

## Unpacking consumer purchase intentions: A stimulus organism response approach to service quality, pricing, and brand loyalty in emerging telecom markets in Tanzania

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### ABSTRACT

This study aimed to investigate the indirect effects of perceived service quality and price perception on purchase intention, mediated by customer satisfaction and brand trust, using the Stimulus–Organism–Response (S-O-R) framework. Anchored in the Service Quality Framework and Expectancy Disconfirmation Theory (EDT), the study conceptualises service quality and perceived price as external stimuli influencing internal evaluations, which subsequently shape consumer behavioural intentions. A cross-sectional survey of 601 mobile users across Mainland Tanzania and Zanzibar was conducted, with data analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) via SmartPLS 4. The results reveal that both service quality and perceived price significantly influence purchase intention through the sequential mediation of customer satisfaction and trust. Specifically, perceived price fairness ( $\beta = 0.030$ ,  $t = 9.587$ ,  $p = 0.000$ ) enhances satisfaction, which increases trust ( $\beta = 0.048$ ,  $t = 10.610$ ,  $p = 0.000$ ). Similarly, service quality ( $\beta = 0.032$ ,  $t = 13.976$ ,  $p = 0.000$ ) positively impacts satisfaction and ultimately fosters trust ( $\beta = 0.032$ ,  $t = 8.563$ ,  $p = 0.000$ ). The study concludes that perceived price fairness and service quality indirectly increase purchase intention through satisfaction and trust. Based on these results, the study recommends that telecom operators should prioritize fair pricing and superior service to enhance satisfaction, build trust, and promote customer loyalty.

**Keywords:** Brand Trust, Customer Satisfaction, Perceived Price, Purchase Intention, Service Quality

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### I. INTRODUCTION

Tanzania's telecommunications sector has seen rapid growth, driven by widespread mobile adoption, competitive pricing, and digital inclusion policies (Tanzania Communications Regulatory Authority (TCRA) (2023); Msuya, 2022). Operators now offer diverse services (voice, data, mobile banking, and entertainment) expanding coverage across rural and urban areas. However, with market saturation approaching, strategic focus has shifted from customer acquisition to retention and loyalty (Ebert and Winzer, 2025; Hussain et al., 2018). In this environment, understanding how consumer perceptions influence purchase intention has become critical.

This study applies the Stimulus-Organism-Response (S-O-R) framework (Mehrabian & Russell, 1974) to explore the indirect effects of service quality and price perception on purchase intention via customer satisfaction and brand trust. In this model, stimuli (e.g., service quality, price perception) affect internal states (organism), such as satisfaction and trust, which in turn shape behavioral responses like purchase intention.

Service quality remains central to customer evaluations in service sectors. In Tanzania, reliability and assurance have been shown to significantly influence consumer choices, while responsiveness and empathy shape favorable evaluations (Mboya et al., 2024). Similarly, price perception, especially price fairness, strongly influences behavior in price-sensitive markets. Zeithaml (1988) emphasized the role of value perception, and recent local studies confirm this. Aker & Mbiti (2010) found that perceived unfair pricing drives provider switching, while Lemon & Verhoef (2016) linked fair pricing to trust and repeat purchases.

Despite this, most studies in Tanzania examine the direct influence of service quality and price perception, with limited focus on the mediating roles of satisfaction and trust (Amin et al. 2017). These organism-level variables are crucial in the S-O-R model but are often treated as outcomes rather than pathways. For example, Karim (2020) linked satisfaction to loyalty, and Li (2016) and Li and Wang (2020) viewed trust as a result of service experiences, without exploring their intermediary roles. As Omar et al. (2016) and Firmansyah et al. (2023) argue, overlooking these mechanisms limits understanding of how perceptions translate into behavior.

This study fills that gap by examining how service quality and price perception influence purchase intention indirectly, via satisfaction and brand trust. The findings will offer practical insights for telecom providers to improve service design, pricing, and relationship strategies. In line with Naik (2010), understanding these mediating effects is key to building sustainable consumer engagement in competitive service markets.

## 1.1 Research Hypotheses

The following are two major hypotheses were developed and tested:

*H0<sub>1</sub>*: Service quality indirectly influences purchase intention through the sequential mediation of customer satisfaction and brand trust.

*H0<sub>2</sub>*: Product performance indirectly influences purchase intention through the sequential mediation of customer satisfaction and brand trust.

## II. LITERATURE REVIEW

### 2.1 Theoretical Review

This theoretical framework section provides an explanation of how understanding consumer behavior in the telecommunications industry relies on a solid theoretical foundation, one that clarifies how perceptions of service quality and pricing affect purchase decisions. This study used three well-established theories (SERVQUAL, Expectancy Disconfirmation Theory (EDT), and the Stimulus-Organism-Response (S-O-R) theory each offering a unique lens through which to examine the factors that drive customer satisfaction, brand trust, and ultimately, purchase intention. In addition, these theories jointly provide an integrated framework for analyzing how service quality and price perception shape consumer attitudes and behaviors, particularly within the dynamic and competitive context of Tanzania's telecom sector.

#### 2.1.1 Expectancy Disconfirmation Theory

The Expectancy Disconfirmation Theory (EDT), developed by Oliver (1980), focuses on how customer satisfaction is formed. According to this theory, satisfaction is the result of a comparison between the customer's expectations before a purchase and the actual performance of the service or product. If performance exceeds expectations, it results in positive disconfirmation and high satisfaction. If performance falls short, it leads to negative disconfirmation and dissatisfaction.

This theory is particularly relevant in service industries, where intangible aspects such as reliability and responsiveness play a significant role. In Tanzania's telecom sector, customers often expect quick response times, stable connectivity, and cost-effective packages. As argued by Tanisah and Maftukhah (2015), when these expectations are not met due to dropped calls, slow internet, or unclear billing, disconfirmation occurs, reducing satisfaction and affecting future purchase decisions.

Okinda (2024) examined Tanzanian telecom subscribers and found that unmet service expectations, particularly around customer care and data bundle value, were leading causes of dissatisfaction and service abandonment. Similarly, Venkatesh et al. (2003) observed that high expectations created by aggressive marketing campaigns were often not met by actual service performance, leading to churn (Varadarajan, 2020).

In the current study, EDT helps to explain the mediating role of customer satisfaction. It provides the psychological basis for how consumers adjust their future behaviors (i.e., intentions to repurchase or stay loyal) based on their past experiences relative to expectations. The theory thus bridges the link between service quality and customer satisfaction.

#### 2.1.2 The Stimulus-Organism-Response (S-O-R) Theory

The Stimulus-Organism-Response (S-O-R) theory, originally developed in environmental psychology, offers a robust framework for understanding how external environmental factors influence individual behavior through internal psychological states. In consumer behavior research, the theory has been widely adopted to explain how marketing-related stimuli affect customer responses. According to the S-O-R model, a consumer's environment (stimulus) triggers emotional and cognitive processing (organism), which subsequently leads to a behavioral outcome (response). In the context of this study, Perceived Price (PP) and Service Quality (SQ) are conceptualized as the external stimuli that initiate the evaluative process. These two factors represent the customer's first points of contact with a brand's offering and shape their perception of the value and performance of the service provided (Mehrabian & Russell, 1974).

As these stimuli are processed, they evoke internal organismic states, specifically Customer Satisfaction (CS) and Brand Trust (BT), which represent the emotional and cognitive evaluations of the service experience. Satisfaction emerges when the perceived price and service quality align with or exceed customer expectations, resulting in a positive emotional state. This satisfaction then sets the stage for the development of brand trust, a deeper psychological construct grounded in the belief that the brand is reliable, consistent, and capable of delivering on its promises. Within the S-O-R framework, these organismic states serve as essential mediators that transform initial perceptions (stimuli) into meaningful psychological responses. They not only validate the service experience but also create the emotional security and confidence necessary for customers to consider long-term engagement with the brand (Oliver, 1997).

The final stage in the S-O-R sequence is the behavioral response, represented in this study as Purchase Intention (PI), the customer's willingness or readiness to engage in future buying behavior. Importantly, this response is not formed directly from external stimuli alone but is largely shaped by the intervening organismic states of satisfaction and trust. This mediation aligns precisely with the research title's focus on the indirect pathways connecting perception to intention. By applying the S-O-R theory, the study provides a theoretically grounded explanation for how customers move from evaluating service attributes (perceived price and service quality) to forming favorable behavioral intentions, such as making a purchase. It also highlights the strategic importance for service providers to not only deliver competitive pricing and high service standards but to actively foster emotional bonds, namely satisfaction and trust, which ultimately drive purchasing decisions (Venkatesh et al., 2003).

### 2.1.3 Service Quality Framework

The SERVQUAL model, developed by Parasuraman et al., (1988), is a widely accepted theoretical framework used to measure and understand service quality from the customer's perspective. It is grounded in the idea that customer evaluations of service quality result from the gap between expected service and perceived service. The model identifies five dimensions of service quality: Tangibles (appearance of physical facilities and communication materials); Reliability (ability to perform the promised service dependably and accurately); Responsiveness (willingness to help customers and provide prompt service); Assurance (knowledge and courtesy of employees and their ability to convey trust and confidence); and Empathy (caring and individualized attention to customers).

In Tanzania's telecommunication industry, these dimensions are critical. Mobile service providers are often judged by their network coverage, clarity of calls, customer service efficiency, and digital platforms (apps, websites). A recent study by Okinda (2024) revealed that the perceived poor responsiveness and reliability of telecom services in Tanzania are major contributors to customer dissatisfaction and switching behavior. As competition intensifies among key players like Vodacom, Tigo, and Airtel, maintaining high service quality becomes a strategic necessity.

This theory helps to conceptualize how customers evaluate service quality, which in turn influences customer satisfaction and trust, key mediators in this study, and ultimately leads to purchase intention (Chege et al., 2019). In the Tanzanian context, where service reliability and customer care are often questioned, SERVQUAL provides a structured way to assess and improve customer perceptions.

## 2.2 Empirical Review

Empirical studies consistently demonstrate that service quality and product performance influence purchase intention through the mediating effects of customer satisfaction and brand trust. In the service sector, service quality—often measured by factors such as reliability, responsiveness, and assurance—has been shown to significantly enhance both customer satisfaction and brand perception. For instance, Amin et al. (2017) found that service quality positively impacts satisfaction and loyalty in Malaysia's telecommunications sector, while Mboya et al. (2024) reported similar findings within Tanzania's judicial services. Likewise, Chege et al. (2019) confirmed a strong positive relationship between service quality dimensions and customer satisfaction in Kenya's insurance industry.

Product performance also plays a crucial role in shaping customer satisfaction and behavioral intentions (Karim, 2020; Wan Nawang et al., 2024; Omar et al., 2016; Mchemba, 2022; Tran & Lê, 2020). Ebrahim et al. (2016) observed that consumer experiences with reliable, high-performing products significantly boost brand preference and repurchase intention. Similarly, Li (2016) found that consistent product performance enhances customer satisfaction and encourages repeat purchases in online retail environments.

Customer satisfaction plays a pivotal mediating role in these relationships (Okinda et al., 2024; Karim, 2020; Naik et al., 2010). Akbar and Parvez (2009) found that customer satisfaction mediates the relationship between service quality and trust, ultimately influencing loyalty in the banking sector. Similarly, Bello et al. (2023) highlighted that satisfaction is a key driver of customer loyalty in Nigeria's telecommunications industry. In the context of Indonesian banking agents, Firmansyah et al. (2023) also reported that satisfaction has a positive impact on both trust and loyalty.

Brand trust is a critical factor influencing purchase intention. It not only strengthens the emotional bond between consumers and the brand but also reduces perceived risk, thereby increasing the likelihood of future purchases (Morgan & Hunt, 1994; Li & Wang, 2020; Tanisah & Maftukhah, 2015). Chaudhuri and Holbrook (2001) empirically demonstrated that brand trust directly affects brand performance through its impact on loyalty. In digital contexts, trust in service providers has also been shown to significantly shape consumer behavior (Gefen, 2000; Ebert & Winzer, 2025).

Overall, empirical research supports a sequential relationship in which service quality and product performance first influence customer satisfaction, which in turn fosters brand trust (Morgan & Hunt, 1994; Li & Wang, 2020; Tanisah & Maftukhah, 2015), and ultimately drives purchase intention (Akbar & Parvez, 2009; Ebrahim et al., 2016; Firmansyah et al., 2023; Bello et al., 2023).

### III. METHODOLOGY

#### 3.1 Study Area

The study was conducted in both the Tanzania Mainland and Zanzibar to capture diverse consumer experiences across geographic, economic, and infrastructural contexts. This dual focus ensures a more comprehensive understanding of telecom service perceptions, as regional differences can significantly influence customer behavior (Aker & Mbiti, 2010). Including both areas enhances generalizability and reflects the national scope of telecom usage in Tanzania (TCRA, 2025).

#### 3.2 Research Design

This study adopts a cross-sectional research design to examine the indirect effects of service quality and price perception on purchase intention within Tanzania's telecommunications sector. A cross-sectional design is appropriate when data is collected at a single point in time to explore relationships among variables without implying direct causality (Saunders et al., 2019). Unlike explanatory (causal) designs that focus on identifying direct cause-and-effect relationships, this study emphasizes mediated relationships, in line with Creswell's (2014) perspective that cross-sectional studies are well-suited for identifying patterns and associations within a specific timeframe. Through the use of statistical techniques such as structural equation modeling (SEM) (Hair et al., 2021), the research investigates how service quality and price perception influence purchase intention indirectly, potentially through mediating variables such as customer satisfaction or brand trust.

#### 3.3 Population of the Study

This study focused on users of telecommunications services, including customers of Vodacom, Airtel, YAS, Halotel, and TTCL in Tanzania. These consumers are essential to the research because they experience and evaluate service quality and pricing, factors that indirectly influence purchase intention (Zeithaml et al., 1996). As Creswell (2014) emphasizes, selecting a population that aligns closely with the research problem enhances the relevance and generalizability of the findings. The perceptions of these users provide critical insights into how fundamental service elements affect satisfaction and trust, which in turn shape behavioral intentions within the telecommunications sector.

#### 3.4 Sample Size and Sampling Procedures

##### 3.4.1 Sample Size

Sample size is essential for ensuring the validity, reliability, and generalizability of research findings (Kothari, 2004). In this study, Partial Least Squares Structural Equation Modeling (PLS-SEM) was used, which requires an adequate sample size for stable path estimates and statistical power (Hair et al., 2021). With 21 observable indicators across five latent constructs (Service Quality, Price Perception, Customer Satisfaction, Brand Trust, and Purchase Intention) the recommended minimum sample size is 210 respondents ( $21 \times 10$ ), based on Sarstedt et al. (2019).

This study utilized a final sample of 601 mobile service users from Tanzania Mainland and Zanzibar, which significantly exceeds the minimum requirement. A larger sample enhances model robustness, reduces the impact of data non-normality or missing values, and improves generalizability (Boomsma & Hoogland, 2001). The sample was strategically drawn from various regions, reflecting national mobile subscriber distributions reported by TCRA (2025). This diverse, well-powered sample ensures that the PLS-SEM results are both statistically sound and practically relevant for understanding consumer behavior in Tanzania's telecommunications sector.

##### 3.4.2 Sampling Procedure

A non-probability convenience sampling method was used to select 601 telephone service users from different telecom companies. Respondents were chosen from designated study areas based on their accessibility and willingness to participate. The study areas were selected to capture a broad cross-section of telecom users, ensuring diversity in terms of geographic location, socioeconomic background, and exposure to different telecom service providers.

#### 3.5 Data Collection

The study used a structured questionnaire survey to gather data from Tanzanian telecom consumers across major operators, following established methodologies in service quality and customer behavior research (Parasuraman et al., 1988). Data were collected in both Zanzibar and mainland Tanzania through a combination of online and paper-based questionnaires to maximize participation, consistent with the benefits of mixed-mode surveys. Trained enumerators assisted respondents and provided Swahili translations where needed, improving data accuracy and understanding, as recommended in cross-cultural research (Brislin, 1970).

Ethical standards were upheld through informed consent, voluntary participation, and respondent anonymity. Participants were assured of data confidentiality and the right to withdraw at any time. For physical data collection,

enumerators were trained to ensure respectful engagement, and the survey adhered to ethical guidelines for human research, promoting transparency and integrity throughout the data collection process.

### 3.6 Data Analysis

The collected data were analyzed using the Statistical Package for the Social Sciences (SPSS) for descriptive statistics to profile the respondents. For the main analysis, SmartPLS 4 was employed to conduct Partial Least Squares Structural Equation Modeling (PLS-SEM) (IBM Corp, 2017; Ringle et al., 2015; Sarstedt et al., 2022). This study utilized quantitative analysis via PLS-SEM, a technique well-suited for complex models involving latent constructs (Hair et al., 2019). PLS-SEM was selected for its ability to handle reflective constructs, model complex relationships, and its robustness against violations of normality assumptions (Sarstedt et al., 2022).

The structural model primarily focused on assessing the indirect effects of service quality and price perception on purchase intention through mediating variables such as customer satisfaction and brand trust. The significance of these indirect effects was evaluated using path coefficients and bootstrapped t-statistics (Hussain et al., 2018). SmartPLS was chosen for its strengths in exploratory research and its capability to produce reliable estimates with non-normal data, consistent with best practices in PLS-SEM (Hair et al., 2017).

## IV. FINDINGS & DISCUSSION

### 4.1 Findings

#### 4.1.1 Profile of the Respondents

The profile of the respondents was analyzed to provide critical insight into the dynamics of service quality, price perception, and their influence on purchase intention within the Tanzanian telecommunications sector.

**Table 1**

*Profile of Respondents (n=601)*

Variable	Observable Items	Frequency	Percentage
Age of Respondents	18-35 (Youth Age)	586	97.5
	36-55(Adult Age)	11	1.8
	56 and Above (Old Age)	4	0.7
Gender of Respondents	Male	254	42.3
	Female	347	57.7
Education Level of Respondents	Primary Education	1	2
	Secondary Education	22	3.7
	Diploma Education	61	10.1
	Bachelor Degree	489	81.4
	Master Degree	17	2.8
Employment Status	PhD Degree	11	1.8
	Employed	63	10.5
	Self employed	57	9.5
	University Students	416	69.2
Mobile Network Usage	Unemployed	56	9.3
	Retired	9	1.5
	Airtel Company	64	10.6
	Voda Com Company	133	22.1
	YAS Company	140	23.3
Relationship Durations	Halotel Company	110	18.3
	Zantel Company	154	25.6
	Less than one year	135	22.4
	1-3 Years	210	34.9
Geographical Distribution	Over 3Years	256	42.7
	Tanzania Island	297	49.4
	Tanzania Mainland	304	50.6

The results in Table 4 presents the demographic profile of 601 respondents from Tanzania's telecommunications sector, offering key insights into how different consumer segments perceive and respond to service quality and pricing. The majority (97.5%) of respondents fall within the 18–45 age range, reflecting a youth-dominated customer base that is technologically savvy, highly engaged with mobile services, and particularly sensitive to pricing and service quality (Tanzania Communication Regulatory Authority, 2025). Gender distribution shows a female majority (57.7%), consistent with regional trends that highlight increasing female participation in mobile technology use. Women are more

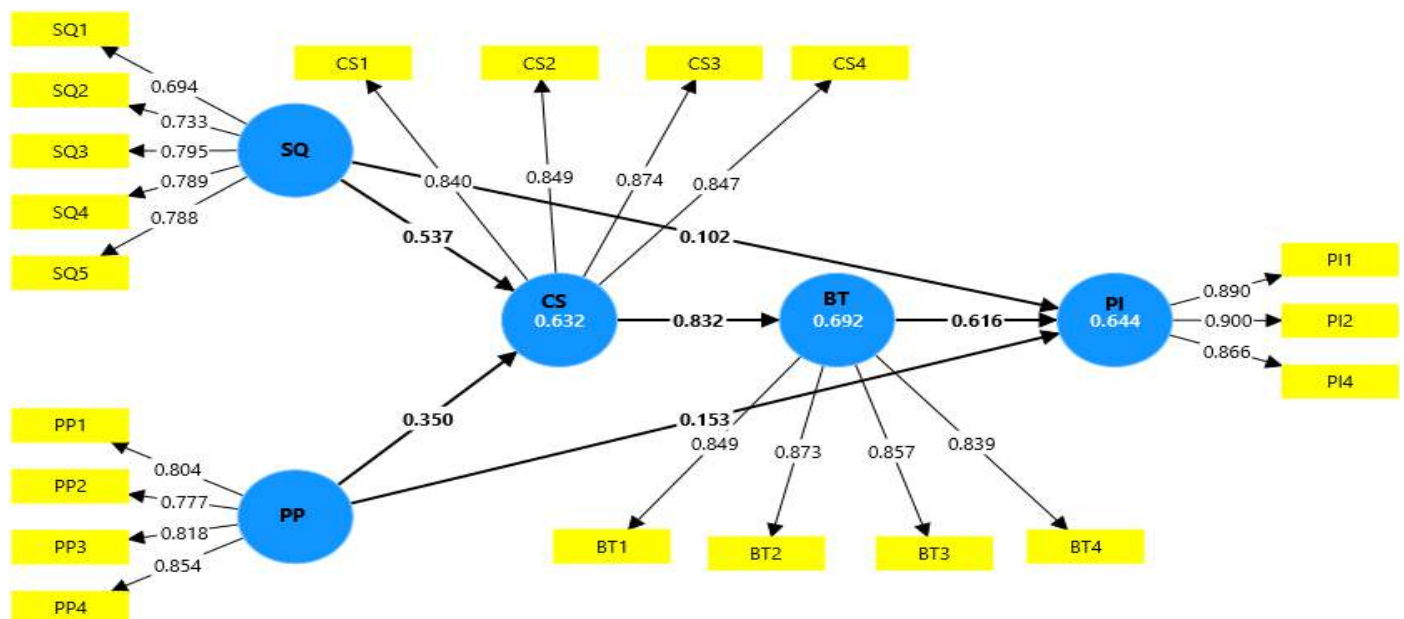
likely to value relational and experiential aspects of service, influencing satisfaction and trust levels (Akbar & Parvez, 2009).

Educational attainment is high, with 81.4% of respondents holding a bachelor’s degree, suggesting a well-informed and discerning consumer base that evaluates telecom services critically, especially on fairness and consistency (Zeithaml et al., 2020). Employment data reveal that 69.2% are university students, a segment known for its price-conscious behavior and reliance on mobile services for academic and social purposes. These users often base trust and satisfaction on the perceived balance between cost and service quality (Tran et al., 2020).

Mobile network usage is spread across several providers, with Zantel (25.6%) having the largest user base in the sample, reflecting its strong presence in Zanzibar. The majority of respondents (42.7%) have been with their service providers for over three years, indicating opportunities for brand loyalty, although new users may be more sensitive to initial service experiences (Kotler & Keller, 2016). Respondents are evenly split between Tanzania Mainland and Zanzibar, offering a balanced view of regional service perceptions. Overall, these demographics underscore the importance of tailoring service quality and pricing strategies to a young, educated, and highly mobile consumer base, where satisfaction and trust are key to influencing purchase intention.

#### 4.1.2 Measurement Model Assessment

This study assessed the reliability and validity of the measurement model to confirm the adequacy of constructs used in analyzing consumer behavior. Key constructs (Service Quality, Price Perception, Brand Trust, Customer Satisfaction, and Purchase Intention) were evaluated through convergent validity, internal consistency, and composite reliability. The analysis followed the established criteria and was also supported by recent literature to ensure robust measurement for subsequent structural modeling.



**Figure 2**  
*PLS-SEM Model for Analysis*

In particular, one item from the Purchase Intention construct (PI1, PI2, PI3, and PI4) was removed due to low factor loading (below the acceptable threshold of 0.7), which indicated poor contribution to the construct’s reliability and validity. The final Purchase Intention construct was thus measured using the remaining three items (e.g., PI1, PI2, and PI4). This adjustment improved the overall model fit and the construct’s internal consistency. Therefore, the initial conceptual model is maintained for the structural modelling analysis. Figure 2 represents the model used to analyze data collected in the SmartPLS4 application (Ringle et al., 2015).

The first step in evaluating PLS-SEM results involves examining the measurement models (Hair et al., 2019). In this particular, the assessment of the PLS-SEM model begins with an assessment of reliability and validity of measurement model for quality guarantee. This study’s variables were reflective of these five criteria used in assessing the measurement model as presented in Table 2.

**Table 2***Measurement Model Assessment*

Latent Variables	Convergent Validity			Internal Consistence Reliability		
	Observable Items	Outer Loadings	Average Variance Extracted (AVE)	Cronbach's Alpha ( $\alpha$ )	Reliability (rho A)	Composite Reliability (rho c)
		> 0.708	> 0.50	> 0.708 – 0.90	> 0.708	> 0.708 - 0.95
Service Quality (SQ)	Reliability (SQ1)	0.694	0.579	0.819	0.829	0.873
	Empathy (SQ2)	0.733				
	Assurance (QS3)	0.795				
	Responsiveness (SQ4)	0.789				
	Tangibility (SQ5)	0.788				
Price Perception (PP)	Price Fairness (PP1)	0.804	0.662	0.830	0.834	0.887
	Price Competitiveness (PP2)	0.777				
	Perceived Value (PP3)	0.818				
	Cost-Benefit Perception (PP4)	0.854				
Brand Trust (BT)	Promise Reliability (BT1)	0.849	0.730	0.877	0.877	0.915
	Perceived Honesty (BT2)	0.873				
	Service Security (BT3)	0.857				
	Trustworthiness (BT4)	0.839				
Customer Satisfaction (CS)	Cumulative Satisfaction (CS1)	0.840	0.727	0.875	0.875	0.914
	Disconfirmation of Expectations (CS2)	0.849				
	Post-purchase Cognitive Confirmation (CS3)	0.874				
	Affective Satisfaction Assessment (CS4)	0.847				
Purchase Intention (PI)	Usage Continuance Intention (P11)	0.890	0.784	0.862	0.863	0.916
	Subscription Renewal Intention (P12)	0.900				
	Cross-buying Intention (P14)	0.866				

**Table 3***Discriminant Validity (HTMT) Values*

Latent Variable	1	2	3	4	5
1. BIBT					
2. CS	0.849				
3. PI	0.806	0.828			
4. PP	0.731	0.779	0.707		
5. SQ	0.879	0.866	0.764	0.608	

Results (in Table 2) indicate the indicator's reliability was observed, whereby almost all the outer loadings surpassed the minimum threshold of 0.708. Complying with the required minimum threshold of above 0.708 (Hair et al., 2019). Except one item (SQ1) has a loading of 0.694, which was marginally below the ideal 0.70 threshold but was accepted. Hair *et al.*, (2019) argued that any outer loading with a value between 0.60 and 0.70 should be acceptable in exploratory research. Average Variance Extracted (AVE) was observed to assess convergent validity (Hair et al., 2019). The AVE results ranged from 0.579 to 0.784 hence meeting the accepted threshold of above 0.500. These results implies that of quality of convergent validity level is very high in this particular study.

In particular, internal consistency reliability was assessed using three commonly accepted metrics: Cronbach's Alpha ( $\alpha$ ), rho-A, and Composite Reliability (rho-c). All constructs demonstrate strong internal consistency, with values contentedly exceeding the 0.708 minimum acceptable threshold (Hair et al., 2019). These results confirm that confirms the internal consistency of our model and the items within each construct are consistently measuring the same underlying concept. While none of the composite reliability scores exceed 0.95 which would raise concerns about indicator redundancy. Therefore, these results (scores) are high enough to affirm the robustness of the measurement model.

Further, this study assessed the Heterotrait-Monotrait ratio (HTMT) to ascertain discriminant validity (Hair *et al.*, 2019). Results in Table 3 depicts that HTMT values were found to range from 0.698 to 0.879 complying with the maximum acceptable value of 0.900. Hence, verifying constructs' distinctiveness from one other. This study did not

consider observing the Fornell-Larcker criterion for evaluating discriminant validity due to the effectiveness of HTMT compared to the Fornell-Larcker criterion especially when evaluating complex models (Hair et al, 2019, Katekele, 2025).

There is no major concerns present at this stage. If the measurement models meet all the required criteria, researchers then need to assess the structural model (Hair et al., 2017). Therefore, this provides a solid foundation for proceeding to the structural model assessment.

#### 4.1.3 Structural Model Results

When the measurement model assessment is satisfactory, the next step in evaluating PLS-SEM results is assessing the structural model (Hair et al., 2019). In this particular case, after confirming the reliability and validity of the measurement model in this study, the structural model assessment is next assessed. The assessment model covers the collinearity,  $R^2$ , PLS prediction and path coefficient (Sarstedt et al., 2022).

Multicollinearity among study variables was assessed using the indicators' Variance Inflation Factor (VIF). The VIF values for all variables (from inner model and outer model) were below the conservative threshold of 3 (Hair et al., 2019). Model explanation power ( $R^2$ ) indicated that the studied model explains a substantial variance in brand trust 0.692; customer satisfaction 0.632; purchase intention 0.644 (Table 4). The predictive power analysis was conducted based on the main dependent variables and their respective indicators in a model. The predictive relevance of the constructs in the model ( $Q^2$ ) was confirmed, whereby all values were above 0 (Table 4). Further, a standardized root mean square residual (SRMR) value was obtained. The SRMR value was 0.069 lower than the threshold value of 0.080 (Sarstedt et al., 2021). These criteria indicate substantial predictive power in the study's model. This means that the difference between the observed and predicted association patterns is insignificant (Sarstedt et al., 2021); thus, the model satisfactorily represents the data (Table 4).

**Table 4**

*Established Special Indirect Relationships*

<i>Hypothesis</i>	$\beta$	<i>T</i>	<i>P-values</i>	<i>Decision</i>
<b>H1: PP -&gt; CS -&gt; BT</b>	0.030	9.587	0.000	<i>Supported</i>
<b>H2: CS -&gt; BT -&gt; PI</b>	0.048	10.610	0.000	<i>Supported</i>
<b>H3: SQ -&gt; CS -&gt; BT</b>	0.032	13.976	0.000	<i>Supported</i>
<b>H4: PP -&gt; CS -&gt; BT -&gt; PI</b>	0.024	7.612	0.000	<i>Supported</i>
<b>H5: SQ -&gt; CS -&gt; BT -&gt; PI</b>	0.032	8.563	0.000	<i>Supported</i>

Relationships are significant at  $p < .05$ ,  $\beta$ : Beta Coefficient; T: t-t-statistic; P: Probability (P) value.  $Q^2$ : BT (0.771); CS (0.789); PI (0.980),  $R^2$ : BT (0.692); CS (0.632), PI (0.644). Model fit: SRMR = 0.069.

The study hypotheses were tested with 10,000 subsamples, and a significant level of 0.05 was considered to evaluate all model paths. In the telecommunications sector, the study found that customers' perception of price fairness significantly and positively influences satisfaction, which in turn enhances trust in the brand. The statistically significant indirect effect ( $\beta = 0.030$ ,  $t = 9.587$ ,  $p = 0.000$ ) confirms that price alone does not directly build trust. Instead, when pricing is seen as fair and offers good value, it increases customer satisfaction, which then significantly contributes to trust formation. Thus, H1 is accepted. Customer satisfaction significantly and positively influences purchase intention, but this relationship is mediated by brand trust. The indirect effect ( $\beta = 0.048$ ,  $t = 10.610$ ,  $p = 0.000$ ) indicates that satisfaction alone does not directly lead to intention to purchase; rather, satisfaction significantly enhances trust, which then drives the behavioral intention to engage with the brand. Thus, H2 is accepted. Service quality significantly and positively influences customer satisfaction, which in turn significantly builds brand trust. The strong and statistically significant indirect effect ( $\beta = 0.032$ ,  $t = 13.976$ ,  $p = 0.000$ ) supports the conclusion that high service quality leads to satisfaction, and satisfaction significantly contributes to the formation of trust in the brand. Thus, H3 is accepted. The results confirm that perceived price significantly and positively influences purchase intention through the sequential mediation of customer satisfaction and brand trust. The statistically significant indirect effect ( $\beta = 0.024$ ,  $t = 7.612$ ,  $p = 0.000$ ) indicates that fair pricing leads to satisfaction, which then enhances trust, ultimately influencing purchase behavior. Thus, H4 is accepted. Service quality significantly and positively influences purchase intention via the dual mediators of customer satisfaction and brand trust. The indirect effect ( $\beta = 0.032$ ,  $t = 8.563$ ,  $p = 0.000$ ) demonstrates that strong service delivery leads to satisfaction, which enhances trust, which then significantly increases purchase intention. Thus, H5 is accepted.

#### 4.2 Discussion

The results examine the hypothesized relationships among brand trust, customer satisfaction, perceived price, service quality, and purchase intention, with a particular focus on their special indirect effects. Each relationship is evaluated in light of statistical significance, relevant theoretical frameworks, and prior research, offering a comprehensive understanding of consumer behavior in contemporary retail and service contexts.

The significant indirect relationship between perceived price and brand trust, mediated by customer satisfaction ( $\beta = 0.030$ ,  $T = 9.587$ ,  $p < 0.001$ ), supports the notion that customers' price evaluations significantly shape their satisfaction levels, which in turn influence trust in the brand. This finding aligns with Zeithaml et al. (2020), who emphasized that fair pricing enhances perceived value, thereby increasing satisfaction and trust. In the telecommunications sector, where price sensitivity is high, customers often gauge value based on the affordability and transparency of pricing structures (Kim et al., 2018). When pricing is perceived as fair, it fosters satisfaction, which serves as a foundation for trust development. This is consistent with Expectancy-Disconfirmation Theory (Oliver, 1980), as satisfaction arises when price expectations are met or exceeded.

The study found a strong indirect relationship between customer satisfaction and purchase intention through brand trust ( $\beta = 0.048$ ,  $T = 10.610$ ,  $p < 0.001$ ), suggesting that trust is a critical pathway linking satisfaction to behavioral intentions. This supports the theory of planned behavior (Ajzen, 1991), where trust acts as a normative belief that reinforces intention to purchase. Recent literature (e.g., Chen & Lin, 2019) also indicates that in service industries, especially telecommunications, brand trust is a vital post-satisfaction construct that enhances customers' willingness to engage in future transactions. Hence, satisfaction alone may not guarantee loyalty or purchase intention unless it is accompanied by a strong belief in the brand's credibility and reliability.

Service quality was shown to influence brand trust through the mediating effect of customer satisfaction ( $\beta = 0.032$ ,  $T = 13.976$ ,  $p < 0.001$ ), emphasizing the importance of delivering high-quality services to nurture trust via enhanced satisfaction. This relationship is grounded in the SERVQUAL model (Parasuraman et al., 1988), where dimensions like reliability, responsiveness, and assurance are directly linked to customer satisfaction. In the current digital telecom environment, timely service delivery and effective issue resolution are essential in shaping satisfaction (Nguyen & LeBlanc, 2021). Consequently, satisfaction cultivated through high service quality builds a favorable perception of the brand's integrity and competence, which in turn boosts trust.

This multi-stage mediation ( $\beta = 0.024$ ,  $T = 7.612$ ,  $p < 0.001$ ) indicates that perceived price impacts purchase intention through a sequential chain involving satisfaction and trust. This finding aligns with hierarchical models of consumer behavior (e.g., the Value-Satisfaction-Loyalty Chain), which posit that customers first evaluate economic value (price), then emotional value (satisfaction), followed by cognitive trust, before forming purchase intentions (Lemon & Verhoef, 2016; Wan Nawang et al., 2024). In the competitive telecom market, customers are influenced not only by price competitiveness but also by how that pricing leads to satisfaction and enhances trust. This layered relationship underscores the strategic role of pricing policies in driving long-term consumer behavior.

The findings support a significant multi-path mediation from service quality to purchase intention via satisfaction and brand trust ( $\beta = 0.032$ ,  $T = 8.563$ ,  $p < 0.001$ ). This demonstrates that high service quality initiates a cascading effect: it first satisfies customers, fosters trust, and ultimately drives intention to repurchase. This is consistent with Gronroos (2008), who posits that value creation in services hinges on perceived quality, which triggers satisfaction and subsequent behavioral intentions. Studies by Machelamba, (2022) and Bello et al. (2023) affirm that in telecom services, where switching costs are low, the interplay of service quality and trust is crucial in securing consumer loyalty and purchase intentions.

## V. CONCLUSION & RECOMMENDATIONS

### 5.1 Conclusion

This study provides compelling evidence on the complex, multi-layered relationships among perceived price (PP), service quality (SQ), customer satisfaction (CS), brand trust (BT), and purchase intention (PI) in the telecommunications sector. The results confirm that both perceived price and service quality significantly influence purchase intentions, not directly, but through sequential mediating effects of customer satisfaction and brand trust. Notably, brand trust emerges as a central mechanism linking satisfaction to behavioral outcomes, reinforcing its importance in relationship marketing. These findings emphasize that to drive purchase intentions effectively, telecommunications providers must not only offer competitive pricing and quality services but also cultivate customer satisfaction and foster trust in the brand. In today's competitive telecom market, these indirect pathways are essential for achieving long-term customer engagement and loyalty.

### 5.2 Recommendations

In this study, recommendations have been divided into two parts: the first part is directed toward telecommunication operators, and the second part is intended for policymakers in Tanzania. Starting with telecommunication operators in Tanzania, based on the finding that perceived price fairness influences customer satisfaction, which then builds brand trust and ultimately drives purchase intention, this study recommends that telecom companies should prioritize clear, fair, and consistent pricing practices. Due to the fact that telecom customers are highly price-sensitive, when pricing will be perceived to be fair, it would enhance satisfaction and ultimately build trust. The

study, therefore, emphasizes that companies should simplify pricing structures, ensure full transparency of charges, and avoid hidden fees or misleading promotions. In addition, tariff information should be easily accessible across multiple platforms in the industry. Secondly, if the findings depict that customer satisfaction is precedent of purchase intention only when trust is established, then this study recommends that telecom operators should not only focus on delivering service quality, but they should ensure service reliability, prompt complaint resolution, and strong customer support to build trust. Ensuring service quality especially in network stability, internet speed, and after-sales support will improve the magnitude of customer satisfaction and trust, and ultimately impact positively consumer purchase intention. Additionally, telecom operators should establish systems for ongoing customer feedback collection and integrate satisfaction and trust indicators into performance evaluations to strengthen customer loyalty over time.

**Recommendations for policymakers in Tanzania:** Based on the finding that service quality and perceived pricing influence purchase intention only through the mediating roles of customer satisfaction and brand trust, the study recommends that policymakers particularly the Tanzania Communications Regulatory Authority (TCRA) should enforce stronger regulations on pricing transparency and service quality. Telecom companies should offer clear and standardized pricing information to prevent consumer confusion and promote fair competition in the sector and prevent misleading claims. Additionally, introducing a national telecom customer satisfaction index would create a benchmark for performance and encourage providers to improve service quality. Finally, to strengthen consumer engagement, the government should implement digital literacy initiatives that educate users on pricing models, service terms, and how to assert their rights. These targeted measures will foster a more transparent, competitive, and customer-oriented telecommunications environment in Tanzania.

#### Disclosure statement

The author declares no conflict of interest.

#### Declaration of AI Usage

The author acknowledged that the AI tool for academic (Trinka) was used only for grammar checking, not for generating research findings. The author would like to take full responsibility for the content, analysis, and conclusions presented in this paper. The

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