the structural model or hypothesis testing is conducted by assessing the path coefficients, t-values, p-values for significance, and confidence intervals (which should not cross zero) using bootstrapping with 5000 subsamples. The significance level is 0.05, with bias-corrected and accelerated bootstrapping (Hair et al., 2017).

The current research methodology has strengths in recruiting subscribers' previously unexplored opinions within the Omani telecom sector. This approach provides nuanced insights into the dominant factors that impact subscriber loyalty in this promising sector. However, the research utilized purposive sampling, a non-probability method, which hinders the results' generalizability. Additionally, the cross-sectional survey instrument employed limits the ability to measure the dynamic changes in subscriber behavior and shifts in attitudes, perceptions, needs, and wants.

RESULTS AND DISCUSSIONS

Respondents' Profile

The findings of the demographic analysis reveal exciting insights. Pertaining gender distribution, the sample comprised a higher proportion of females (58.6%) than males (41.4%). In terms of age, most respondents fall within the 18-30 age group,

representing 49.4% of the total sample. This is followed by the 31-40 age group at 30.2%, the 41-50 age group at 14.8%, and those over 51 years at 5.6%. Figure 1. Illustrates the age distribution among Subscribers.
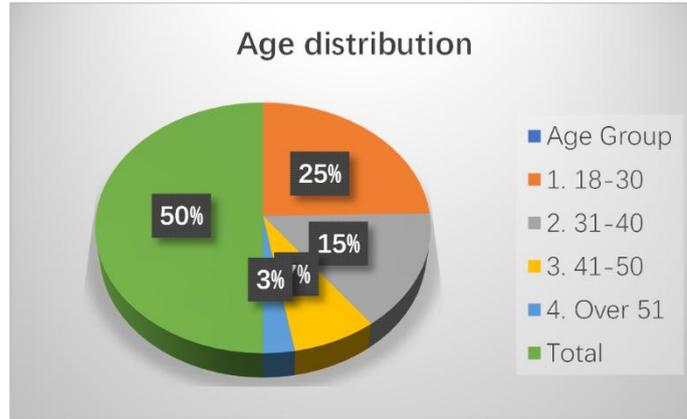

Figure 1. Age distribution among Subscribers

Regarding SIM card usage among respondents, Omantel, an Omani operator, is the most commonly used, with 50.6% of respondents using its services. This is followed by Ooredoo, an international operator, at 38.9%, and Vodafone, another international operator, at 10.5%. These results indicate that Omantel, the first telecom operator in Oman, continues to dominate the Omani market. However, newer operators like Ooredoo and Vodafone suggest a gradual reduction in Omantel's market share, signaling the potential for intensified competition shortly. This shift could lead to a more competitive landscape, compelling all operators to improve service offerings to retain and attract customers. See Figure 2 for illustrative purposes.
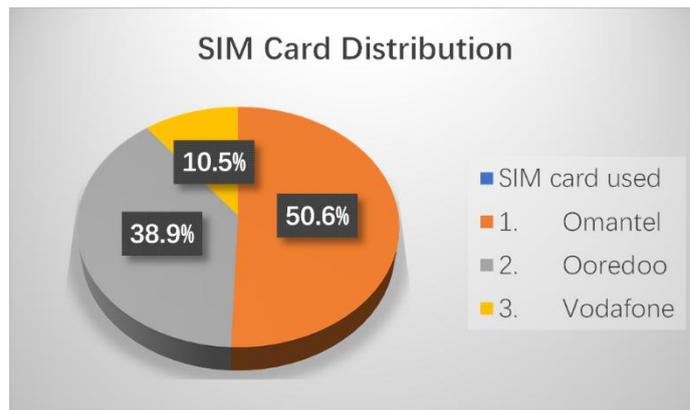

Figure 2. SIM card distribution

Regarding educational attainment, most respondents hold a bachelor's degree (59.9%), while 24.1% have a diploma. The remaining 16% fall into the "Others" category, which may include various other educational qualifications. Figure 3 shows the academic degree distribution among respondents.
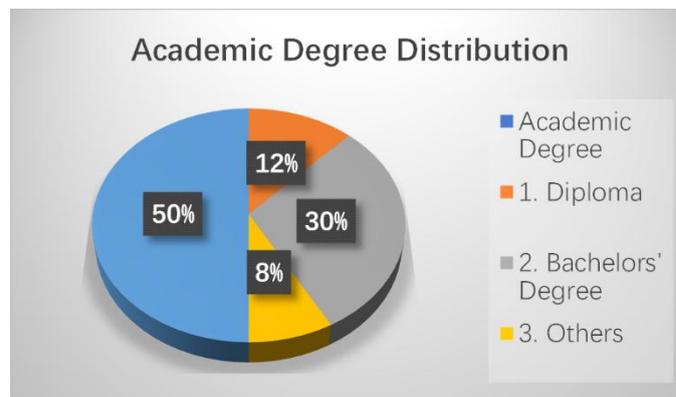

Figure 3. Academic degree distribution

These demographics provide a comprehensive overview of the respondent profile, which is essential for understanding the context of the study and interpreting the results accurately. The diverse representation across gender, age groups, SIM card usage, and educational levels helps ensure that the findings reflect a broad cross-section of the population. The details are summarized in Table 1 below:

Table 1. Respondents' Demographics

Attribute	Frequency	Percent%
Gender		
Male	67	41.4%
Female	95	58.6%
Total	162	100%
Age Group		
1. 18-30	80	49.4%
2. 31-40	49	30.2%
3. 41-50	24	14.8%
4. Over 51	9	5.6%
Total	162	100%
SIM card used		
Omantel	82	50.6%
Ooredoo	63	38.9%
Vodafone	17	10.5%
Academic Degree		
1. Diploma	39	24.1%
2. Bachelors' Degree	97	59.9%
3. Others	26	16%
Total	162	100%

Measurement Model Analysis

The analysis commences with an evaluation of the measurement models (Hair et al., 2017). Results indicate that all measures of the reflectively measured constructs are reliable and valid (Table 2). Most of the loadings are above the threshold value of 0.6-0.7, the average variance extracted (AVE) is ≥ 0.5, and all construct reliabilities (i.e., Cronbach's alpha, the coefficients ρ_A, and the composite reliability CR) meet the indicated cut-off values (Ramayah et al., 2014). However, the loading for TUR 3 is 0.54, which is below the recommended cut-off value. To address this issue, the researchers checked other criteria discussed in Hair et al. (2017), such as AVE, CR, and discriminant validity, and found no issues with these for the construct. Hence, TUR 3 was retained to preserve the dimensions and content validity of the TUR construct, which would become less meaningful if the item were removed. Additionally, some items were deleted due to their low values, TUR4 and SAT5, as their loadings were much less than 0.5.

Table 2. Measurement Model Analysis

Latent Construct	Items	Loadings 0.6-0.7	AVE $\geq$ 0.5	CR 0.6-0.9	Cronbach's Alpha 0.6-0.9	roh_A 0.6-0.9
CUSL	CUSL 1	0.74	0.6	0.9	0.85	0.8
	CUSL 2	0.79				
	CUSL 3	0.85				
	CUSL 4	0.80				
	CUSL 5	0.79				
QOS	QOS 1	0.60	0.5	0.8	0.71	0.7
	QOS 2	0.64				
	QOS 3	0.72				
	QOS 4	0.75				
	QOS 5	0.70				
SAT	SAT 1	0.78	0.6	0.8	0.74	0.8
	SAT 2	0.73				
	SAT 3	0.71				
	SAT 4	0.77				
TUR	TUR 1	0.80	0.5	0.8	0.62	0.7
	TUR 2	0.60				
	TUR 3	0.54				
	TUR 5	0.75				

While assessing discriminant validity, the researchers employed the Fornell-Larcker criterion (Fornell & Larcker, 1981) and Henseler et al. (2015)'s heterotrait-monotrait ratio of correlations (HTMT). The results show that all HTMT values are significantly less than or equal to 0.85 (Franke & Sarstedt, 2019), thereby confirming the discriminant validity of the measures. Furthermore, the conservative criterion of HTMT is achieved, as no value in the confidence interval reaches 1. The Fornell-Larcker criterion analysis corroborates these findings. Refer to Table 3 and Table 4 for detailed results, and see Figure 4 for the output of the measurement model analysis.

Table 3. Discriminant Validity HTMT Criterion Testing Result

Latent Construct	CUSL	QOS	SAT	TUR
CUSL				
QOS	0.64 [0.48-0.79]			
SAT	0.85 [0.73-0.94]	0.78 [0.64-0.88]		
TUR	0.76 [0.62-0.88]	0.64 [0.47-076]	0.84 [0.68-0.96]	

Note: Values between brackets are the upper and lower band of confidence intervals with bias-corrected and accelerated (BCa)

Table 4. Discriminant validity with Fornell-Larcker criterion analysis

Latent Construct	CUSL	QOS	SAT	TUR
CUSL	**0.79**			
QOS	0.51	**0.68**		
SAT	0.68	0.58	**0.75**	
TUR	0.60	0.47	0.61	**0.68**

Note: Square root values (in bold) of AVE in the diagonal demonstrate values higher than off-diagonal
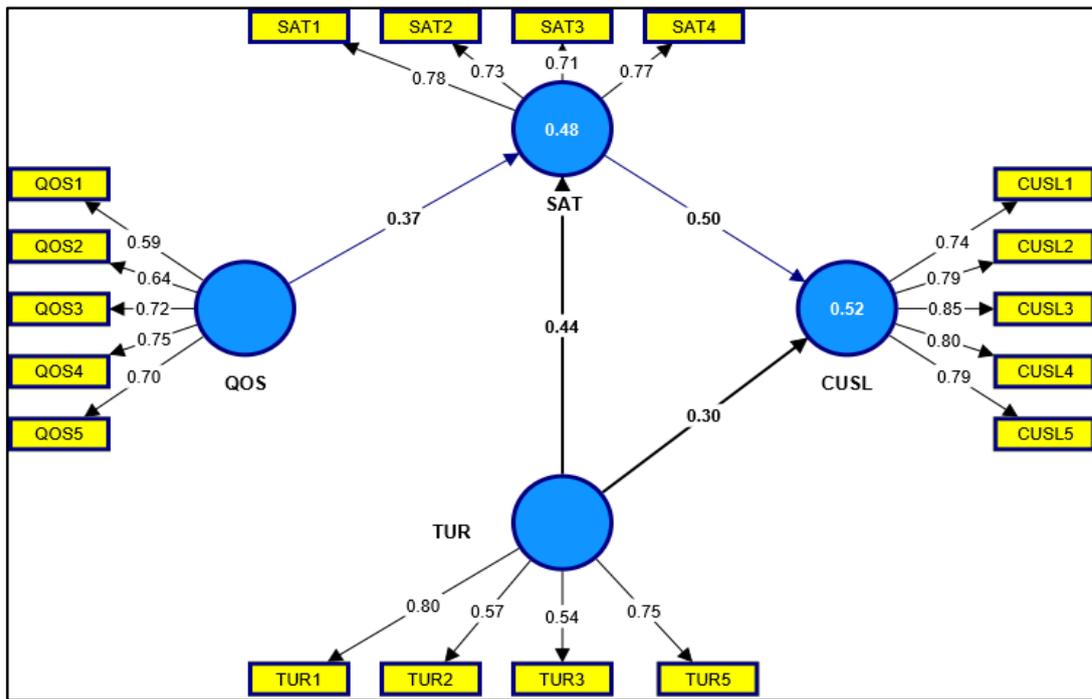

Figure 4. Measurement Model Results

Structural Model Analyses and Hypotheses Testing

Before starting the structural evaluation, the collinearity is assessed to ensure that the exogenous constructs do not violate collinearity issues with the endogenous constructs (Hair et al., 2017). The acquired results demonstrate no deviations of this measure, as there are no VIF values more than 5 for any of the constructs, indicating that collinearity is not an issue; see Table 5 for details.

Table 5. Collinearity Issues Evaluation with VIF Analysis

Latent Variable	CUSL	QOS	SAT	TUR
CUSL				
QOS			1.28	
SAT	1.61			
TUR	1.61		1.28	

Note: The recommended threshold of Variance Inflation Factor (VIF) ≤ 5

The next step in the analysis is presented in Table 6. The explained variance of the dependent construct CUSL (R^2 = 52%, substantial) is influenced by two predictors: SAT and TUR. The effect sizes on CUSL are as follows: TUR has a small effect (f^2 =0.11), while SAT has a large effect (f^2 =0.32). On the other hand, the explained variance of SAT (R^2 = 32%, relatively medium) is influenced by two predictors: QOS and TUR. The effect size of TUR on SAT is high (f^2 =0.29), and the effect size of QOS on SAT is also high (f^2 = 0.21). Refer to Table 6 for further details.

Table 6. Coefficients of determination R² and effect size *f²*

Latent Constructs	SAT	CUSL
Coefficient of Determination R²	0.48	0.52
Effect size *f²*		
QOS	0.21	
SAT		0.32
TUR	0.29	0.11

In the final stage of the structural model analysis, the significance and relevance of the path coefficients were assessed. The bootstrapping procedure results indicate significant structural model relationships (Table 6). Specifically, TUR significantly impacts both SAT (β=0.44, p < 0.01) and CUSL (β=0.30, p < 0.01), while SAT significantly affects CUSL (β=0.50, p < 0.01). Additionally, QOS significantly positively affects SAT (β=0.37, p < 0.01). Refer to Table 7 for detailed information.

Table 7. Path coefficient and hypotheses testing

Path	Path Coefficients	Sample Mean	STDEV	*t* values	*p* Values	LL CI	UL CI	Hypotheses Remarks
						5%	95%	
QOS -> SAT	0.37	0.37	0.06	5.85	0.00	0.26	0.46	Supported
SAT -> CUSL	0.50	0.50	0.07	7.20	0.00	0.38	0.60	Supported
TUR -> CUSL	0.30	0.30	0.07	4.11	0.00	0.17	0.41	Supported
TUR -> SAT	0.44	0.44	0.06	6.78	0.00	0.33	0.54	Supported

We first examine the path from Quality of Service (QOS) to Satisfaction (SAT) to interpret these results. This path exerts a statistically significant and positive impact (β = 0.37, p < 0.01, t = 5.85) with a supportive confidence interval [0.26 — 0.46], indicating strong support for H1. This finding suggests that subscribers place significant importance on service quality and are likely to switch providers if they are dissatisfied with the services they provide. The importance of Service Quality on customer's SAT is consistent with previous research findings (Ahmed et al., 2023; Dehghanpouri et al., 2020; Kasiri et al., 2017; Khoo et al., 2017). We first explore the path from Quality of Service (QOS) to Satisfaction (SAT) to delve deeper into these findings. This relationship not only demonstrates statistical significance (β = 0.37, p < 0.01, t = 5.85) with a confidence interval [0.26 — 0.46], but also highlights its practical implications. Our results suggest that Omani subscribers prioritize service quality, making it a critical factor influencing their satisfaction and retention decisions, especially in the highly competitive Omani landscape telecommunication sector. This finding aligns with industry expectations, where telecom operators must continually enhance service offerings to meet or even exceed customer expectations and mitigate churn risks (Abdullah et al., 2022; Ahmed et al., 2023; Dehghanpouri et al., 2020; Fida et al., 2020; Yilmaz & Sürmelioğlu, 2024). Retaining subscribers should be the utmost priority in the Omani telecom market, and operators should pay more attention to it as a key player.

Secondly, the authors delved into the relationship between SAT and CUSL. The path from SAT to CUSL was revealed to have a statistically significant and positive relationship (β = 0.50, p < 0.01, t = 7.20) with a confidence interval [0.38 — 0.60], supporting H2. This result confirms that subscribers SAT is a significant influencer of CUSL within the telecom industry in Oman. This conclusion is in line with previous studies which have demonstrated a strong and positive relationship between SAT and CUSL (Ahmed et al., 2023; Akıl & Ungan, 2021; Antwi et al., 2022; Ashiq & Hussain, 2023; Ayinaddis, 2023; Koay et al., 2022; Mofokeng, 2021). To provide a deeper interpretation beyond statistical significance, this result suggests actionable insights for telecom operators in the competitive Omani telecom market. Enhancing customer satisfaction levels could lead to increased customer retention and advocacy, crucial in a competitive market environment such as Oman. By improving service delivery and meeting or surpassing customer expectations, Oman telecom providers can foster stronger customer loyalty, thereby reducing churn rates and enhancing profitability. Recent work of Abdullah et al. (2022) articulates that the relationship between Quality of service and customer satisfaction is not always significant. Some studies reveal a significant influence of QOS on SAT, while others show QOS exerted weak relationships with SAT. In general, their arguments indicate that to achieve productivity and business prosperity, Quality plays a pivotal role in advancing business growth and retention. Therefore, in the context of intense competition among telecom operators in Oman, QOS is crucial for retaining customers, as superior service quality compared to competitors is essential for maintaining customer loyalty.

Furthermore, the path from TUR to CUSL indicates a significant positive relationship (β = 0.30, p < 0.01, t = 4.11) with a confidence interval [0.17 — 0.41], supporting H3. This finding highlights the crucial role of trust TUR in ensuring subscriber's CUSL. It suggests that a decrease in trust may lead to increased customer churn, a conclusion that aligns with prior research emphasizing the importance of trust in influencing customer loyalty CUSL (Alkhurshan & Rjoub, 2020; Ashiq & Hussain, 2023; Aslam et al., 2020; Boonlertvanich, 2019; Mansouri et al., 2022; Ofori et al., 2018; Rohwiyati et al., 2024; Susanti et al., 2018). Beyond statistical significance, this finding holds significant practical implications for telecom operators. Strengthening trust through transparent communication, reliable service delivery, and ethical business practices can mitigate customer churn and foster long-term customer relationships. By prioritizing trust-building initiatives, telecom operators in Oman can enhance their competitiveness and sustain profitability in the Omani crowded market landscape.

Finally, the path from Trust (TUR) to Satisfaction (SAT) reveals a statistically significant and positive relationship ($\beta = 0.44$, $p < 0.01$, $t = 6.78$) between the two constructs with supporting statistics of confidence interval [0.33 — 0.54], supporting H4. This finding indicates that trust is a strong and significant factor affecting subscribers in the Omani context satisfaction, suggesting that subscribers are more likely to remain with telecom operators they trust. Once trust is reduced or lacking with one telecom operator, it is more likely that subscribers would switch to their operator with better services and positive reviews from others within the social media platforms or near the social circle of the subscriber. Additionally, this result holds profound practical implications for telecom operators. Building and maintaining trust through consistent service delivery, transparent communication, and ethical business practices can enhance subscriber satisfaction and mitigate churn. In a competitive Omani market environment where customer perceptions and social media reviews play significant roles, trust becomes a strategic asset for telecom firms seeking to differentiate themselves and foster long-term customer relationships. This result is consistent with prior studies demonstrating the critical role of trust in SAT (Bahadur et al., 2020; Dehghanpouri et al., 2020; Demir et al., 2021; Ehsani & Hosseini, 2023; Khalikussabir et al., 2022; Ofori et al., 2018; Tran & Vu, 2019; Wu et al., 2019). For a visual representation of the evaluated hypotheses, refer to Figure 5.
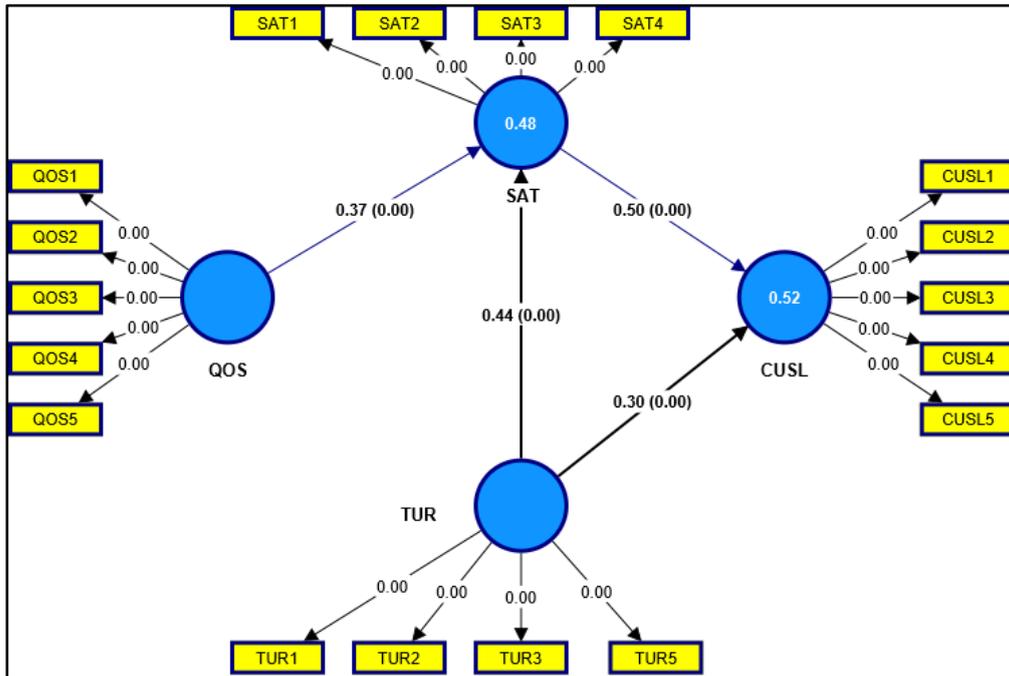

Figure 5. Structural Model Evaluation Results

CONCLUSIONS

This study aimed to investigate the roles of trust and satisfaction in fostering loyalty and the impact of service quality on satisfaction to reduce churn rates. The Omani telecom industry has witnessed substantial changes and development over the years. Initially, the sector was monopolized by Omantel, the first telecom company to control this market solely solely. With the entry of new operators, competition intensified, prompting subscribers to consider other options and making churn rate a significant concern for all operators. Despite the growing importance of customer satisfaction and loyalty in Oman's telecom landscape, limited research has focused on subscribers' perceptions.

This study contributes to the limited empirical literature on subscriber loyalty determinants within the Omani telecom industry by examining the interplay between service quality, trust, and satisfaction amidst heightened competition. The findings underscore the pivotal role of service quality in shaping subscriber satisfaction, which meets the study's first objective and aligns with previous research in other contexts. Furthermore, the study reinforces the significance of trust as a key driver of satisfaction and loyalty, highlighting the critical importance of fostering trustworthy relationships with subscribers, thereby meeting the second and third objectives.

A notable contribution of this research is its focus on Oman's evolving telecom market, which now includes international entrants. By capturing subscriber perceptions across the three major players—Omantel, Ooredoo, and Vodafone—the study provides valuable insights into the strategies required for sustaining loyalty in an increasingly competitive environment. From a managerial perspective, this study sheds light on enhancing service quality by providing competitive services that align with customer expectations. Additionally, telecom decision-makers should prioritize understanding the needs and preferences of subscribers, particularly the younger, technology-savvy generation, who are frequent and future users of telecom services.

Ultimately, this study underscores the importance of delivering high-quality services, fostering trust, and ensuring customer satisfaction as crucial strategies for telecom operators aiming to retain their subscriber base and mitigate churn in Oman's competitive telecom market, by addressing identified limitations and exploring suggested avenues for future research, a more comprehensive understanding of subscriber loyalty dynamics can be achieved, informing effective strategies for telecom operators to sustain their market position and drive long-term growth.

While this study offers valuable insights, it has limitations. Firstly, the reliance on quantitative data collection methods may have limited the depth of understanding regarding subscriber perceptions. While quantitative methods are robust for identifying trends and relationships, they often need more nuance that qualitative data can provide. Future research could supplement these findings with qualitative interviews or focus groups to gain more prosperous more detailed insights into subscriber experiences and the underlying reasons behind their satisfaction and loyalty.

Secondly, the sample size in this study was relatively small (162 respondents), limiting the generalizability of the findings. The limited sample size may be attributed to the novelty of participating in research surveys within the Omani community, though there has been a growing awareness of the importance of research and customer satisfaction in Oman over the past three years. Future studies should aim for larger and more diverse samples to ensure a broader representation of the community. Increasing the sample size would enhance the validity and reliability of the results, providing a more comprehensive view of subscriber perceptions across different demographics.

Moreover, the study did not account for gender-based comparisons, which could offer further insights into subscriber behavior and preferences. Comparative studies across different regions or cultural contexts within Oman could also enhance the generalizability of the findings. Gender differences in the perception of service quality, satisfaction, and loyalty warrant exploration in future research endeavors. Understanding these differences is crucial for deepening comprehension of human opinions and attitudes, especially when analyzing diverse phenomena. Additionally, the unique perspectives of different generations, particularly Gen Z, have been identified as significant in various contexts. Further investigation into the Gen Z demographic could reveal valuable insights specific to the Omani telecom sector.

The Omani population comprises a mixture of cultural backgrounds, including locals with Arabian, collectivist culture, Asian residents with diverse views on service subscriptions based on practical needs, and Western and other residents who may prioritize advanced and innovative services, such as those supported by Augmented and Virtual Reality, which are currently limited in the Omani market. Investigating these cultural differences in the local telecom market or conducting comparative studies between Oman and other cultures regarding subscribers' perceptions of telecom operators, service satisfaction, and service quality could offer fruitful directions for future research. Due to space constraints, this study did not examine cultural differences, which may limit the findings' generalizability to similar regions. Future studies are encouraged to conduct comparative analyses between Oman and other GCC countries, as well as Asian or Western nations, to examine key loyalty drivers such as trust, satisfaction, and service quality.

The cross-sectional nature of this study limits the ability to assess long-term trends and changes over time, particularly as technologies and market dynamics continue to evolve in the Omani telecom industry. Longitudinal studies would provide a more comprehensive understanding of the interrelationships between subscriber satisfaction, trust, and customer loyalty over time, allowing for exploring temporal variations and impacts that offer deeper insights into how these relationships evolve.

Price was not considered in this study, as pricing structures vary among operators. However, this limitation could affect the study's overall insights. Future research could include price as a control variable or interview random subscribers to gain more detailed perspectives on the current pricing's suitability with the services offered.

Lastly, while the findings emphasize the significant impact of trust and service quality on subscriber satisfaction and the roles of trust and satisfaction in promoting subscriber loyalty, further research is needed to explore the practical applications of these findings. Future studies could investigate how telecom operators can effectively leverage these insights to enhance service quality, build trust, and foster long-term loyalty among subscribers.

Overall, addressing these limitations and exploring these future directions can significantly advance our understanding of subscriber perceptions and customer loyalty within Oman's telecom sector. By incorporating qualitative methods, increasing sample sizes, exploring gender and generational differences, and conducting longitudinal studies, future research can provide a more nuanced and comprehensive view of the factors influencing subscriber satisfaction and loyalty.

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APPENDICES

Appendix A: Survey Item of Quality of Service, Loyalty, Satisfaction, and Trust

No.	Item Code and Description	Source
Quality of service provided by telecom operator QOS		
QOS1.	My telecom operator's promotional campaigns are appealing.	(Aydin & Özer, 2005, p. 917)
QOS2.	The services offered by my telecom operator are reliable and meet my expectations compared to their advertisements.	
QOS3.	The operating hours of my telecom operator's help desk and contact points are convenient.	
QOS4.	My telecom operator's Quality of customer service ensures problems are handled efficiently and resolved quickly.	
QOS5.	The Quality of my telecom operator's vendors meets my expectations.	
Subscriber's loyalty CUSL		
CUSL1.	I intend to continue using my telecom operator.	(Aydin & Özer, 2005, p. 917)
CUSL2.	If I buy a new SIM card, I would prefer my telecom operator.	
CUSL3.	I recommend my telecom operator to others.	
CUSL4.	I encourage my friends to choose my telecom operator.	
CUSL5.	Even if other operators were cheaper, I would continue using my telecom operator's SIM card.	
Satisfaction SAT		
SAT1.	I encourage friends and relatives to use the services of my telecom operator.	(Siddiqi, 2011, p. 33)
SAT2.	I intend to continue my subscription with my telecom operator as it provides the best services meeting my expectations.	
SAT3.	I strongly prefer my telecom operator because it satisfies my needs.	
SAT4.	My telecom operator should meet my expectations.	
SAT5.	I trust the services of my telecom operator.	
Trust TUR		
TUR1.	I can rely on the services of my telecom operator.	(Aydin & Özer, 2005, p. 917)
TUR2.	I trust my telecom operator's billing system.	
TUR3.	My telecom operator is trustworthy and will not deceive me.	
TUR4.	I trust my telecom operator and believe it will not deceive me.	
TUR5.	My telecom operator's services are reliable and customer-focused.	

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