IMPACT OF EMPLOYEE ENGAGEMENT ON CUSTOMER LOYALTY IN MTN, ABUJA

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ABSTRACT

In the rapidly evolving service industry, particularly in telecommunications, organizations such as MTN Abuja are increasingly challenged by persistent issues of customer dissatisfaction and retention. Although employee engagement especially its cognitive and behavioural dimensions has been recognized as a crucial driver of service quality, its direct impact on customer outcomes remains inadequately understood. This study examined the impact of employee engagement on customer loyalty in MTN, Abuja. Employing a descriptive research design, the study focused on MTN, Abuja, 1,128 employees and 4,245 selected customers participants through stratified random sampling to ensure representation across various sectors. Data were gathered using structured questionnaires, facilitating an in-depth exploration of the topic. The collected data were presented in tables and analyzed using simple percentages, while regression analysis was employed to test the hypotheses. The results demonstrated that cognitive engagement had a significant impact on customer satisfaction for MTN Abuja. The study concluded that both cognitive and behavioural engagement play vital roles in shaping customer satisfaction and retention for MTN Abuja, the study recommends that Management of MTN Abuja invest in creating interactive platforms such as mobile apps, social media channels, and online communities where customers can actively engage with the brand. These platforms should provide personalized content and real-time support to stimulate cognitive engagement.

Keywords: Employee Engagement, Customer Loyalty

INTRODUCTION

In the global service industry, employee engagement has emerged as a critical determinant of customer loyalty. Both cognitive engagement, which reflects employees' mental investment and comprehension of organizational goals, and behavioural engagement, observed through proactive service interactions, are recognized for enhancing service quality. Recent studies indicate that these facets of engagement are fundamental in driving improvements in customer satisfaction and retention, which are essential for building long-term customer loyalty (Adewale & Anthonia, 2022; Arubayi, 2022).

Within the African context, particularly in Nigeria's rapidly evolving telecommunications sector, the significance of these engagement dimensions is increasingly evident. Research demonstrates that cognitive engagement empowers employees to understand and internalize service expectations, while behavioural engagement translates this understanding into effective customer interactions, thereby positively influencing customer satisfaction and retention (Bello, 2020; Emuobor & Osima, 2025). In Abuja, as a major economic and commercial hub, service providers like MTN are under constant pressure to maintain superior service standards, making the interplay between employee engagement and customer loyalty a

critical area of focus (Oludayo & Omonijo, 2020).

Specifically, at MTN Abuja, practical challenges have emerged where suboptimal employee engagement practices have been linked to declining customer satisfaction and retention. Empirical evidence from recent investigations underscores that both cognitive and behavioural engagement are pivotal in countering customer attrition and fostering satisfaction (Onyeizugbe & Emejulu, 2023; Uche & Ugochukwu, 2021). This study is informed by these observed challenges and seeks to bridge existing gaps by exploring the direct impact of employee engagement proxies on customer loyalty, thereby offering actionable insights to enhance service quality and competitive positioning in Nigeria's dynamic telecommunications market.

Statement of Problem

In the rapidly evolving service industry, particularly in telecommunications, organizations such as MTN Abuja are increasingly challenged by persistent issues of customer dissatisfaction and retention. Although employee engagement—especially its cognitive and behavioural dimensions—has been recognized as a crucial driver of service quality, its direct impact on customer outcomes remains inadequately understood (Adewale & Anthonia, 2022; Arubayi, 2022). The problem informing this study is the observable decline in customer loyalty at MTN Abuja, where insufficient employee engagement appears to be linked to gaps in service delivery, thereby exacerbating customer attrition and dissatisfaction.

Existing empirical studies have broadly associated employee engagement with enhanced customer experiences (Bello, 2020; Emuobor & Osima, 2025). However, the distinct roles of cognitive engagement—reflecting employees' mental investment in their roles—and behavioural engagement—denoting their active participation in service interactions—are yet to be disentangled in relation to customer satisfaction and retention. The dynamic nature of the Nigerian telecommunications sector further intensifies this gap, as organizations struggle to maintain high service standards amidst fierce market competition (Oludayo & Omonijo, 2020).

Building on insights from prior research (Onyeizugbe & Emejulu, 2023; Uche & Ugochukwu, 2021), this study aims to differentiate the specific effects of cognitive and behavioural engagement on the key dependent variables of customer satisfaction and retention. By addressing these gaps, the research will offer a nuanced understanding of how targeted employee engagement strategies can be leveraged to improve customer loyalty. This approach not only extends the theoretical framework of employee-customer dynamics but also provides practical recommendations for enhancing service quality in a competitive market environment.

Research Questions

The study was guided by the following research questions:

i. How does cognitive engagement among employees influence customer satisfaction at MTN Abuja?

ii. What is the effect of behavioural engagement on customer retention at MTN Abuja?

Research Objectives

The main objective of this study to examine the impact of employee engagement on customer loyalty in MTN, Abuja. The specific objectives include to:

i. examine the influence of cognitive engagement on customer satisfaction at MTN Abuja.

ii. assess the effect of behavioural engagement on customer retention at MTN Abuja.

2.0 LITERATURE REVIEW

Conceptual Framework

Employee Engagement

Employee engagement refers to the emotional commitment and involvement an employee has toward their organization and its goals, which often translates into discretionary effort and higher performance (Saks, 2006). It encompasses not only job satisfaction but also a sense of purpose, alignment with organizational values, and opportunities for growth and development (Shuck & Wollard, 2010). Engaged employees are more likely to exhibit behaviors such as going above and

beyond their job requirements, advocating for the organization, and demonstrating resilience during challenging times (Macey & Schneider, 2008). Recent studies emphasize that fostering engagement requires leadership support, clear communication, and a positive workplace culture, with organizations increasingly leveraging data-driven strategies to measure and enhance engagement levels (Gallup, 2023). Furthermore, research highlights the critical role of psychological safety and meaningful work in sustaining high engagement, particularly in hybrid and remote work environments (Deloitte, 2023).

Cognitive Engagement

Cognitive engagement refers to the mental investment and active involvement an individual demonstrates in tasks, learning processes, or problem-solving activities, often characterized by deep focus, critical thinking, and a willingness to exert effort (Fredricks, Blumenfeld, & Paris, 2004). It is a multidimensional construct that encompasses both intrinsic motivation and the deployment of cognitive strategies to achieve understanding and mastery (Reschly & Christenson, 2012). Cognitive engagement is particularly critical in educational and workplace contexts, where it is linked to improved performance, knowledge retention, and innovation (Kahu & Nelson, 2018). Recent research highlights the role of environmental factors, such as supportive leadership, clear goals, and access to resources, in fostering cognitive engagement, especially in remote and hybrid settings (Microsoft Work Trend Index, 2023). Furthermore, studies underscore the importance of aligning tasks with personal interests and values to sustain high levels of cognitive engagement over time (Harvard Business Review, 2023).

Behavioural Engagement

Behavioural engagement refers to the observable actions and efforts employees exhibit in their work, such as persistence, initiative, and willingness to go beyond minimum job requirements (Fredricks et al., 2004). It is often characterized by active participation in tasks, consistent performance, and a proactive approach to problem-solving, which collectively contribute to organizational success (Christian et al., 2011). Unlike cognitive or emotional engagement, behavioural engagement focuses on tangible, measurable actions, such as attending meetings, volunteering for projects, or adhering to organizational policies (Saks & Gruman, 2014). Recent research highlights that behavioural engagement is influenced by factors such as leadership practices, workplace culture, and access to resources, with studies emphasizing its critical role in fostering innovation and adaptability in dynamic work environments (Gallup, 2023). Furthermore, organizations are increasingly using data analytics to track behavioural indicators of engagement, such as collaboration patterns and task completion rates, to identify areas for improvement (McKinsey & Company, 2023).

Customer Loyalty

Customer loyalty refers to the tendency of customers to consistently choose a particular brand or company over competitors, driven by positive experiences, perceived value, and emotional connections (Oliver, 1999). It encompasses both behavioural loyalty, such as repeat purchases, and attitudinal loyalty, which reflects a customer's preference and advocacy for the brand (Dick & Basu, 1994). In today's competitive market, customer loyalty is increasingly influenced by personalized experiences, seamless interactions, and trust in the brand's ability to meet evolving needs (Accenture, 2023). Recent studies highlight that loyalty programs, when combined with meaningful engagement strategies, play a pivotal role in retaining customers and fostering long-term relationships (KPMG, 2023). Furthermore, research emphasizes the importance of emotional loyalty, where customers feel a deep sense of alignment with a brand's values and purpose, particularly in industries undergoing digital transformation (McKinsey, 2023).

Customer Satisfaction

Customer satisfaction refers to the extent to which a product or service meets or exceeds customer expectations, serving as a critical metric for evaluating business performance and fostering customer loyalty (Oliver, 1980). It is shaped by factors such as perceived quality, value for money, and the overall customer experience, including interactions with employees and the ease of resolving issues (Parasuraman et al., 1988). Recent

research highlights that customer satisfaction is not solely transactional but also emotional, influenced by personalization, brand trust, and post-purchase support (Homburg et al., 2021). In an era of heightened competition and digital transformation, companies are increasingly leveraging data analytics and artificial intelligence to measure and enhance satisfaction in real-time (McKinsey, 2023). Furthermore, studies emphasize the long-term financial benefits of satisfied customers, including increased retention rates and positive word-of-mouth, which directly contribute to revenue growth (Forbes, 2023).

Customer Retention

Customer retention refers to the ability of a business to retain its customers over a specified period, often measured by metrics such as repeat purchase rates, customer lifetime value (CLV), and churn rate (Gupta & Zeithaml, 2006). It is rooted in building strong relationships, delivering consistent value, and ensuring customer satisfaction through personalized experiences and effective post-purchase support (Kotler et al., 2021). Retaining customers is often more cost-effective than acquiring new ones, as loyal customers tend to spend more, refer others, and provide valuable feedback that can drive innovation (Reichheld, 2020). Recent studies emphasize the importance of leveraging data analytics and artificial intelligence to predict customer behaviour and proactively address potential churn risks (McKinsey, 2023). Additionally, fostering emotional connections and trust through transparent communication and brand authenticity has been identified as a key driver of retention in competitive markets (Harvard Business Review, 2023).

Theoretical Framework

Social Exchange Theory (SET)

Social Exchange Theory (SET) was first introduced by sociologist George Homans in 1958, who drew upon principles from behavioural psychology and economics to explain human interactions. Homans proposed that social behaviour is driven by the exchange of rewards and costs, where individuals seek to maximize benefits while minimizing losses in their relationships. Later, the theory was expanded by Peter Blau and Richard Emerson, who introduced more nuanced perspectives on power dynamics and relational equity within exchanges. Blau, in particular, emphasized the role of reciprocity and trust in sustaining long-term relationships, moving beyond purely economic interpretations of exchange. These foundational contributions established SET as a widely applied framework for understanding interpersonal and organizational interactions.

Social Exchange Theory has been widely applied across various domains, including organizational behaviour, marketing, and sociology. In workplace settings, SET explains how employee-employer relationships are influenced by perceived fairness and reciprocity. For instance, when employees feel valued through fair compensation, recognition, and opportunities for growth, they are more likely to reciprocate with higher levels of engagement, commitment, and performance (Blau, 1964). In customer relationships, SET highlights how businesses can build loyalty by offering value that exceeds customer expectations, fostering trust and repeat patronage. The theory also applies to leadership studies, where leaders who invest in supportive behaviours, such as mentoring and empathy, are more likely to inspire discretionary effort from their teams (Cropanzano & Mitchell, 2005). Additionally, SET has been used to analyse consumer-brand relationships, emphasizing the importance of mutual benefit and emotional connections in driving brand loyalty.

Despite its widespread application, Social Exchange Theory has notable limitations. One criticism is its heavy reliance on rational decision-making, assuming that individuals always weigh costs and benefits logically. However, human behaviour is often influenced by emotions, cultural norms, and subconscious factors that SET does not fully account for (Emerson, 1976). Another limitation is its focus on dyadic relationships, which may oversimplify the complexity of group dynamics or broader social systems. For example, in large organizations, relationships are influenced by multiple stakeholders and hierarchical structures, making it challenging to isolate individual exchanges. Furthermore, SET tends to overlook structural inequalities, such as power imbalances or systemic barriers, which can distort the perceived fairness of exchanges. Critics argue that the theory's emphasis on reciprocity may not adequately

address situations where individuals act altruistically or out of moral obligation rather than self-interest (Molm, 2010). These limitations highlight the need for complementary frameworks to provide a more holistic understanding of social interactions.

Empirical Review

Khwaja and Yang (2018), in their study titled quantifying the link between employee engagement and customer satisfaction in the Car Rental Industry, employed a correlational research design using a unique dataset from a large car rental company. The population included employees and customers across multiple locations and the sampling technique involved location- and time-varying employee composition as instrumental variables to address endogeneity. Data were collected through secondary organizational records and analysed using advanced econometric methods, including LASSO for variable selection and instrumental variable regression. The findings revealed a significant positive causal link between employee engagement and customer satisfaction, which subsequently influences customer loyalty. However, the study's limitations include its reliance on secondary data, potential omitted variable bias, and the focus on a single industry, which may limit generalizability.

Similarly, Budiman and Ardhiyansyah (2023), in the effect of employee engagement, marketing capability and innovation on sustainable customer loyalty among MSMEs Customers in Indonesia, used a quantitative survey design with a population of MSME customers in Indonesia. A sample size of 275 respondents was selected through purposive sampling. Data were collected via structured questionnaires and analysed using SPSS version 26, including instrument tests, classical assumption tests, and hypothesis testing. The study found that employee engagement, marketing capability, and innovation positively influence sustainable customer loyalty. Limitations include the use of self-reported data, a cross-sectional design, and the focus on a single country, which restricts broader applicability.

Sofi et al. (2024), in creating exceptional guest experiences: the role of engagement and relationship building in Hospitality, developed an integrated theoretical framework to explore CRM practices, guest satisfaction, and loyalty in Kashmir's hospitality sector. The research design involved a matched sample of 270 guests and employees from 10 qualifying hotels, selected through convenience sampling. Data were collected using pen-and-paper surveys and analysed via descriptive statistics, structural equation modeling (SEM), and moderation analysis using SPSS and AMOS. The findings highlighted the pivotal role of CRM practices, particularly personalization, in enhancing guest satisfaction and loyalty, with guest engagement moderating these relationships. Limitations include the reliance on convenience sampling, the restriction to 3-star or higher hotels, and the potential for response bias due to self-reported measures.

Loeung (2024), in the impact of leadership on employee performance in construction: a case study of Beltei Construction Company, Phnom Penh, Cambodia, adopted a mixed-methods research design, combining quantitative and qualitative approaches. The population comprised employees of Beltei Construction Company, with a sample size of 152 valid structured questionnaires and 30 unstructured interviews, selected through convenience sampling. Data were collected via structured and unstructured questionnaires and analysed using descriptive statistics, regression analysis, Pearson's correlation, and thematic analysis. The study found a significant positive correlation between leadership styles (autocratic, democratic, transformational, and transactional) and employee performance, with autocratic leadership explaining the most variance. Limitations include the reliance on convenience sampling, the focus on a single company, and the potential for subjective interpretation in qualitative analysis.

Usmani et al. (2020), in their study titled website attributes, customer engagement and retention: Empirical Evidence from Local Pakistani Companies", employed a quantitative research design to investigate the impact of website attributes on customer engagement and retention. The population included customers of furniture and airline companies in Pakistan, with no specific population size mentioned, while the sample size was determined based on the number of respondents who evaluated the websites of Interwood, Habitt, PIA, and Serene Air.

Convenience sampling was used to select participants, and data were collected through structured questionnaires administered after showing respondents the respective company websites. The data were analysed using descriptive statistics and correlation analysis to evaluate relationships between aesthetic, affective, functional, and symbolic website attributes and customer engagement and retention. The findings revealed that affective attributes did not engage customers for certain brands (e.g., Habitt, PIA, Serene Air), while aesthetic properties of some brands (e.g., Habitt, Serene Airlines) failed to retain customers. Affective attributes showed the most significant relationship with customer retention across all companies. However, the study's limitations include its reliance on self-reported data, potential response bias due to convenience sampling, and the restriction to only two industries, which may limit generalizability.

Azad and Sadeghifar (2019), in the effect of service quality on customer loyalty, given the mediating role of customer engagement and perceived value (Case Study: Taban Airline, Mashhad, Iran), conducted a quantitative survey-based study to examine the mediating roles of perceived value and customer engagement in the relationship between service quality and customer loyalty. The population consisted of Taban Airline customers in Mashhad, Iran, with no specific population size mentioned, and data were collected from a sample of respondents determined by the research scope. Non-probability convenience sampling was used, and data were gathered via structured questionnaires validated by experts and tested for reliability using Cronbach's alpha. Multiple regression analysis and structural equation modeling (SEM) were employed to analyse the data. The findings indicated a significant positive relationship between service quality, perceived value, customer engagement, and customer loyalty, supporting the mediating effects of perceived value and engagement. Limitations include the use of self-reported data, potential common method bias, and the focus on a single airline, which restricts broader applicability.

Khwaja and Yang (2022), in quantifying the link between employee engagement, and customer satisfaction and retention in the Car Rental Industry, utilized a correlational research design with a unique dataset from a large car rental company. The population included employees and customers across multiple locations, with no specific sample size mentioned, and location- and time-varying employee composition served as instrumental variables to address endogeneity. Data were collected through secondary organizational records and analysed using advanced econometric methods, including LASSO for variable selection and instrumental variable regression. The findings revealed a positive effect of employee engagement on customer satisfaction and retention, even during service disruptions like car downgrades. However, the study's limitations include its reliance on secondary data, potential omitted variable bias, and the focus on a single industry, which may limit generalizability.

Rabbani (2022), in the effect of customer relationship management on customer retention at KMU Gresik Eye Clinic, employed a quantitative research design to explore the impact of customer engagement, bonding, and satisfaction on customer retention. The population comprised 350 customers of KMU Eye Clinic, and a sample of 93 respondents was selected using an unspecified sampling technique. Data were collected through structured questionnaires and analysed using multiple linear regression analysis. The findings indicated that customer engagement and bonding had no significant effect on customer retention, while customer satisfaction significantly influenced retention. Limitations include the small sample size, reliance on self-reported data, and the restriction to a single clinic, which limits external validity.

El Borsaly and Mahni (2022), in the effect of customer engagement in the relationship between brand commitment and customer retention, conducted descriptive deductive research to examine the moderating role of social media engagement in the link between brand commitment and customer retention among smartphone users in Egypt. The population included undergraduate students from Ain Shams University, with a sample size of 317 participants selected through non-probability sampling. Data were collected via

structured questionnaires and analysed using structural equation modeling (SEM). The results highlighted that customer engagement positively influences the relationship between brand commitment and customer retention, with affective commitment having a stronger impact than continuance commitment. Limitations include the use of student samples, potential response bias, and the focus on a single country, which may restrict broader applicability.

Taleghani et al. (2024), in the effect of relationship marketing on customer retention through customer engagement considering customer citizenship behaviour, conducted a descriptive survey-based study to explore the impact of relationship marketing elements (trust and conflict handling) on customer retention through customer engagement among broiler manufacturers in Guilan, Iran. The population consisted of consumers of broiler products, and a sample of 150 respondents was selected using non-probability sampling. Data were collected through structured questionnaires, tested for reliability using Cronbach's alpha, and analysed using SPSS and AMOS software. The findings revealed that trust and conflict handling significantly influence customer retention through customer engagement, but customer citizenship behaviour had no significant moderating effect. Limitations include the reliance on self-reported data, the focus on a single industry, and potential sampling bias due to the non-probability sampling method.

METHODOLOGY

This section outlines the methodology adopted for this study, detailing the research design, population, sampling technique, sample size, data sources, methods of data collection, data analysis, and the validity and reliability of the research instruments. A descriptive survey design was employed to gather relevant information from employees and selected customers of MTN, Abuja, which was chosen due to its prominence as a leading telecommunications provider in the region, ensuring significant insights into the impact of employee engagement on customer loyalty. The target population consisted of 1,128 employees and 4,245 selected customers, with the sample size calculated using Yamane's formula, resulting in an initial sample of 372 respondents, adjusted to 409 to account for a 10% margin of safety for potential non-responses. Simple random sampling was utilized to ensure equal representation and reduce selection bias among employees and customers. Primary data were collected through structured questionnaires featuring a 5-point Likert scale, divided into two sections: demographic information and the impact of employee engagement on customer loyalty within MTN, Abuja. Data analysis was conducted using SPSS software, employing both descriptive statistics, with simple regression analysis used to examine the relationship between employee engagement (independent variable) and customer loyalty (dependent variable), considering service quality and customer satisfaction as potential mediating factors. The validity of the research instruments was confirmed through a pilot study involving 40 employees, ensuring content and construct validity, while reliability was assessed using Cronbach's alpha, yielding values above the acceptable threshold of 0.70 for all constructs, thereby ensuring the internal consistency of the research instruments.

4.0 RESULTS AND FINDINGS

Presentation of Data Analysis

Response Rate.

Questionnaire Distributed	409
Returned Questionnaire	389
Percentage of returned Questionnaire	95%
Unreturned Questionnaire	20
Percentage of not returned Questionnaire	5%

Source: Field Survey, (2025)

The questionnaire distribution and return rates indicate a highly successful data collection process, with 409 questionnaires distributed and 389 returned, yielding an exceptional 95% response rate. This near-complete participation minimizes non-response bias and significantly strengthens the reliability of the collected data. The low 5%

non-return rate (20 questionnaires) suggests minimal attrition, likely due to effective survey design, participant engagement, or follow-up procedures. Such high response rates are rare in research and enhance the statistical power and generalizability of findings. However, the 20 unreturned questionnaires though a small fraction could still introduce minor limitations if non-respondents systematically differed from participants. Overall, these results reflect robust methodological execution and high participant compliance, positioning the study's dataset as highly representative for analysis. Future work could briefly explore reasons for non-response to further validate data quality.

Test of Hypotheses

However, to substantiate explicitly the analysis given so far above, the regression result or outputs obtained are presented thus below:

Testing of hypothesis one

H_{01}: cognitive engagement has no significant impact on customer satisfaction of MTN Abuja.

Model 1

$CE=\alpha_0+\beta_1 CS+\varepsilon$……3.1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.700[a]	.490	.489	.36420

a. Predictors: (Constant), CE

The Model Summary indicates a moderately strong positive correlation between the predictor (CE) and the dependent variable, as evidenced by the R value of 0.700. The R^2 of 0.490 reveals that CE accounts for 49% of the variance in the outcome, demonstrating substantial explanatory power. The adjusted R^2 (0.489) confirms the model's reliability with negligible overfitting, while the standard error of the estimate (0.364) suggests reasonably precise predictions. These results position CE as a statistically significant and meaningful predictor, though the model leaves 51% of variance unexplained, implying other factors may also influence the dependent variable. The findings support CE's relevance in the analysis while highlighting opportunities to enhance the model with additional predictors.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.286	1	49.286	371.569	.000[b]
	Residual	51.333	387	.133		
	Total	100.619	388			

a. Dependent Variable: CS

b. Predictors: (Constant), CE

The ANOVA results demonstrate a highly significant regression model ($F(1, 387) = 371.569$, $p < 0.001$), confirming that the predictor (CE) explains a substantial portion of variance in the dependent variable (CS). The large regression sum of squares (49.286) relative to the residual sum of squares (51.333) indicates strong predictive power, with CE accounting for nearly half of the variance (consistent with the R^2 of 0.490 in the Model Summary). The p-value of 0.000 (below the 0.05 threshold) mandates rejection of the null hypothesis, affirming a significant linear relationship between CE and CS. While the model is robust, the residual variance (51.333) suggests additional factors may further explain CS. Conclusion: CE is a statistically and practically significant driver

of CS, though supplementary variables could strengthen the model.

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.515	.131		11.547	.000
	CE	.639	.033	.700	19.276	.000

a. Dependent Variable: CS

The Coefficients table reveals that CE is a statistically significant predictor of CS (t = 19.276, $p <$ 0.001), with a strong positive standardized beta coefficient (β = 0.700). The unstandardized coefficient (B = 0.639) indicates that for every one-unit increase in CE, CS increases by 0.639 units. With a p-value of 0.000 (far below the 0.05 threshold), we reject the null hypothesis, confirming CE's significant linear effect on CS. The intercept is also significant (p = 0.000), yielding a baseline CS value of 1.515 when CE is zero. The large t-value and beta coefficient align with the ANOVA's high F-statistic (371.569) and the Model Summary's R^2 (0.490), solidifying CE as a dominant predictor. However, the unexplained variance (residual sum of squares = 51.333) suggests room for model improvement by incorporating additional predictors. Decision: CE is a robust, statistically validated predictor of CS, though future research could explore complementary factors to enhance explanatory power.

Testing of hypothesis two

H_{02}: behavioural engagement has no significant influence on customer retention of MTN Abuja.

Model 2

BE= $\alpha_0+\beta_1$CR +ε……. ……..3.2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.665[a]	.442	.441	.37884

a. Predictors: (Constant), BE

The model summary indicates a moderate relationship between the predictor variable (BE) and the dependent variable, with a correlation coefficient (R) of 0.665, suggesting a reasonably strong positive linear association. The R Square value of 0.442 reveals that approximately 44.2% of the variance in the dependent variable is explained by the predictor (BE), while the Adjusted R Square (0.441) adjusts for the number of predictors and remains nearly identical, indicating minimal overfitting. The Standard Error of the Estimate (0.37884) reflects the average distance between the observed values and the regression line, suggesting that the model's predictions deviate from the actual values by roughly 0.38 units on average. Overall, the model demonstrates a meaningful explanatory power, though there remains substantial unexplained variance, potentially warranting further investigation into additional predictors or model refinements.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44.005	1	44.005	306.618	.000[b]
	Residual	55.541	387	.144		
	Total	99.546	388			

a. Dependent Variable: CR

b. Predictors: (Constant), BE

The ANOVA table indicates that the regression model is statistically significant in predicting the dependent variable (CR) based on the predictor (BE). The F-statistic of 306.618 with a significance level (Sig.) of 0.000 ($p < 0.001$) suggests that the regression model explains a significant portion of the variance in CR compared to the residual variance. Since the p-value is less than the conventional alpha level of 0.05, we reject the null hypothesis that the predictor (BE) has no effect on the dependent variable (CR). This confirms that BE is a significant predictor of CR, supporting the model's validity. The large F-value further reinforces the strength of this relationship.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.712	.134		12.803	.000
	BE	.579	.033	.665	17.511	.000

a. Dependent Variable: CR

The coefficients table reveals that both the constant and the predictor variable (BE) are statistically significant in explaining the dependent variable (CR). The unstandardized coefficient (B) for BE is 0.579, indicating that for every one-unit increase in BE, CR is expected to increase by 0.579 units, holding other factors constant. The standardized coefficient (Beta = 0.665) confirms a strong positive relationship, aligning with the model's earlier correlation findings. The t-statistics for both the constant (12.803, $p = 0.000$) and BE (17.511, $p = 0.000$) are highly significant ($p < 0.05$), leading us to reject the null hypothesis that these coefficients are zero. Thus, BE has a significant positive effect on CR, reinforcing the model's validity and confirming that BE is a meaningful predictor.

Discussion of Findings

The study revealed that cognitive engagement had a significant impact on customer satisfaction for MTN Abuja. This implied that when customers were mentally and emotionally involved in their interactions with the brand, it positively influenced how satisfied they felt with the service or product. Cognitive engagement referred to the degree to which customers actively thought about, processed, and connected with the brand experience. This suggested that MTN Abuja could have enhanced customer satisfaction by fostering meaningful and engaging experiences that stimulated customers' attention, interest, and understanding. This is in line with Khwaja and Yang (2018) and Budiman and Ardhiyansyah (2023) whom findings revealed a significant positive causal link between employee engagement and customer satisfaction, which subsequently influences customer loyalty and study found that employee engagement, marketing capability, and innovation positively influence sustainable customer loyalty.

The study revealed that behavioural engagement significantly influenced customer retention for MTN Abuja, implying that customers who actively participated in positive behaviours such as consistent service usage, engagement in loyalty programs, or frequent brand interactions were more likely to remain loyal to the company. This highlighted the importance of encouraging and reinforcing such behaviours through strategies like seamless user experiences, incentivized participation, and engaging loyalty programs. By strengthening behavioural engagement, MTN Abuja could not only retain its existing customer base but also foster brand advocacy, ensuring long-term relationships and a competitive edge in the telecommunications market. This is in line with Rabbani (2022) and Taleghani et al. (2024) whom findings indicated that customer engagement and bonding had no significant effect on customer retention, while customer satisfaction significantly influenced retention and findings revealed that trust and conflict handling significantly influence customer retention through customer engagement, but customer citizenship behaviour had no significant moderating effect.

CONCLUSION AND RECOMMENDATIONS

The study concluded that both cognitive and behavioural engagement play vital roles in shaping customer satisfaction and retention for MTN Abuja. Cognitive engagement was found to significantly enhance customer satisfaction, as mentally and emotionally stimulating interactions led to higher perceived quality and value of MTN's services, fostering loyalty and stronger customer relationships. Similarly, behavioural engagement was shown to be critical in driving customer retention, with active participation through consistent service usage, loyalty programs, and positive behaviours increasing the likelihood of customers remaining loyal. Together, these findings underscore the importance of fostering active customer involvement both mentally and behaviourally to enhance satisfaction, build long-term relationships, reduce churn, and ensure market stability for MTN Abuja.

Based on the findings, the following recommendations are proposed to further enhance customer satisfaction for MTN Abuja:

i. Management of MTN Abuja invest in creating interactive platforms such as mobile apps, social media channels, and online communities where customers can actively engage with the brand. These platforms should provide personalized content and real-time support to stimulate cognitive engagement.
ii. Management of MTN Abuja ensure that all customer touchpoints, including apps, websites, and customer service, are user-friendly and efficient. A seamless experience encourages repeat interactions and reinforces positive behaviours.

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