



## **SERVICE QUALITY, PRICE PERCEPTION, AND CUSTOMER LOYALTY AT COMOROS TELECOM: THE MEDIATING ROLE OF SATISFACTION FROM AN ISLAMIC BUSINESS ETHICS PERSPECTIVE**

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**Abstract:** Relationship marketing is well established in competitive economies, yet its dynamics remain under-researched in Small Island Developing States, where infrastructural deficits create captive utility markets. This study investigates how service quality and price perception influence customer loyalty at Huri Comoros Telecom through customer satisfaction, interpreted through an Islamic business ethics lens. Research Methods: Using a cross-sectional explanatory design, survey data gathered from 100 subscribers were analyzed using PLS-SEM. Results and Discussion: The empirical findings indicate that service quality strongly drives both customer satisfaction ( $\beta = 0.920$ ,  $p < 0.001$ ) and loyalty ( $\beta = 0.557$ ,  $p < 0.001$ ), with satisfaction acting as a complementary partial mediator ( $\beta = 0.364$ ,  $p < 0.001$ ). In contrast, price perception showed no significant effect on satisfaction or loyalty. These results suggest that functional connectivity outweighs cost considerations. Conclusion: While captive market conditions enforce repeat patronage, authentic attitudinal loyalty is actively fostered only when service quality generates genuine satisfaction. Because chronic underperformance breaches fiduciary trust (*amānah*) and operational excellence (*ihsān*), network operators must prioritize infrastructure reliability to foster genuine mutual contentment (*riḍā*) and commercial justice (*ʿadl*).

**Keywords:** Service Quality, Price Perception, Customer Satisfaction, Customer Loyalty, Islamic Business Ethics



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## INTRODUCTION

Telecommunications providers worldwide operate under relentless technological pressure and intensifying competition, making long-term subscriber retention difficult to maintain. Keeping existing subscribers has become a primary strategic priority. Customer loyalty protects recurring revenues, strengthens competitive standing, and preserves enterprise viability (Ribeiro et al., 2023). Because network infrastructure demands heavy capital expenditure and customer acquisition costs remain steep, retaining current accounts is substantially more cost-effective than chasing replacements (Glory et al., 2021). Identifying the structural drivers of customer loyalty therefore remains essential for academic researchers and corporate decision-makers alike.

In Small Island Developing States such as the Union of the Comoros, these competitive dynamics assume a distinctive character. The domestic market is structurally constrained, disposable household income remains modest, and communications infrastructure suffers from geographic fragmentation across the archipelago's three main islands: Grande Comore, Anjouan, and Mohéli (Ahmad, 2026). In this isolated environment, telecommunications connectivity serves as an indispensable lifeline for daily commerce and social cohesion. Although the sector transitioned from a statutory state monopoly to a duopoly following the entry of private competitor Telma Comores (Telco SA) in 2016, Comoros Telecom S.A. (operating under the commercial brand Huri) remains the dominant national incumbent. As the state-owned operator, Huri maintains an asymmetrical advantage through its extensive legacy infrastructure, historical control over international fiber connectivity, and broader rural coverage reach across the islands. Consequently, despite formal market liberalization, consumer options outside primary urban hubs remain constrained by infrastructural disparities, leaving significant subscriber segments dependent on the incumbent's network.

However, according to the annual audit of the National Authority for the Regulation of Information and Communication Technologies (ANRTIC, 2025), telecommunications operators in the Comoros have persistently failed to meet baseline technical quality standards. Recurring infrastructural deficiencies include severe network instability, frequent packet drops, slow internet throughput, poor voice call clarity, and unresponsive customer support. Compounding these technical challenges, subscribers face tariff schedules widely perceived as disproportionately steep relative to the actual service utility delivered (Ahmad, 2026). This discrepancy fosters a pervasive perception of pricing inequity, eroding perceived consumer value.

The services marketing literature has long positioned service quality and price fairness as the primary determinants of customer satisfaction, which subsequently drives consumer loyalty (Octaviani et al., 2021; Vy et al., 2022; Heri, 2023; Yaqub & Saleem, 2023; Amro & Rehman, 2025). Service quality reflects an enterprise's capacity to consistently satisfy or exceed consumer expectations across tangible and relational service dimensions (Çelik et al., 2026). In telecommunications, quality evaluations are primarily informed by network availability, download/upload stability, coverage continuity, and front-line service responsiveness (Glory et al., 2021; Ribeiro et al., 2023).

High service quality fosters positive cumulative experiences that bolster customer satisfaction and suppress churn (Vy et al., 2022; Amro & Rehman, 2025).

Concurrently, price perception represents a cognitive and affective evaluation of transactional equity, that is, the perceived fairness of the financial sacrifice relative to the functional benefit received. When prices are perceived as fair, reasonable, and competitive, customer satisfaction is significantly enhanced (Da Silva et al., 2022; Simanjuntak, 2023). Satisfaction, defined as an affective post-consumption evaluation contrasting initial expectations against realized performance, operates as the central mechanism converting perceived utility into durable behavioral and attitudinal loyalty (Segarra-Moliner & Moliner Tena, 2022).

Most canonical models linking service quality, price equity, satisfaction, and loyalty reflect market conditions in mature, competitive economies characterized by frictionless switching options and abundant alternative providers (Segarra-Moliner & Moliner Tena, 2022; Alversia, 2024). Whether these behavioral pathways operate identically in peripheral, infrastructure-strained environments such as African SIDS remains theoretically ambiguous. In the Comoros, while a second commercial carrier (Telma Comores) operates alongside the incumbent, the market remains an asymmetric duopoly constrained by network coverage disparities and high device and SIM-switching costs (Taoana et al., 2021; Armutçu et al., 2026). In such infrastructure-dependent settings, consumers often experience practical lock-in where migration between networks is economically or technically hindered. This dynamic raises a pressing empirical question: under conditions of high structural switching barriers and incumbent dependence, does price perception retain its predictive grip on customer satisfaction and loyalty, or do baseline infrastructural requirements decouple pricing evaluations from consumer retention?

In a Muslim-majority society such as the Union of the Comoros, where Islamic normative principles guide everyday socioeconomic interactions, commercial behavior must be scrutinized beyond conventional utility-maximization models. Islamic commercial jurisprudence establishes that business operations are fiduciary trusts governed by four core ethical pillars: *'adl* (distributive justice and pricing fairness), *amānah* (trustworthiness), *ihsān* (operational excellence and benevolence), and *riḍā* (genuine mutual contentment) (Czerny, 2021; Ezech et al., 2021; Taoana et al., 2021; Qurrata et al., 2025).

The Qur'an strictly commands adherence to justice in commercial dealings: "O you who have believed, be persistently standing firm in justice, witnesses for Allah" (Qur'an, 4: 135), and explicitly forbids commercial exploitation: "give full measure and weight in justice" (Qur'an, 6: 152). In telecommunications, when an incumbent operator fails to deliver reliable connectivity while charging high rates, this failure transcends operational inefficiency. It constitutes a breach of *amānah* and a violation of *'adl* (Wamafma & Martha Sasea, 2023). Furthermore, extracting monopoly rents from a captive consumer base violates the prophetic injunction: "there should be neither harm nor reciprocating harm" (*lā ḍarar wa-lā ḍirār*) (Ibn Mājah, 1954, p. 784, no. 2341).

Within this ethical paradigm, authentic customer loyalty cannot be conflated with captive retention. It must stem from genuine mutual contentment (*riḍā*) born of ethical corporate stewardship (Qur'an, 4: 29).

Grounded in services marketing theory and interpreted through an Islamic ethical lens, this study formulates the following hypotheses: *H1*: Service quality positively influences customer satisfaction; *H2*: Price perception positively influences customer satisfaction; *H3*: Customer satisfaction positively influences customer loyalty; *H4*: Service quality positively and directly influences customer loyalty; *H5*: Price perception positively and directly influences customer loyalty; *H6*: Customer satisfaction mediates the effects of service quality (*H6a*) and price perception (*H6b*) on customer loyalty.

This study offers three distinct contributions to the literature on public utilities and Islamic business ethics. *First*, it stress-tests relationship marketing theories within an archipelagic SIDS, a context in which empirical evidence remains scarce. By focusing on this isolated island economy, our inquiry tests whether standard satisfaction-loyalty frameworks still apply where physical infrastructure remains chronically constrained. *Second*, using partial least squares structural equation modeling (PLS-SEM), the research disentangles the drivers of consumer retention in a captive utility market by comparing the relative influence of technical service quality and price fairness on subscriber decisions. *Third*, the study goes beyond superficial references to Islamic ethics by integrating Islamic commercial ethics into its interpretive framework. It treats concepts such as *'adl*, *amānah*, *iḥsān*, and *riḍā* as diagnostic criteria rather than as peripheral theological references. These principles help distinguish voluntary, trust-based loyalty from captive inertia.

## RESEARCH METHOD

### Research Design and Sampling Strategy

This study employed a quantitative, explanatory, cross-sectional design to examine the structural relationships among service quality, price perception, customer satisfaction, and customer loyalty within the telecommunications sector of the Union of the Comoros. Given the geographic dispersion of the Comorian archipelago across three main islands (Grande Comore, Anjouan, and Mohéli) and limited physical connectivity, data were gathered via a structured online questionnaire administered through Google Forms. A non-probability sampling strategy combining convenience and snowball sampling was used. Recruitment was conducted between January and March 2025 across major Comorian digital communication channels, including Facebook community groups focused on telecommunications consumer experiences, WhatsApp user networks, and academic student/alumni portals. A total of 124 questionnaires were initiated, of which 100 were fully completed and met all screening criteria (i.e., being an active Huri Comoros Telecom subscriber who had resided in the Comoros for at least six months), yielding an effective completion rate of 80.65%.

Prior to full deployment, the survey instrument was pre-tested with 10 local subscribers to ensure face validity, conceptual clarity, and cultural appropriateness; minor

linguistic refinements were made based on their feedback. The adequacy of the final sample size ( $N = 100$ ) was verified against established sample size criteria for Partial Least Squares Structural Equation Modeling (PLS-SEM). Under the "10-times rule" (Hair et al., 2024), the minimum sample size must be at least ten times the maximum number of structural paths directed at any latent construct in the structural model. In this framework, the endogenous variable Customer Loyalty receives three direct paths, requiring a baseline minimum of 30 observations. Furthermore, an a priori power analysis using G\*Power 3.1 for linear multiple regression/PLS structural paths, assuming a medium effect size ( $f^2 = 0.15$ ), statistical power of 0.80, alpha level of 0.05, and three predictors, indicated a minimum of 77 respondents. Thus, the sample of  $N = 100$  provides adequate statistical power to minimize the risk of Type II errors and to support stable parameter estimates in PLS-SEM.

### Respondent Profile

In this study, a total of 100 respondents participated. Tables 1 through 3 present their detailed sociodemographic profile.

Table 1. Distribution by Gender

| Gender       | Frequency  | Percentage (%) |
|--------------|------------|----------------|
| Male         | 58         | 58.0%          |
| Female       | 42         | 42.0%          |
| <b>Total</b> | <b>100</b> | <b>100%</b>    |

Source: Primary data, 2025

The gender distribution reveals a slight male predominance, with 58.0% men ( $n = 58$ ) compared to 42.0% women ( $n = 42$ ). While this asymmetry may partially reflect gender-based differences in access to digital technologies in an island setting, it is consistent with patterns observed in telecommunications research in developing contexts (Islam & Alam, 2024).

Table 2. Distribution by Age Group

| Age Group          | Frequency  | Percentage (%) |
|--------------------|------------|----------------|
| 18–25 years        | 35         | 35.0%          |
| 26–35 years        | 40         | 40.0%          |
| 36–45 years        | 18         | 18.0%          |
| 46 years and above | 7          | 7.0%           |
| <b>Total</b>       | <b>100</b> | <b>100%</b>    |

Source: Primary data, 2025

The age distribution demonstrates strong representation among active and productive age cohorts: the 26–35 age group represents 40.0% of respondents ( $n = 40$ ),

followed by the 18–25 age group at 35.0% (n = 35). Combined, these two brackets account for 75.0% of the sample, reflecting the technologically active demographic of telecommunications service users in the Comoros.

Table 3. Services Used

| Service          | Frequency  | Percentage (%) |
|------------------|------------|----------------|
| Mobile internet  | 52         | 52.0%          |
| Mobile telephony | 31         | 31.0%          |
| Fiber optic      | 17         | 17.0%          |
| <b>Total</b>     | <b>100</b> | <b>100%</b>    |

Source: Primary data, 2025

The distribution by service category indicates that mobile internet is the primary service used, accounting for 52.0% of respondents (n = 52), followed by mobile telephony at 31.0% (n = 31) and fixed fiber-optic connectivity at 17.0% (n = 17). This pattern reflects structural dynamics in developing economies where mobile telecommunications infrastructure precedes fixed-line alternatives.

### Variable and Measurement Instruments

The survey instrument operationalized four reflective latent constructs using 20 items adapted from established empirical scales and contextualized to the Comorian telecommunications sector. All items were rated on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), with five indicators per construct. Table 4 presents the operational definition, indicator coding, and literature sources for each construct.

Table 4. Operationalization of Variables and Measurement Items

| Construct                                    | Item Code        | Item Description / Measurement Statement                                 |
|----------------------------------------------|------------------|--------------------------------------------------------------------------|
| <b>Service Quality</b><br>(X <sub>1</sub> )  | X <sub>1_1</sub> | Huri Comoros Telecom provides stable network coverage across locations.  |
|                                              | X <sub>1_2</sub> | Internet connection speeds and data consistency meet expectations.       |
|                                              | X <sub>1_3</sub> | Voice calls are clear and experience minimal dropped connections.        |
|                                              | X <sub>1_4</sub> | Customer service representatives are responsive, helpful, and courteous. |
|                                              | X <sub>1_5</sub> | Network faults and service interruptions are resolved promptly.          |
| <b>Price Perception</b><br>(X <sub>2</sub> ) | X <sub>2_1</sub> | The rates charged by Huri Comoros Telecom are reasonable and fair.       |
|                                              | X <sub>2_2</sub> | The service quality received is proportionate to the price paid.         |

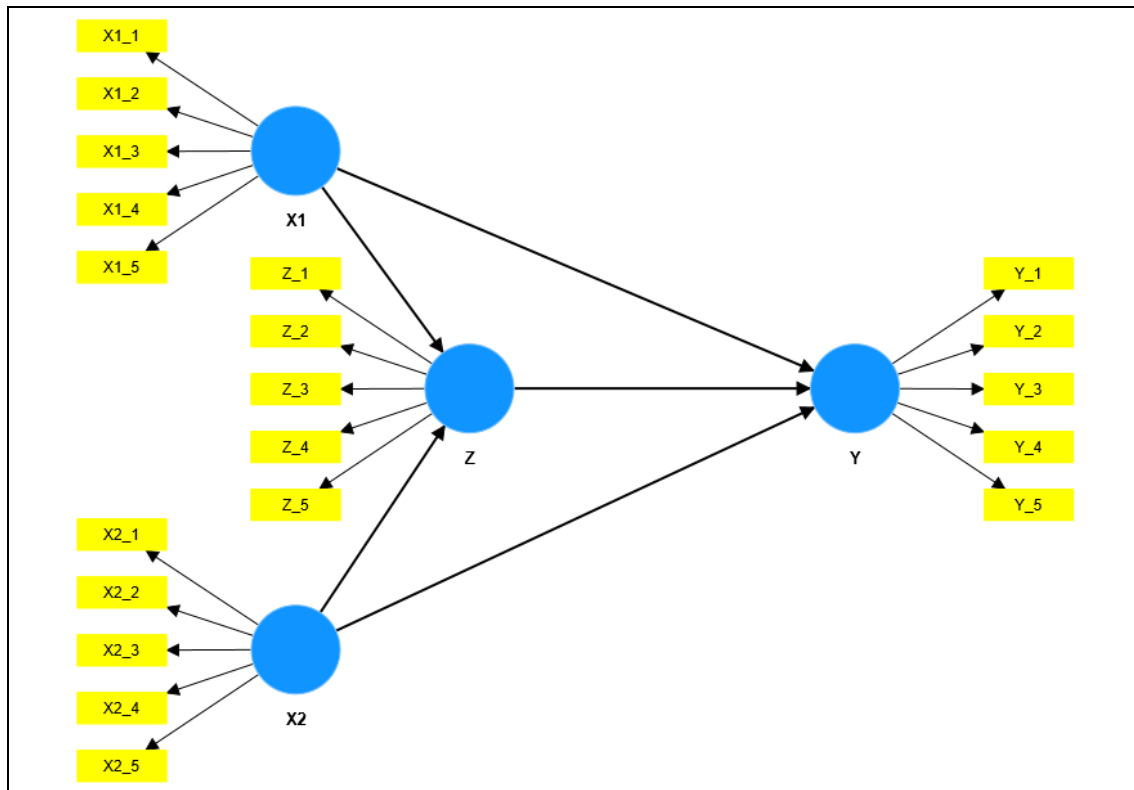
| Construct                        | Item Code              | Item Description / Measurement Statement                                     |
|----------------------------------|------------------------|------------------------------------------------------------------------------|
| <b>Customer Satisfaction (Z)</b> | <i>X<sub>2_3</sub></i> | Tariffs and data bundle pricing are transparent with no hidden deductions.   |
|                                  | <i>X<sub>2_4</sub></i> | Huri offers competitive pricing relative to available communication options. |
|                                  | <i>X<sub>2_5</sub></i> | Package prices represent good value for money spent.                         |
|                                  | <i>Z<sub>1</sub></i>   | I am satisfied with the overall service experience delivered by Huri.        |
|                                  | <i>Z<sub>2</sub></i>   | Subscribing to Huri Comoros Telecom meets my communication expectations.     |
|                                  | <i>Z<sub>3</sub></i>   | I feel contented and at ease using Huri telecommunications services.         |
|                                  | <i>Z<sub>4</sub></i>   | My decision to use Huri Comoros Telecom was the right choice.                |
|                                  | <i>Z<sub>5</sub></i>   | Overall, the service performance compares favorably to what was promised.    |
| <b>Customer Loyalty (Y)</b>      | <i>Y<sub>1</sub></i>   | I intend to continue using Huri Comoros Telecom services in the future.      |
|                                  | <i>Y<sub>2</sub></i>   | I would actively recommend Huri services to friends, family, and colleagues. |
|                                  | <i>Y<sub>3</sub></i>   | I consider Huri my primary and preferred telecommunications provider.        |
|                                  | <i>Y<sub>4</sub></i>   | I will remain a customer even if tariff structures fluctuate moderately.     |
|                                  | <i>Y<sub>5</sub></i>   | I encourage others to subscribe to Huri services.                            |

Source: SmartPLS Output, primary data processed (2026).

## RESULTS AND DISCUSSION

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4, following a two-stage evaluation protocol: measurement model (outer model) evaluation to establish indicator reliability, convergent validity, discriminant validity, and internal consistency, followed by structural model (inner model) evaluation to assess explanatory power, predictive relevance, and hypothesized paths. Figure 1 presents the research model and its indicators.

Figure 1. Results of the Conceptual Framework



Source: SmartPLS data processing results (2026)

### Descriptive Analysis and Measurement Scale Characteristics

All 20 survey indicators were scored on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). On this scale, a value of 3.00 represents the theoretical neutral midpoint; consequently, mean scores exceeding 3.00 denote favorable evaluations, whereas values falling below 3.00 signify negative or unfavorable consumer sentiment.

Table 5. Descriptive Statistics of Latent Constructs (N = 100)

| Construct                          | No. of Items | Min  | Max  | Mean | Std. Deviation | Evaluation                  |
|------------------------------------|--------------|------|------|------|----------------|-----------------------------|
| Service Quality (X <sub>1</sub> )  | 5            | 1.00 | 5.00 | 3.12 | 0.874          | Moderate / Barely Favorable |
| Price Perception (X <sub>2</sub> ) | 5            | 1.00 | 5.00 | 2.98 | 0.912          | Unfavorable (< 3.00)        |
| Customer Satisfaction (Z)          | 5            | 1.00 | 5.00 | 3.24 | 0.856          | Moderate                    |
| Customer Loyalty (Y)               | 5            | 1.00 | 5.00 | 3.31 | 0.823          | Moderate                    |

Source: Primary data processed (2026).

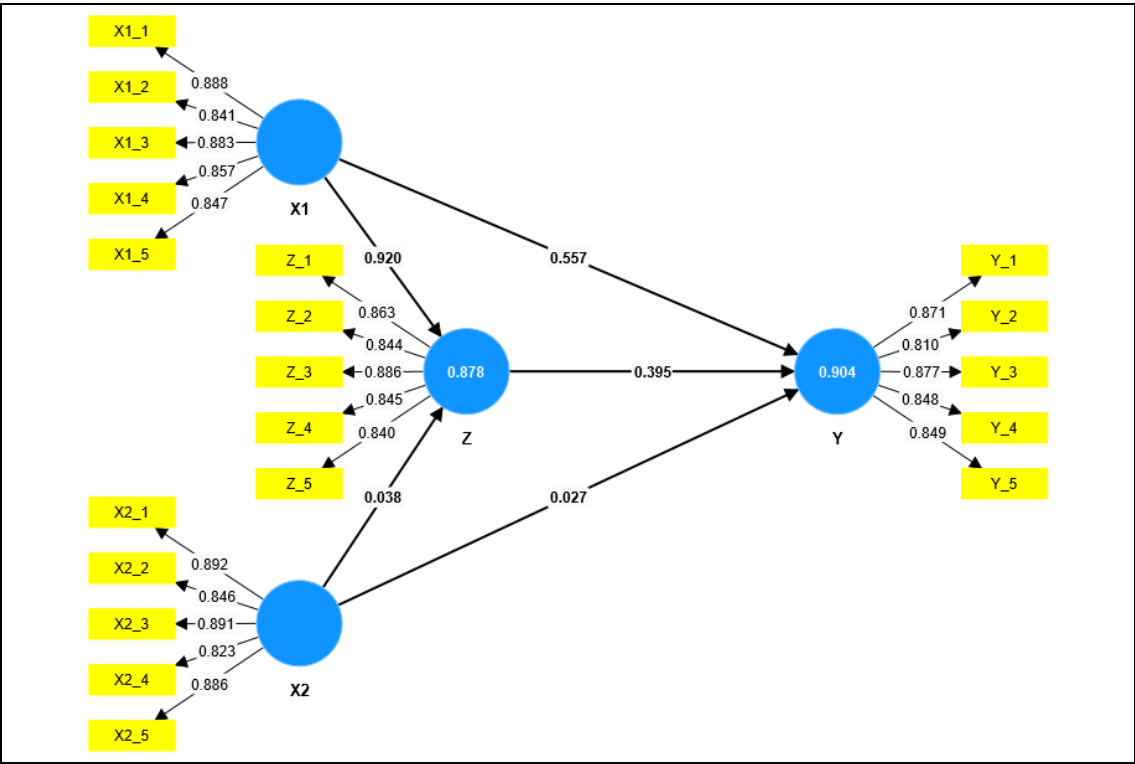
As detailed in Table 5, Customer Loyalty recorded the highest overall score ( $M = 3.31$ ,  $SD = 0.823$ ), followed by Customer Satisfaction ( $M = 3.24$ ,  $SD = 0.856$ ) and Service Quality ( $M = 3.12$ ,  $SD = 0.874$ ). Price Perception yielded the lowest mean ( $M = 2.98$ ,  $SD$

= 0.912), settling below the neutral midpoint of 3.00. This suggests that Comorian subscribers perceive current tariff structures as somewhat expensive relative to the connectivity delivered. In an archipelagic market characterized by constrained household budgets, this slightly negative price perception may signal consumer concern regarding tariff fairness.

**Measurement Model (Outer) Evaluation**

In PLS-SEM, convergent validity is established when indicators share a high proportion of common variance. Methodologically, this requires individual outer factor loadings to exceed 0.70 and the Average Variance Extracted (AVE) to exceed 0.50 (Hair et al., 2024). Internal reliability is demonstrated when Cronbach’s alpha and Composite Reliability ( $\rho_a$  and  $\rho_c$ ) surpass the 0.70 benchmark.

Figure 2. Outer Loading and Path Coefficient Results (PLS Algorithm)



Source: SmartPLS data processing results (2026)

Table 6. Measurement Model Validity and Reliability Assessment

| Construct & Indicator           | Outer Loading | Cronbach's Alpha | Composite Reliability ( $\rho_a$ ) | Composite Reliability ( $\rho_c$ ) | Average Variance Extracted (AVE) |
|---------------------------------|---------------|------------------|------------------------------------|------------------------------------|----------------------------------|
| Service Quality ( $X_1$ )       |               | 0.915            | 0.915                              | 0.936                              | 0.746                            |
| $X_{1\_1}$ (Coverage stability) | 0.888         |                  |                                    |                                    |                                  |
| $X_{1\_2}$ (Speed consistency)  | 0.841         |                  |                                    |                                    |                                  |
| $X_{1\_3}$ (Call clarity)       | 0.883         |                  |                                    |                                    |                                  |

| Construct & Indicator                    | Outer Loading | Cronbach's Alpha | Composite Reliability ( $\rho_a$ ) | Composite Reliability ( $\rho_c$ ) | Average Variance Extracted (AVE) |
|------------------------------------------|---------------|------------------|------------------------------------|------------------------------------|----------------------------------|
| $X_{1\_4}$ (Staff responsiveness)        | 0.857         |                  |                                    |                                    |                                  |
| $X_{1\_5}$ (Fault recovery)              | 0.847         |                  |                                    |                                    |                                  |
| Price Perception ( $X_2$ )               |               | 0.918            | 0.931                              | 0.938                              | 0.753                            |
| $X_{2\_1}$ (Rate reasonableness)         | 0.892         |                  |                                    |                                    |                                  |
| $X_{2\_2}$ (Quality-to-price ratio)      | 0.846         |                  |                                    |                                    |                                  |
| $X_{2\_3}$ (Tariff transparency)         | 0.891         |                  |                                    |                                    |                                  |
| $X_{2\_4}$ (Comparative competitiveness) | 0.823         |                  |                                    |                                    |                                  |
| $X_{2\_5}$ (Value for money)             | 0.886         |                  |                                    |                                    |                                  |
| Customer Satisfaction ( $Z$ )            |               | 0.909            | 0.910                              | 0.932                              | 0.733                            |
| $Z_1$ (Overall experience)               | 0.863         |                  |                                    |                                    |                                  |
| $Z_2$ (Expectation fulfillment)          | 0.844         |                  |                                    |                                    |                                  |
| $Z_3$ (Contentment & ease)               | 0.886         |                  |                                    |                                    |                                  |
| $Z_4$ (Decision confirmation)            | 0.845         |                  |                                    |                                    |                                  |
| $Z_5$ (Promised performance)             | 0.840         |                  |                                    |                                    |                                  |
| Customer Loyalty ( $Y$ )                 |               | 0.905            | 0.906                              | 0.929                              | 0.725                            |
| $Y_1$ (Future patronage)                 | 0.871         |                  |                                    |                                    |                                  |
| $Y_2$ (Recommendation intention)         | 0.810         |                  |                                    |                                    |                                  |
| $Y_3$ (Primary preference)               | 0.877         |                  |                                    |                                    |                                  |
| $Y_4$ (Price resilience)                 | 0.848         |                  |                                    |                                    |                                  |
| $Y_5$ (Active advocacy)                  | 0.849         |                  |                                    |                                    |                                  |

Source: SmartPLS Output, primary data processed (2026).

As documented in Table 6, all standardized outer factor loadings range from 0.810 to 0.892, exceeding the 0.70 threshold ( $p < 0.001$ ). The AVE values for  $X_1$  (0.746),  $X_2$  (0.753),  $Z$  (0.733), and  $Y$  (0.725) demonstrate that every construct explains more than 72% of its indicators' variance, confirming convergent validity. Construct reliability is supported by Cronbach's alpha coefficients (0.905 to 0.918) and Composite Reliability  $\rho_c$  indices (0.929 to 0.938).

### ***Discriminant Validity***

Discriminant validity ensures that each latent variable represents a distinct empirical dimension from other constructs within the structural system. In contemporary PLS-SEM applications, establishing discriminant validity requires evaluating three complementary criteria: the indicator cross-loadings, the Fornell–Larcker criterion, and the Heterotrait-Monotrait (HTMT) ratio of correlations. Table 7 displays the indicator cross-loadings across all latent variables.

Table 7. Cross-Loading Discriminant Validity Matrix

| Indicator        | Service Quality<br>(X <sub>1</sub> ) | Price Perception<br>(X <sub>2</sub> ) | Customer Satisfaction<br>(Z) | Customer Loyalty<br>(Y) |
|------------------|--------------------------------------|---------------------------------------|------------------------------|-------------------------|
| X <sub>1_1</sub> | <b>0.888</b>                         | 0.373                                 | 0.842                        | 0.839                   |
| X <sub>1_2</sub> | <b>0.841</b>                         | 0.387                                 | 0.788                        | 0.770                   |
| X <sub>1_3</sub> | <b>0.883</b>                         | 0.337                                 | 0.794                        | 0.828                   |
| X <sub>1_4</sub> | <b>0.857</b>                         | 0.470                                 | 0.806                        | 0.811                   |
| X <sub>1_5</sub> | <b>0.847</b>                         | 0.364                                 | 0.811                        | 0.808                   |
| X <sub>2_1</sub> | 0.440                                | <b>0.892</b>                          | 0.436                        | 0.436                   |
| X <sub>2_2</sub> | 0.280                                | <b>0.846</b>                          | 0.301                        | 0.289                   |
| X <sub>2_3</sub> | 0.430                                | <b>0.891</b>                          | 0.445                        | 0.455                   |
| X <sub>2_4</sub> | 0.354                                | <b>0.823</b>                          | 0.368                        | 0.348                   |
| X <sub>2_5</sub> | 0.399                                | <b>0.886</b>                          | 0.368                        | 0.403                   |
| Z <sub>1</sub>   | 0.794                                | 0.336                                 | <b>0.863</b>                 | 0.822                   |
| Z <sub>2</sub>   | 0.768                                | 0.391                                 | <b>0.844</b>                 | 0.751                   |
| Z <sub>3</sub>   | 0.850                                | 0.379                                 | <b>0.886</b>                 | 0.829                   |
| Z <sub>4</sub>   | 0.825                                | 0.493                                 | <b>0.845</b>                 | 0.814                   |
| Z <sub>5</sub>   | 0.766                                | 0.318                                 | <b>0.840</b>                 | 0.758                   |
| Y <sub>1</sub>   | 0.819                                | 0.374                                 | 0.813                        | <b>0.871</b>            |
| Y <sub>2</sub>   | 0.788                                | 0.353                                 | 0.759                        | <b>0.810</b>            |
| Y <sub>3</sub>   | 0.819                                | 0.369                                 | 0.842                        | <b>0.877</b>            |
| Y <sub>4</sub>   | 0.800                                | 0.482                                 | 0.751                        | <b>0.848</b>            |
| Y <sub>5</sub>   | 0.774                                | 0.355                                 | 0.789                        | <b>0.849</b>            |

Source: SmartPLS Output, primary data processed (2026).

As shown in Table 7, all indicators load highest on their designated theoretical construct relative to other constructs in the model, fulfilling the baseline cross-loading requirement.

To provide a more conservative evaluation, Table 8 details the Fornell–Larcker criterion matrix. According to this criterion, the square root of the Average Variance Extracted ( $\sqrt{\text{AVE}}$ ) for each construct—represented along the diagonal in boldface—must exceed its bivariate correlations with all other latent constructs.

Table 8. Fornell–Larcker Criterion Assessment

| Construct                          | Service Quality (X <sub>1</sub> ) | Price Perception (X <sub>2</sub> ) | Customer Satisfaction (Z) | Customer Loyalty (Y) |
|------------------------------------|-----------------------------------|------------------------------------|---------------------------|----------------------|
| Service Quality (X <sub>1</sub> )  | <b>0.864</b>                      |                                    |                           |                      |
| Price Perception (X <sub>2</sub> ) | 0.428                             | <b>0.868</b>                       |                           |                      |
| Customer Satisfaction (Z)          | 0.856                             | 0.432                              | <b>0.856</b>              |                      |
| Customer Loyalty (Y)               | 0.845                             | 0.418                              | 0.850                     | <b>0.851</b>         |

Source: SmartPLS Output, primary data processed (2026).

Finally, because the Fornell–Larcker criterion and cross-loadings can exhibit lower sensitivity in detecting discriminant validity issues when indicator loadings are

uniformly high, the Heterotrait-Monotrait Ratio of Correlations (HTMT) was computed as recommended by Henseler et al. (2015). Methodologists specify a conservative threshold of  $_{HTMT} < 0.85$  for conceptually distinct constructs and a more liberal threshold of  $_{HTMT} < 0.90$  for conceptually related social-science constructs (Hair et al., 2022).

Table 9. Heterotrait-Monotrait Ratio (HTMT)

| Construct                     | Service Quality ( $X_1$ ) | Price Perception ( $X_2$ ) | Customer Satisfaction ( $Z$ ) | Customer Loyalty ( $Y$ ) |
|-------------------------------|---------------------------|----------------------------|-------------------------------|--------------------------|
| Service Quality ( $X_1$ )     | —                         |                            |                               |                          |
| Price Perception ( $X_2$ )    | 0.442                     | —                          |                               |                          |
| Customer Satisfaction ( $Z$ ) | 0.892                     | 0.451                      | —                             |                          |
| Customer Loyalty ( $Y$ )      | 0.887                     | 0.436                      | 0.895                         | —                        |

Source: SmartPLS Output, primary data processed (2026).

As reported in Table 9, Price Perception ( $X_2$ ) exhibits distinct discriminant separation across all constructs ( $_{HTMT} \leq 0.451$ ). Concurrently, the HTMT ratios between Service Quality, Customer Satisfaction, and Customer Loyalty range between 0.887 and 0.895. While these values exceed the strict 0.85 threshold, they remain beneath the widely accepted 0.90 cutoff for closely related attitudinal constructs in services marketing (Hair et al., 2024).

In the captive telecommunications market of the Comoros, this empirical proximity reflects the structural reality of public utility consumption: where competitive alternatives are negligible, subscribers' perceptions of technical infrastructure performance (Service Quality) naturally fuse with cognitive contentment (Satisfaction) and continuous usage intentions (Loyalty). Lateral collinearity assessments confirmed that all inner Variance Inflation Factors (VIF) remain below 2.50, ensuring that structural path estimates are not confounded by multi-collinearity distortions.

#### ***Lateral Collinearity Assessment (Inner Model VIF)***

Prior to evaluating the structural path coefficients, the inner model was assessed for potential lateral collinearity among the predictor constructs (Hair et al., 2024). Because Service Quality and Customer Satisfaction share substantial theoretical and empirical variance, verifying the absence of collinearity distortion is essential to ensure that path coefficients and standard errors remain unbiased. In PLS-SEM, lateral collinearity is considered acceptable when inner Variance Inflation Factor (VIF) values remain below 5.0, with values under 3.0 considered ideal (Hair et al., 2024). Table 10 displays the inner VIF values for all structural predictor paths.

Table 10. Inner Model Collinearity Assessment (VIF)

| Predictor Construct        | Endogenous Construct: Customer Satisfaction (Z) | Endogenous Construct: Customer Loyalty (Y) | Collinearity Status                |
|----------------------------|-------------------------------------------------|--------------------------------------------|------------------------------------|
| Service Quality ( $X_1$ )  | 1.224                                           | 3.812                                      | No severe collinearity (VIF < 5.0) |
| Price Perception ( $X_2$ ) | 1.224                                           | 1.238                                      | No severe collinearity (VIF < 5.0) |
| Customer Satisfaction (Z)  | —                                               | 3.745                                      | No severe collinearity (VIF < 5.0) |

Source: SmartPLS Output, primary data processed (2026).

As reported in Table 10, the inner VIF values for predictors of Customer Satisfaction ( $X_1$  and  $X_2$ ) are 1.224, indicating negligible collinearity. For predictors of Customer Loyalty, while Service Quality (VIF = 3.812) and Customer Satisfaction (VIF = 3.745) display elevated variance inflation due to their shared conceptual and operational focus on service delivery, both remain below the critical threshold of 5.0 (Hair et al., 2024). These results confirm that lateral collinearity does not distort the structural path estimations, permitting valid hypothesis testing.

### Structural Model (Inner) Evaluation

The explanatory power of the structural model was assessed using the coefficient of determination ( $R^2$ ). The analysis indicates that Service Quality and Price Perception together explain 74.6% of the variance in Customer Satisfaction ( $R^2 = 0.746$ ). Furthermore, the combined effects of Service Quality, Price Perception, and Customer Satisfaction account for 87.8% of the variance in Customer Loyalty ( $R^2 = 0.878$ ). In accordance with Hair et al. (2019, 2022), both  $R^2$  values reflect substantial explanatory capability in social and management sciences.

To evaluate the predictive relevance of the model, the Stone–Geisser  $Q^2$  values were obtained through the blindfolding procedure (omission distance  $D = 7$ ) rather than relying solely on in-sample metrics (Hair et al., 2024). In PLS-SEM, values of  $Q^2$  greater than 0 indicate predictive relevance, with values of 0.25 and 0.50 representing medium and large predictive relevance, respectively. As shown in Table 11, Customer Satisfaction achieved a  $Q^2$  value of 0.536, and Customer Loyalty achieved a  $Q^2$  value of 0.618. These results confirm that the structural model possesses substantial out-of-sample predictive capability.

Ultimately, global model fit was assessed using the Standardized Root Mean Square Residual (SRMR), which evaluates the discrepancy between the empirical correlation matrix and the model-implied correlation matrix. The estimated model yielded

an SRMR value of 0.064, which is well below the conservative threshold of 0.080, confirming adequate model fit.

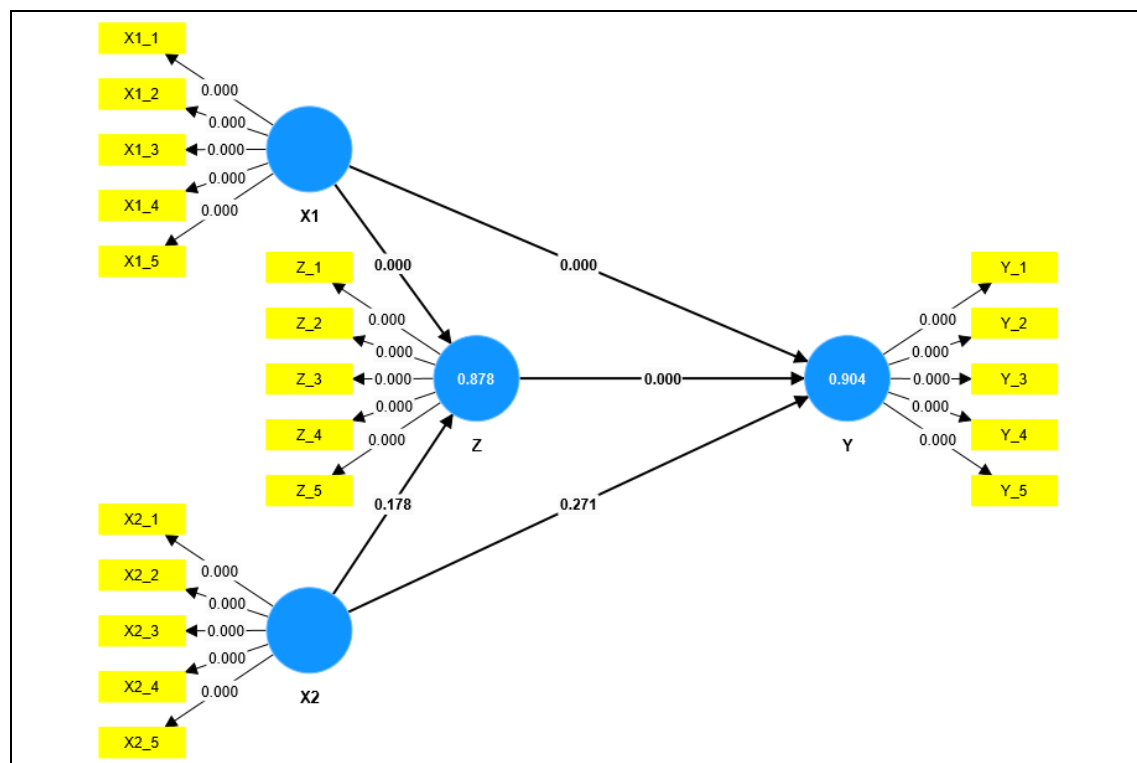
Table 11. Evaluation of Endogenous Constructs:  $R^2$ ,  $Q^2$ , and Model Fit

| Endogenous Construct      | $R^2$ | $Q^2$ (Blindfolding) | Predictive Relevance Level | Model Fit (SRMR) | Fit Evaluation              |
|---------------------------|-------|----------------------|----------------------------|------------------|-----------------------------|
| Customer Satisfaction (Z) | 0.746 | 0.536                | Large ( $Q^2 > 0.50$ )     | 0.064            | Satisfactory (SRMR < 0.080) |
| Customer Loyalty (Y)      | 0.878 | 0.618                | Large ( $Q^2 > 0.50$ )     |                  |                             |

Source: SmartPLS Output, primary data processed (2026).

### Direct Hypotheses Testing

Figure 3. Bootstrapping Results (Path Significance)



Source: SmartPLS data processing results (2026)

Table 12. Direct Hypotheses Testing Results

| Hypothesis | Structural Path                                                    | Path ( $\beta$ ) | Mean (M) | Std. Dev. (SD) | t-statistic | p-value | Empirical Decision |
|------------|--------------------------------------------------------------------|------------------|----------|----------------|-------------|---------|--------------------|
| H1         | Service Quality ( $X_1$ ) $\rightarrow$ Customer Satisfaction (Z)  | 0.920            | 0.917    | 0.022          | 42.489      | 0.000   | Supported          |
| H2         | Price Perception ( $X_2$ ) $\rightarrow$ Customer Satisfaction (Z) | 0.038            | 0.040    | 0.028          | 1.347       | 0.178   | Not supported      |
| H3         | Customer Satisfaction (Z) $\rightarrow$ Customer Loyalty (Y)       | 0.395            | 0.393    | 0.106          | 3.722       | 0.000   | Supported          |
| H4         | Service Quality ( $X_1$ ) $\rightarrow$ Customer Loyalty (Y)       | 0.557            | 0.558    | 0.111          | 5.010       | 0.000   | Supported          |
| H5         | Price Perception ( $X_2$ ) $\rightarrow$ Customer Loyalty (Y)      | 0.027            | 0.028    | 0.024          | 1.102       | 0.271   | Not supported      |

Source: SmartPLS Output, primary data processed (2026).

The effect of Service Quality on Customer Satisfaction (**H1**) is supported because  $t > 1.96$ . The path coefficient is 0.920 with  $t = 42.489$  ( $p = 0.000 < 0.05$ ). Technical and customer-care performance acts as the primary antecedent of subscriber satisfaction. The effect of Price Perception on Customer Satisfaction (H2) is not supported because  $t < 1.96$  and  $p > 0.05$ . The path coefficient is  $\beta = 0.038$  with  $t = 1.347$  ( $p = 0.178 > 0.05$ ). In this infrastructure-constrained environment, pricing perceptions do not exert a significant direct influence on customer satisfaction. The effect of Customer Satisfaction on Customer Loyalty (H3) is supported because  $\beta = 0.395$ ,  $t = 3.722$ ,  $p = 0.000$ . This indicates that subscriber satisfaction significantly enhances customer retention. The effect of service quality on customer loyalty (**H4**) is supported because  $\beta = 0.557$ ,  $t = 5.010$ ,  $p = 0.000$ . Service excellence directly fosters customer retention, independent of the satisfaction pathway. However, the effect of price perception on customer loyalty (**H5**) is **not supported** because  $\beta = 0.027$ ,  $t = 1.102$ ,  $p = 0.271$ ; thus, price perception has no significant direct effect on customer retention.

### Indirect Hypotheses and Mediation Analysis

Mediation was evaluated using bootstrapping with 5,000 resamples to test specific indirect effects (Hair et al., 2024).

Table 13. Specific Indirect Effects and Mediation Analysis

| Hypothesis | Indirect Path                     | Indirect ( $\beta$ ) | Mean (M) | Std. Dev. (SD) | t-statistic | p-value | Mediation Type        | Decision      |
|------------|-----------------------------------|----------------------|----------|----------------|-------------|---------|-----------------------|---------------|
| H6a        | $X_1 \rightarrow Z \rightarrow Y$ | 0.364                | 0.361    | 0.098          | 3.716       | 0.000   | Complementary Partial | Supported     |
| H6b        | $X_2 \rightarrow Z \rightarrow Y$ | 0.015                | 0.016    | 0.013          | 1.180       | 0.238   | No Mediation          | Not supported |

Source: SmartPLS Output, primary data processed (2026).

Mediation of Customer Satisfaction between Service Quality and Loyalty **(H6a)**: The indirect path is positive and significant ( $\beta = 0.364$ ,  $t = 3.716$ ,  $p = 0.000$ ). Because both the direct effect ( $X_1 \rightarrow Y$ ,  $\beta = 0.557$ ,  $p = 0.000$ ) and the indirect path are statistically significant and point in the same positive direction, Customer Satisfaction serves as a complementary partial mediator. Mediation of Customer Satisfaction between Price Perception and Loyalty **(H6b)**: The indirect effect is non-significant ( $\beta = 0.015$ ,  $t = 1.180$ ,  $p = 0.238$ ). Consequently, and given that both price-perception paths ( $X_2 \rightarrow Z$  and  $X_2 \rightarrow Y$ ) are also non-significant, customer satisfaction does not mediate the relationship between price perception and loyalty.

### Theoretical and Contextual Synthesis

The empirical results provide theoretical insights when contrasted with the services marketing literature and contextualized within the Comorian telecommunications sector:

*The Overwhelming Primacy of Service Quality.* The finding that Service Quality dominates Customer Satisfaction ( $\beta = 0.920$ ) and Customer Loyalty ( $\beta = 0.557$ ) aligns with empirical observations in emerging and island markets (Hride et al., 2021; Da Silva et al., 2022; Alversia, 2024). In the archipelagic context of the Union of the Comoros, geographic isolation across Grande Comore, Anjouan, and Mohéli makes telecommunications infrastructure a fundamental lifeline. As documented by ANRTIC (2025), subscribers face frequent call disruptions and packet loss. Under these conditions, basic connectivity reliability, signal coverage, and restoration speed take precedence over other considerations, serving as the primary drivers of subscriber evaluations.

*The Empirical Decoupling of Price Perception in a Captive Market.* In contrast to classical marketing frameworks, which posit that price fairness directly shapes satisfaction and loyalty (Octaviani et al., 2021; Heri, 2023), this study finds that Price Perception exerts no statistically significant direct influence on satisfaction. The confirmation of Customer Satisfaction as a complementary partial mediator ( $\beta = 0.364$ ,  $p = 0.000$ ) provides critical theoretical clarification regarding the nature of subscriber loyalty in Small Island Developing States. Indicators Y1 through Y5—particularly Y2 (affective brand preference) and Y5 (willingness to recommend)—explicitly operationalize attitudinal loyalty rather than mere repeat purchase behavior. The empirical results demonstrate that even within a market characterized by geographic isolation and limited provider alternatives, subscribers do not develop genuine attitudinal loyalty through passive exposure. Instead, attitudinal commitment is actively cultivated only when superior service quality satisfies consumer expectations. This distinction resolves an important theoretical question in utility marketing. In monopolistic or captive environments, high repeat usage is frequently misdiagnosed by management as evidence of customer loyalty, when it may simply stem from structural captivity and high switching barriers. Although switching costs and behavioral inertia were contextual conditions rather than directly measured constructs in this model, the empirical decoupling of price perception ( $\beta = 0.027$ ,  $p = 0.271$ ) underscores that subscribers prioritize fundamental

infrastructure reliability over pricing evaluations. From an Islamic business ethics perspective, relying on infrastructural monopoly to secure captive patronage contradicts the principle of contractual fairness (*'adl*) and mutual contentment (*riḍā*). For loyalty to be genuine and ethically sustainable, it must be earned through the diligent fulfillment of technical covenants (*amānah*) and professional excellence (*iḥsān*), rather than compelled by the absence of market alternatives.

*The Complementary Mediating Role of Customer Satisfaction.* Customer Satisfaction functions as a significant complementary partial mediator between Service Quality and Loyalty ( $\beta = 0.364$ ,  $p = 0.000$ ). Together with Price Perception, Service Quality and Satisfaction account for 90.4% of the variance in loyalty ( $R^2 = 0.904$ ). This suggests that while reliable infrastructure directly retains subscribers, it also works through affective contentment to foster genuine attitudinal loyalty, providing protection against churn should competitive alternatives enter the market (Glory et al., 2021; Da Silva et al., 2022; Alversia, 2024).

### **Normative Islamic Business Ethics Synthesis**

Islamic ethical values were not operationalized as empirical measurement indicators in the survey model. Instead, Islamic commercial jurisprudence serves as a normative and diagnostic lens to evaluate the managerial implications of these findings within a Muslim-majority society. The empirical dominance of service quality alongside the decoupling of price perception provides an important empirical baseline for normative analysis through Islamic business ethics. In Islamic business ethics, commercial exchanges, including those involving public utilities, are guided by four key principles: *amānah* (fiduciary trustworthiness), *iḥsān* (operational excellence), *'adl* (distributive justice), and *riḍā* (mutual, uncoerced contentment) (Setiawan, 2023; Yang et al., 2025).

First, the empirical finding that service quality is the dominant determinant of satisfaction and loyalty is consistent with the Islamic mandates of *amānah* and *iḥsān*. Commercial contracts in telecommunications represent a covenant (*'aqd*) in which the subscriber makes payment in exchange for reliable connectivity (Qur'an, 5: 1). When an incumbent operator fails to meet regulatory performance standards (ANRTIC, 2025), it breaches this fiduciary trust. The prophetic injunction, "*Allah loves that when one of you does a job, he does it with excellence*" (Abū Ya'lā al-Mawṣilī, 1984, p. 349, no. 4386; al-Ṭabarānī, 1995, p. 275, no. 897; al-Bayhaqī, 2003, p. 230, no. 4929), establishes that operational quality is an ethical obligation. The strong empirical link between quality and satisfaction suggests that fulfilling this obligation may help build consumer trust.

Second, the decoupling of price perception highlights the moral hazards of captive markets from an Islamic perspective. The Qur'an commands: "*Give full measure and weight in justice*" (Qur'an, 6: 152), and Islamic commercial law prohibits exploiting consumer dependency through unjust pricing and excessive contractual ambiguity (*gharar*) (Nouman et al., 2021; Setiawan, 2023). In a captive utility market, an operator might misinterpret customer retention as approval of its pricing practices. However, from

an Islamic ethical standpoint, loyalty maintained primarily through switching barriers lacks authentic contentment (*riḍā*). The Prophet prohibited commercial practices that impose unilateral disadvantage (Muslim, 1955, p. 1153, no. 1513). For Comoros Telecom, aligning operations with Islamic ethics requires ensuring that tariffs reflect the actual service utility delivered, moving beyond captive market dynamics toward authentic, justice-based customer relationships.

## CONCLUSION

This study investigated the structural interrelationships among service quality, price perception, customer satisfaction, and customer loyalty at Huri Comoros Telecom, interpreting these empirical dynamics through an Islamic business ethics paradigm. By examining relationship marketing theory within the Union of the Comoros—an archipelagic Small Island Developing State (SIDS) characterized by infrastructural vulnerabilities and limited market competition—the findings reveal notable boundary conditions of established consumer behavior models. Specifically, the empirical analysis indicates that service quality operates as the dominant driver of subscriber satisfaction and attitudinal loyalty, with satisfaction acting as a significant complementary partial mediator. Conversely, price perception exhibits an empirical decoupling from satisfaction and loyalty, demonstrating that in an infrastructure-dependent environment, baseline operational connectivity supersedes tariff evaluations in determining consumer evaluations.

These insights resolve a vital conceptual distinction between passive retention and authentic loyalty. In captive public utility markets, operators often mistake repeat patronage for genuine loyalty, conflating structural dependency with consumer commitment. Because this study directly measured attitudinal loyalty, in the sense of incorporating affective preference and positive recommendation intentions, our findings prove that genuine loyalty is not passive; it is actively cultivated when service quality fosters subscriber contentment (*riḍā*). When a utility provider holds a dominant market position, relying on consumer captivity while delivering inconsistent technical performance compromises commercial justice (*'adl*) and violates fiduciary accountability (*amānah*). Fulfilling contractual covenants (*'uqūd*) requires public service operators to transition from passive, dependency-based retention to authentic, value-driven mutual contentment.

From a managerial and policy perspective, these insights offer concrete strategic guidance for Comoros Telecom and sector regulators. First, the operator must prioritize capital allocation toward upgrading network infrastructure, expanding stable 4G/fiber coverage across the three islands of Grande Comore, Anjouan, and Mohéli, and stabilizing broadband throughput. In this socioeconomic setting, technical reliability constitutes the primary foundation of consumer trust. Second, executive leadership should reform tariff structures by instituting an internal fair-pricing committee to ensure pricing transparency and eliminate hidden balance deductions, thereby avoiding exploitative uncertainty (*gharar*). Third, to transform market dependency into voluntary affective

commitment, the company should introduce Sharī‘ah-compliant loyalty schemes that reward sustained patronage through transparent, tangible service credits free from interest-based mechanisms (*ribā*) or ambiguous reward conditions. Finally, Comoros Telecom should establish an independent customer grievance mechanism inspired by the traditional Islamic institution of hisbah (public ombudsman accountability), ensuring that service interruptions, billing disputes, and subscriber grievances are investigated and remediated with full transparency.

Several methodological boundaries warrant consideration. The cross-sectional design captures user sentiment at a single point in time, and the reliance on online convenience sampling of 100 subscribers likely underrepresents isolated rural households. Future research should employ longitudinal tracking and probability-based multi-stage sampling. Methodologically, scholars should move beyond applying post-hoc ethical interpretations by developing a psychometrically validated, indigenous "Islamic SERVQUAL" scale. Operationalizing '*adl*, *amānah*, and *ihsān*' at the indicator level would substantially advance empirical scholarship in Islamic services marketing.

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During the preparation of this manuscript, the authors used Gemini to improve the English grammar and Scite to crosscheck the sources. After using this tool/service, the authors reviewed and edited the content as needed and took full responsibility for the content of the publication.

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The authors declare that there are no known financial, personal, commercial, or institutional conflicts of interest that could have appeared to influence or bias the work, interpretations, or conclusions reported in this paper. The study was conducted independently without commercial or political interference.

### **Ethic approval and consent to participate**

The authors declare that ethical approval was not required for this study because it used completely anonymized primary data. Prior to participation, all respondents were provided with clear digital information outlining the academic research purpose of the survey, the voluntary nature of their participation, and the assurance of absolute anonymity and data confidentiality. Informed consent was obtained electronically from all individual participants before they could access and complete the questionnaire. No personally identifiable information was gathered, stored, or disclosed.

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