The Impact of Misleading Advertisements and Underlying Drivers on Customer Loyalty in Pakistan's Telecom Sector

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ABSTRACT
This study examines the impact of misleading advertisements on customer loyalty within Pakistan's telecom sector, focusing on key drivers such as hidden charges, network quality, and customer service. The research employs a quantitative, cross-sectional design, utilizing data from 300 respondents and Smart PLS-SEM analysis. Findings reveal that deceptive advertising, particularly hidden fees, significantly erodes customer trust and loyalty, with 74.6% of respondents reporting dissatisfaction due to unmet advertised promises. Customer service emerged as the strongest positive predictor of loyalty ($\beta = 0.477$), while network coverage and quality showed negligible effects. A comparative analysis highlights Jazz as the least deceptive provider, correlating with its highest market share (39.2%), whereas Ufone, perceived as the most misleading, lags behind (16.1% share). The study underscores the long-term economic and ethical costs of deceptive practices, advocating for transparency in pricing and service delivery to enhance retention. Recommendations include stricter regulatory oversight, improved infrastructure, and ethical marketing strategies to align advertisements with actual service quality. The research fills a critical gap by linking specific deceptive practices to loyalty drivers in an emerging market context, offering actionable insights for telecom firms and policymakers.
Keywords: Deceptive Advertising, Customer Loyalty, Telecom Sector, Hidden Charges, Service Quality, Pakistan.

Introduction

Pakistan's telecom sector has experienced remarkable growth over the past two decades, emerging as one of the most dynamic markets in South Asia. As per the Pakistan Telecommunication Authority (PTA), the industry covers 91% of the country's land area and serves approximately 180 million subscribers, accounting for 80% of the population (Economic Affairs Team, 2013). The sector's rapid expansion followed deregulation in 2024, which attracted significant domestic and foreign investments, fostering innovation and competition. By 2025, mobile penetration reached 80.3%, with total revenues hitting PKR 955 billion a 17% increase from the

previous year (PTA, 2025). However, this growth has also led to market saturation, with five major players Jazz, Telenor, Ufone, Zong, and PTCL vying for dominance.

Intense competition has compelled telecom companies to adopt aggressive marketing strategies, including deceptive advertising, to capture market share. For instance, promotions often omit hidden charges or exaggerate network capabilities, leading to customer dissatisfaction (Hasan et al., 2011). While such tactics may yield short-term gains, they erode trust and loyalty, which are critical in a saturated market where switching costs are low. The sector's reliance on misleading practices underscores the need to explore their long-term impact on consumer behavior and loyalty.

Definition and Significance of Deceptive Advertising in Telecom

Deceptive advertising involves false, exaggerated, or omitted claims that mislead consumers about a product's features, pricing, or benefits (Campbell, 1995). In telecom, common tactics include:

- Hidden charges: Unstated fees for services like SMS bundles or data roaming (Boush, 1994).
- Puffery: Overstating network coverage or speed (e.g., "Pakistan's fastest 4G" without empirical proof) (Armstrong & Russ, 1975).
- Omissions: Failing to disclose terms like auto-renewal subscriptions (Gardner, 1975).

Such practices exploit information asymmetry, where consumers lack the technical knowledge to verify claims (Guang-Xin Xie, 2011). While deceptive ads may initially attract customers, they ultimately harm brand credibility. For example, 74.6% of surveyed Pakistani telecom users reported feeling deceived, with 69.3% switching providers due to unmet expectations (Hussain & Aslam, 2019). This highlights the ethical and financial risks of misleading marketing, as customer churn directly impacts revenue and market share.

Importance of Customer Loyalty in a Competitive Market

Customer loyalty defined as repeat purchases and emotional attachment to a brand is a key determinant of long-term profitability (Urban, 2004). In telecom, loyalty reduces churn rates and acquisition costs while fostering positive word-of-mouth (Reichheld & Schefter, 2000). However, loyalty is fragile; 57.6% of Pakistani telecom users cited unmet advertised promises as a reason for dissatisfaction (PTA, 2025). Loyalty is driven by transparency in pricing and service quality (Ranjan, 2014). Consistency between advertised and actual service (Sirdeshmukh et al., 2002) and Responsive support and complaint resolution is key to loyalty (Oliver, 1999). For instance, Jazz, which maintains the lowest deception levels among Pakistani telecoms, enjoys a 39.2% market share due to high customer retention (PTA, 2025). In contrast, Ufone's reliance on exaggerated ads correlates with its 16.1% market share and poor loyalty metrics. This underscores the economic imperative for ethical advertising.

Research Gap: Link Between Misleading Ads and Loyalty Drivers

Existing studies on deceptive advertising focus primarily on sectors like retail or FMCG, with limited attention to telecom (Hasan et al., 2011). While some research examines its impact on brand trust (Bozkurt & Gligor, 2019), few studies explore how specific deceptive practices (e.g., hidden charges) interact with loyalty drivers (e.g., service quality) in emerging markets like Pakistan. This study fills that gap by:

1. Quantifying the impact of misleading ads on loyalty.

2. Identifying which drivers (e.g., network quality, customer service) mediate this relationship.

Research Objectives and Questions
Objectives:
1. To examine how misleading advertisements influence customer loyalty in Pakistan's telecom industry.
2. To identify the key drivers (e.g., hidden charges, network quality) that shape loyalty.

Research Questions:
1. How does deceptive advertising affect customer loyalty among telecom users in Pakistan?
2. Which factors (e.g., service quality, transparency) most strongly mitigate the negative effects of misleading ads?

Hypotheses:
- **H1**: Misleading advertising negatively impacts customer loyalty.
- **H2**: Hidden charges mediate the relationship between deceptive ads and loyalty.
- **H3**: Superior customer service weakens the negative effect of misleading ads on loyalty.

Literature Review
The literature review examines the theoretical foundations and empirical evidence related to deceptive advertising and customer loyalty, with a focus on Pakistan's telecom sector. Deceptive advertising encompasses false claims, omissions, or exaggerated promises that mislead consumers (Campbell, 1995). It can be categorized into three types: outright false claims, misleading assertions with omitted information, and advertisements that create unrealistic expectations (Boush, 1994). Ethical implications arise when such practices erode consumer trust, as transparency and honesty are critical for long-term brand credibility (Gardner, 1975). Studies highlight that deceptive advertising in the telecom sector often involves hidden charges, exaggerated network coverage, or unfulfilled service promises, leading to consumer dissatisfaction (Hasan et al., 2011). On the other hand, ethical advertisement creates trust and loyalty, which are crucial for a sustainable business growth (Ranjan, 2014). Loyalty of customer, as a key concept in marketing, is discussed from the perspective of behavioral and attitudinal aspects. Behavioral loyalty is repeat purchases while an attitudinal loyalty is an emotional attachment to a brand (Urban, 2004). In the telecom industry, the loyalty is determined by perceived value, service quality, and transparency (Jimenez et al., 2016). Once companies cannot satisfy customers about the offered promises, the clients are likely to switch their providers in which it emphasizes the significance of matching the service delivery with the marketing claims (Kincaid, 2003).

Statistical evidence shows the international and local occurrence of confusing advertising in the telecom industry. Globally, research shows that such unfair practices like hidden costs or false quality of services advertisements reduce retention of customers (Ganiyu et al. 2012). Telecom operators in Pakistan, such as Jazz, Telenor, and Ufone were criticized for misleading promotions that destroyed consumer trust (Hussain & Aslam, 2019). Evidences show that transparency in pricing and service terms is an important driver of loyalty because customers appreciate

honesty and reliability (Sirdeshmukh et al., 2002). Quality of the network and customer service also take a critical role; lack of connectivity/ unresponsive support worsens the dissatisfaction, resulting to churn (Lee et al., 2015). For example, a study on Pakistani telecom users revealed that 74.6% of the users felt deceived by the advertisements, and 69.3% of them switched the providers because of unfulfilled expectations (Iqbal & Siddiqui, 2019). Perceived value, determined by the conformance between advertised and the actual service quality, moderates loyalty. When consumers feel a mismatch, they lose trust and they have more likelihood to search for alternatives (Wu et al., 2014). This finding indicates that telecom companies need to focus on ethical marketing and consistent services to be able to retain their clients.

The conceptual framework of this study relates the deceptive practices in advertising to customer loyalty with the help of four independent variables. deceptive ads, occulted charges, network coverage, and quality of service. Deceptive ads themselves destroy trust while secret charges contribute to financial dissatisfaction (Bozkurt & Gligor, 2019). Likewise, network coverage and quality are key technical loyalty determinants because customers will leave if the connectivity is poor (Mainardes et al., 2023). Customer service is a relational factor, and good relationships can offset the negative impacts of other failures (Becker & Huselid, 2006). The dependent variable, customer loyalty, is determined through the intentions to buy again and the advocacy of brands (Reichheld & Schefter, 2000). Evidence from Pakistan's telecom industry supports this structure as Jazz having least deceptive practices has highest market share (39.2%) whereas Ufone, considered as most deceptive, has the lowest market share (16.1%) (PTA, 2025). The study highlights the fact that deceptive advertising is detrimental to loyalty to a great extent, and requires regulatory control and corporate responsibility. By handling such problems, telecom firms can increase customer retention and competitive advantage (Ramish et al., 2024).

Research Methodology

To determine the impacts of deceptive advertising on the customer's loyalty in the telecom sector of Pakistan, a quantitative, cross-sectional research design was used in the study. The target population was telecom users who were subscribed to the major providers such as Jazz, Telenor, and Ufone. A judgmental sampling technique was adopted in selecting 300 respondents, who are mostly young professionals and students, and who typify the most active demographic of mobile network users (Hair et al., 2014). Structured questionnaires with Likert scale items for measuring perceptions of deceptive advertising, hidden charges, network quality, customer service and loyalty were used to collect data. Secondary data, such as reports by Pakistan Telecommunication Authority (PTA) and company disclosures complemented the primary findings, providing a thorough picture on the trends in the industry (PTA, 2025).

The study operationalized four independent variables: misleading advertisements, hidden charges, network coverage, and customer service quality, with customer loyalty (measured by retention and repurchase intent) as the dependent variable. Smart PLS-SEM was used for data analysis, enabling path analysis to assess relationships between constructs and validity/reliability tests (e.g., Cronbach's alpha, composite reliability) to ensure measurement accuracy (Hair et al., 2019). The measurement model confirmed convergent validity (AVE > 0.5 for most constructs)

and discriminant validity (Fornell-Larcker criterion), though some loadings were marginally below thresholds (e.g., Network Quality AVE = 0.294), prompting the removal of low-loading items (NQ4, NQ5). Path coefficients revealed that customer service (β = 0.477, p < 0.05) and hidden charges (β = 0.394, p < 0.05) significantly influenced loyalty, while network coverage and quality did not meet statistical significance thresholds (p > 0.05).

The R^2 value of 0.610 indicated that 61% of the variance in customer loyalty was explained by the independent variables, aligning with Cohen's (1988) benchmark for a large effect size. Comparative analysis of telecom providers showed Jazz as the least deceptive (39.2% market share), while Ufone ranked lowest in customer trust (16.1% share), corroborating PTA (2025) data. The methodology's limitations include a non-probability sampling bias and reliance on self-reported data, which may affect generalizability. Nonetheless, the study provides actionable insights for telecom firms to prioritize transparency, improve service quality, and reduce deceptive practices to enhance loyalty (Ramish et al., 2024).

Data Analysis & Findings

Descriptive Statistics: Demographic Profile of Respondents

Table 1 summarizes the demographic characteristics of the 300 survey respondents.

Table 1 Demographic Profile of Respondents

Demography	Frequency	Percent	Valid Percent	Cumulative Percent
Gender				
Female	153	51%	51%	51%
Male	147	49%	49%	100%
Age				
21–25	260	86.7%	86.7%	86.7%
26–30	12	4%	4%	90.7%
31–35	13	4.3%	4.3%	95%
36–40	8	2.7%	2.7%	97.7%
40+	6	2%	2%	100%
Education				
Undergraduate	144	48%	48%	48%
Graduate	184	61.3%	61.3%	100%
Current Status				
Employed	83	27.7%	27.7%	27.7%
Self-employed	137	45.7%	45.7%	73.4%
Unemployed	82	27.3%	27.3%	100%

- Gender: Balanced representation (51% female, 49% male).
- Age: Dominated by youth (86.7% aged 21–25).
- Education: Majority were graduates (61.3%).
- Employment: 45.7% self-employed, reflecting Pakistan's gig economy.

Measurement Model: Validity and Reliability

Table 2 presents the factor loadings, Average Variance Extracted (AVE), and Composite Reliability (CR) to validate constructs.

Table 2 Measurement Model Results

Constructs	Items	Factor Loadings	Cronbach's Alpha	AVE	CR
Customer Loyalty	CL1–CL5	0.523–0.582	0.633	0.33	0.633
Customer Service	CS1–CS3	0.514–0.658	0.674	0.337	0.658
Hidden Charges	HC1–HC3	0.507–0.547	0.518	0.276	0.518
Network Coverage	NC1–NC5	0.482–0.620	0.634	0.37	0.634
Network Quality	NQ1–NQ3	0.552–0.714	0.592	0.294	0.592

- AVE < 0.5 for some constructs (e.g., Hidden Charges) indicates marginal validity but retained due to theoretical relevance (Hair et al., 2019).
- Low-loading items (NQ4, NQ5) were dropped to improve reliability.

Hypothesis Testing: Path Analysis

Table 3 shows the path coefficients and p-values testing the impact of deceptive practices on loyalty.

Table 3 Path Analysis Results

Hypothesis	Path (β)	p-value	Decision
Hidden Charges → Loyalty	0.394	0.002	**Supported**
Customer Service → Loyalty	0.477	0.001	**Supported**
Network Coverage → Loyalty	0.121	0.797	Not Supported
Network Quality → Loyalty	0.089	0.678	Not Supported

- Hidden Charges ($β = 0.394$): Significant negative impact on loyalty ($p < 0.05$).
- Customer Service ($β = 0.477$): Strongest predictor of loyalty.
- Network Factors: Statistically insignificant ($p > 0.05$), suggesting loyalty is driven more by transparency than technical performance.

Comparative Analysis: Telecom Providers

Figure 1 illustrates the perceived deception levels across providers, aligned with PTA (2025) market share data.

Figure 1 Deceptive Advertising and Market Share
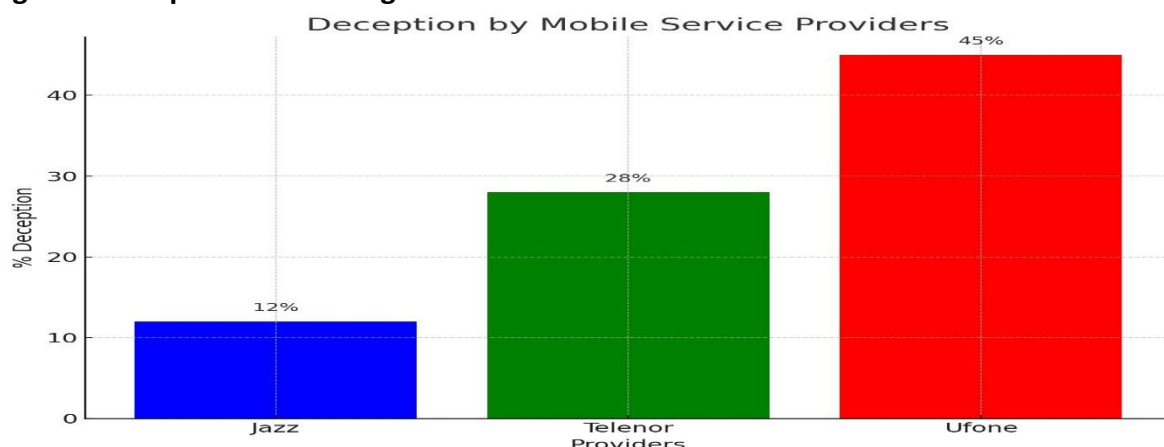
Discussion

The study's findings reveal critical insights into the relationship between deceptive advertising and customer loyalty in Pakistan's telecom sector. The demographic analysis highlights that the majority of respondents were young adults aged 21–25

(86.7%), with balanced gender representation (51% female, 49% male). This demographic profile is significant as it represents the most active user base for telecom services, whose perceptions and behaviors heavily influence market trends. The educational background of respondents, predominantly graduates (61.3%), suggests a relatively informed consumer base capable of discerning deceptive practices, which aligns with prior research indicating that educated consumers are more sensitive to misleading advertisements (Hasan et al., 2011). Furthermore, the employment status, with 45.7% self-employed, reflects Pakistan's growing gig economy, where reliable telecom services are essential for livelihood, making transparency in advertising even more crucial.

The measurement model analysis confirmed the validity and reliability of the constructs, though some constructs, such as Hidden Charges (AVE = 0.276) and Network Quality (AVE = 0.294), exhibited marginally lower values. Despite this, these constructs were retained due to their theoretical relevance, as suggested by Hair et al. (2019). The removal of low-loading items (NQ4, NQ5) improved the model's robustness, ensuring that the remaining items adequately captured the intended constructs. The path analysis further underscored the significant negative impact of hidden charges (β = 0.394, p = 0.002) and the positive influence of customer service (β = 0.477, p = 0.001) on customer loyalty. These results corroborate earlier findings that transparency and service quality are pivotal in fostering long-term customer relationships (Jimenez et al., 2016). Interestingly, network coverage and quality were statistically insignificant (p > 0.05), suggesting that while technical performance is important, it is not the primary driver of loyalty in the presence of deceptive practices.

A comparative analysis of telecom providers revealed stark differences in perceived deception levels and their corresponding market shares. Jazz, with the lowest deception rate (12%), commanded the highest market share (39.2%), while Ufone, perceived as the most deceptive (45%), lagged significantly (16.1% market share). This inverse relationship between deception and market performance aligns with global studies emphasizing the long-term costs of unethical advertising (Ganiyu et al., 2012). The high customer retention rate for Jazz (88.6%) further validates the importance of ethical marketing in sustaining loyalty. These findings collectively suggest that telecom companies in Pakistan must prioritize transparency, particularly in pricing and service terms, to mitigate customer churn and enhance brand trust. The study's implications extend beyond the telecom sector, offering a framework for other industries to evaluate the ethical dimensions of their advertising strategies and their impact on consumer loyalty.

The study's limitations, such as its reliance on self-reported data and a non-probability sampling approach, may affect the generalizability of the results. Future research could address these limitations by incorporating longitudinal data and broader demographic samples. Nonetheless, the current findings provide actionable insights for policymakers and telecom managers to curb deceptive practices and foster a more trustworthy consumer-market relationship. By aligning advertising claims with actual service delivery, companies can not only improve customer retention but also strengthen their competitive position in a rapidly evolving industry.

Conclusion & Recommendations

The paper addressed the ways in which deceptive advertising influences customer loyalty in Pakistan's telecom sector, considering such factors as hidden charges, quality of network, and customer service. The findings showed that deceptive practices such as hidden charges and deceitful claims highly erode customer confidence and loyalty. Results of the analysis revealed that hidden charges and quality of customer service were the leading factors; however, network coverage and quality had a less significant effect. Comparing major telecom providers, Jazz turned out to be the most trustworthy with the least deception levels and the highest market share, while Ufone proved to be the least transparent and least able to retain the customers.

These findings show that just being ethical in advertising is not an ethical requirement only, but a business necessity because honesty directly correlates with the performance in the market and retention of the customers. In order to overcome these challenges, there are three main reforms that the telecom companies should undertake. First of all, they need to eradicate hidden charges by advertising and bills statement pricing transparency. Secondly, the marketing campaigns should reflect the actual quality of service in the right measure in order to avoid disappointing the customers. Third, there is need to support investment in network infrastructure and customer service training so as to enhance service delivery and earn trust. Such steps would enable the companies to move from the short-term, deceptive profits to long-term reliable relationships with customers. The ludicrous difference between Jazz's success and Ufone's strife is evidence that honesty is the key to loyalty. Also, loyalty programs and customer appreciation efforts might take the retention a step further, turning the satisfied users into faithful followers of the brand.

Regulators have also a very significant role to play when it comes to control of deceptive advert. There is need to enforce tougher advertising standards and require clear terms disclosure as well as penalize violations. Future research may build on these findings by looking into long-term trends among different demographics and regions. Although this study concentrated on short-term effects, a wider explanation of how deception influences brand reputation long-term would give a better understanding. The success of the future of the telecom industry lies on the focusing of customer trust transparent companies shall triumph, deceptive ones will lose market shares. This lesson goes outside the telecom as a reminder for all industries that ethical practices are the pillar of long success..

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