International Journal of Arts and Social Science www.ijassjournal.com
ISSN: 2581-7922,
Volume 9 Issue 10, October 2026

The Influence of Service Bundle Pricing Strategies on Brand Switching behaviour among Mobile Telecommunications Subscribers: Evidence from Iringa Municipality, Tanzania

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Abstract: This study examined the relationship between service bundle pricing strategies and brand-switching behaviour among mobile telecommunications subscribers in Iringa Municipality, Tanzania. A mixed-methods approach was used within a cross-sectional design. Quantitative data were collected electronically using a structured questionnaire. Of 399 targeted questionnaires, 394 valid responses were analysed (98.7%). Five subscribers with relevant switching experience participated in semi-structured interviews. Quantitative data were analysed in SPSS version 31 using descriptive statistics, Pearson correlation and multiple linear regression; interview data were analysed thematically. The dissertation reports a positive association between the recorded service bundle pricing and brand-switching scores ($r = .654$, $p < .001$) and a positive, statistically significant regression coefficient ($B = .315$, $\beta = .360$, $t = 4.940$, $p < .001$) in a model controlling for promotional pricing and tiered tariff structure. Interview accounts highlighted affordability, service combinations, validity, flexibility, personalisation and additional benefits. Because the questionnaire's response anchors require careful interpretation of score direction, the coefficient signs are reported as associations between the recorded scores rather than as proof that favourable bundles increase or reduce switching. The study adds evidence from a secondary urban telecommunications market in Tanzania.

KEYWORDS: brand switching behaviour, consumer behaviour, mobile telecommunications, perceived value, service bundle pricing

I. Introduction

The mobile telecommunications industry has become increasingly competitive as consumers demand affordable connectivity, data services and flexible communication options. Telecommunications services support economic and social activities, while mobile connectivity has expanded access to digital services in developing markets. In Africa, mobile connectivity contributes to healthcare, education, finance, agriculture and public administration, while the expansion of digital services has increased the importance of mobile networks in everyday economic and social life [1].

The growth of mobile telecommunications has also intensified competition among network operators. Subscribers are exposed to alternative price offers, tariffs and service bundles and can compare the benefits available from competing providers. In such markets, pricing is not evaluated solely as a monetary amount; customers may assess the quantity and combination of benefits received for the price paid. Service bundles are

particularly important because they combine several communication services into one package, potentially creating convenience and perceived value.

In Tanzania, the telecommunications market includes several competing mobile network operators, including Vodacom, Airtel, Yas, Halotel and TTCL. Competition creates incentives for operators to design pricing arrangements capable of attracting new customers and retaining existing subscribers. Subscribers may therefore reconsider their provider when another network offers a bundle that is more affordable, useful, flexible or attractive.

Service bundle pricing refers in this study to the packaging of multiple telecommunications services, including voice calls, SMS, data and other value-added services, into a combined package offered at a particular price. The logic underlying bundling is that combining services can increase convenience, reduce perceived transaction costs and improve perceived value. [2] describe bundling as a strategy through which complementary offerings can be combined to create customer value and encourage broader consumption. In telecommunications, however, the effectiveness of a bundle depends on whether the included services correspond to subscribers' actual needs and financial capacity.

Existing evidence suggests that bundling can affect customer retention and churn. [3], using large-scale telecommunications data, found that service bundling was associated with lower customer churn. [4] similarly found that satisfaction and perceived value were important in explaining relationships among bundled telecommunications services, loyalty and churn. In Tanzania, [5] examined value-added services in bundled telecommunications offerings and found that some service components were significantly related to customer retention. However, these studies do not directly answer how the pricing characteristics of service bundles influence brand switching behaviour among mobile subscribers in a secondary Tanzanian city.

The contextual gap is important because findings from large metropolitan or highly developed markets may not fully reflect the purchasing power, multi-SIM practices, usage patterns and competitive conditions experienced by subscribers in secondary urban markets in Tanzania. The present study therefore addresses a context-specific gap by examining service bundle pricing and brand switching behaviour among subscribers in Iringa Municipality.

The study focuses on five dimensions of service bundle pricing—availability, satisfaction, cost effectiveness, additional services and attractiveness—and examines their association with and predictive contribution to brand switching behaviour. The study contributes to marketing and telecommunications literature by treating service bundle pricing as a distinct pricing mechanism rather than aggregating it with general price perceptions. It also provides practical evidence for operators seeking to design bundles that create sustained customer value.

1.1 Research Hypothesis

H0: Service bundle pricing strategies have no statistically significant association with brand switching behaviour among mobile telecommunications subscribers in Iringa Municipality, Tanzania.

H1: Service bundle pricing strategies have a statistically significant association with brand switching behaviour among mobile telecommunications subscribers in Iringa Municipality, Tanzania.

II. Literature Review and Theoretical Framework

2.1 Service Bundle Pricing Strategies

Service bundle pricing strategies involve combining multiple products or services into a single package, typically offered at a combined price to provide customers with greater perceived value and convenience [2]. In mobile telecommunications, service bundles commonly integrate data, voice calls, SMS and other value-added services into a single package. Such bundles can influence customers' perceptions of value and their decisions regarding whether to remain with or switch from one service provider to another.

Empirical evidence indicates that bundling can affect customer retention and switching behaviour in telecommunications markets. [3] found that bundling was associated with lower customer churn, suggesting that integrated service offerings can strengthen customer relationships. Similarly, [4] demonstrated that customer experience, satisfaction and perceived value are important in determining loyalty and churn among customers using bundled telecommunications services. In Tanzania, [5] found that selected value-added services were significantly associated with customer retention among subscribers of telecommunications companies offering bundled services.

In this study, service bundle pricing strategies refer to packaging telecommunications services, including voice calls, SMS, data and other value-added services, into a combined offer at a particular price. The construct was operationalised using five indicators: bundle availability, satisfaction, cost effectiveness, additional services and attractiveness.

2.2 Brand Switching Behaviour

Brand switching behaviour refers to the process through which customers move from one service provider or brand to another. In mobile telecommunications, switching may occur when subscribers evaluate alternative providers and perceive competing pricing offers to provide greater value.

Previous empirical studies have established the relevance of pricing factors in explaining brand switching in telecommunications markets. [6] found that price-related factors, particularly affordability, competitive pricing and perceived value, were important determinants of telecom customer switching behaviour. [7] similarly reported that pricing and promotional offers influenced switching behaviour among telecom customers in Saudi Arabia. [8] found that promotional pricing significantly influenced brand switching in Botswana. Evidence from tariff choices also indicates that alignment between customers' usage patterns and available pricing plans can influence switching and churn [9]; [10].

In this study, the brand-switching construct was measured using five self-report items covering thoughts about switching, intention to switch within six months, willingness to switch in response to better prices, comparison of competing offers, and willingness to leave the current provider for better overall value. The items primarily measure stated switching propensity and related intentions rather than verified switching transactions.

2.3 Theoretical Framework

2.3.1 Price Sensitivity Theory

Price Sensitivity Theory explains how consumers respond to price differences and changes when making purchasing decisions. The theoretical foundation can be traced to Marshall's work on price elasticity of demand [11], while Van Westendorp's Price Sensitivity Meter [12] provided a practical approach to understanding consumers' perceptions of acceptable price levels. Price sensitivity is relevant to telecommunications because subscribers are repeatedly exposed to competing price-benefit combinations.

For service bundle pricing, the theory suggests that subscribers compare what they pay with the benefits they expect to receive. A bundle may become attractive when it provides a greater combination of usable benefits at an acceptable price. Conversely, perceived overpricing, low utility or restrictive conditions may encourage consumers to search for alternatives.

2.3.2 Consumer Choice Theory

Consumer Choice Theory explains how consumers select among alternatives under conditions of limited resources. [13] advanced the ordinal utility approach, while [14] further developed the analysis of revealed preference. The central implication for telecommunications is that consumers compare alternatives according to preferences, expected benefits, prices and budget constraints.

Applied to service bundles, Consumer Choice Theory suggests that subscribers evaluate the total utility offered by competing packages rather than price in isolation. A subscriber may prefer a provider offering a bundle

that combines adequate data, voice minutes, SMS, appropriate validity and useful additional benefits within the subscriber's financial capacity. Where a competing bundle offers greater perceived utility, the subscriber may redirect usage or switch providers.

2.4 Empirical Literature and Research Gap

[4] examined bundled telecommunications services among 3,004 customers in Portugal. Their findings showed that service quality, customer interactions, satisfaction and perceived value were important in explaining loyalty and churn. The study is relevant because it demonstrates that the value experienced from bundled services can shape customer outcomes. However, its emphasis was customer experience and service quality rather than the pricing characteristics of bundles, and the Portuguese market differs from Tanzania.

[3] analysed a large telecommunications dataset and found an association between bundling and reduced customer churn. Their evidence demonstrates the strategic relevance of bundling for retention. Nevertheless, their focus was not specifically on customers' perceptions of bundle pricing, affordability, cost effectiveness and attractiveness.

[5] examined value-added services and customer retention among 594 mobile subscribers in Dar es Salaam. Their results showed that some value-added service components were significantly associated with retention. This study provides useful Tanzanian evidence but focused on Dar es Salaam and on value-added services rather than service bundle pricing and brand switching.

The resulting gap is both contextual and conceptual. Contextually, there is limited evidence from secondary urban markets such as Iringa Municipality. Conceptually, prior studies have frequently examined bundling, service quality, value-added services or general pricing without isolating service bundle pricing as a specific predictor of brand switching. This study addresses that gap by examining service bundle pricing as a distinct construct and relating it to brand switching behaviour among mobile telecommunications subscribers in Iringa Municipality.

III. Methodology

3.1 Research Approach and Design

The study employed a mixed-methods research approach within a cross-sectional research design. The quantitative component provided measurable evidence on subscribers' perceptions of service bundle pricing and brand switching behaviour, while the qualitative component provided contextual explanations of subscribers' experiences and switching decisions. Data were collected during the study period, making the design appropriate for examining relationships among the variables at a particular point in time.

3.2 Study Area, Population and Sampling

The study was conducted in Iringa Municipality, Tanzania. The target population comprised mobile telecommunications subscribers residing in the municipality. The 2022 Population and Housing Census reported 202,490 residents in Iringa Municipality [15]. Because a complete and verified sampling frame of individual mobile telecommunications subscribers was not available, the municipal population was used as the reference population for determining the quantitative target sample size.

For the quantitative survey, convenience sampling was used to recruit accessible subscribers who met the eligibility criteria and were willing to participate. For the qualitative component, purposive sampling was used to select five subscribers with relevant brand-switching experience, including frequent switchers, multiple-network users and subscribers who had recently changed providers.

Slovin's formula was used as a practical benchmark for the target quantitative sample size using the population reference stated in the dissertation. The calculation produced a target of approximately 399 respondents. Because the final quantitative selection used convenience sampling and a complete sampling frame of mobile subscribers was unavailable, the calculated figure is treated as a target-size benchmark rather than a

claim that all subscribers had an equal probability of selection. Of the 399 targeted questionnaires, 394 were completed and used for analysis, giving a usable response rate of 98.7%.

3.3 Data Collection

Quantitative data were collected electronically using a structured questionnaire administered through Google Forms. The instrument contained closed-ended items measuring perceptions of pricing strategies and brand switching behaviour. For the present article, service bundle pricing comprised five indicators: availability of suitable bundles, satisfaction with bundles, cost effectiveness, additional services and bundle attractiveness. Brand switching behaviour was measured through items concerning switching intention, actual switching behaviour, likelihood of switching when offered better prices, willingness to abandon the current provider and preference for competitors because of pricing.

The questionnaire used five-point response scales. For bundle-perception items, lower scores represented more favourable evaluations. The brand-switching items were anchored from 1 (strongly agree) to 5 (strongly disagree), meaning that higher item scores represent lower agreement with switching-intention statements. The dissertation's reported composite statistics and regression results are retained in this article. In interpreting their signs, the analysis distinguishes the direction of the recorded scores from the underlying behavioural construct; the positive coefficients should not be interpreted as causal effects or as unambiguous evidence that favourable bundles increase or reduce switching without confirming the composite-score construction.

3.4 Validity and Reliability

Content and construct validity were supported by developing questionnaire items from the theoretical framework and previous empirical literature and by reviewing the instrument before the main survey. A pilot study was conducted with respondents similar to the target population but excluded from the final sample. The study reported a KMO value of 0.814 and a statistically significant Bartlett's test ($\chi^2 = 6388.310$, df = 190, $p < 0.001$), indicating that the item correlation structure was suitable for factor-related assessment.

Reliability testing produced a Cronbach's alpha of 0.711 for service bundle pricing and 0.703 for brand switching behaviour, indicating acceptable internal consistency for the constructs used in the analysis.

3.5 Data Analysis

Quantitative data were coded, cleaned and analysed using SPSS version 31. Descriptive statistics, including means and standard deviations, were used to summarise perceptions of service bundle pricing. Pearson correlation was used to assess the strength and direction of the relationship between service bundle pricing and brand switching behaviour. Multiple linear regression was used to determine the unique contribution of service bundle pricing while controlling for promotional pricing and tiered tariff structure in the original study model. Statistical decisions were made at the 5% significance level.

Qualitative interview data were coded and analysed thematically. Recurring explanations concerning affordability, service combinations, validity, flexibility, personalisation and additional benefits were identified and integrated with the quantitative findings during interpretation.

3.6 Ethical Considerations

Ethical clearance for the research was granted by the University of Iringa, Office of the Vice Chancellor, in a letter dated 14 April 2026 (Ref. No. UoI/R.2/1/VOL.III/195). Permission to conduct the study in Iringa Municipality was granted by Iringa Municipal Council in a research permit dated 7 May 2026 (Ref. No. IMC/T.40/39/VIII/160), covering the period from April to August 2026. Participation was voluntary, informed consent was obtained, and confidentiality and anonymity were maintained. The collected information was handled securely and used for academic research purposes.

IV. Results

4.1 Respondent and Data Profile

The quantitative analysis was based on 394 valid responses from the 399 targeted subscribers, representing a 98.7% response rate. Five subscribers participated in semi-structured interviews. The present article focuses analytically on service bundle pricing and brand switching rather than reproducing all demographic analyses from the broader dissertation.

4.2 Descriptive Statistics for Service Bundle Pricing

Table 1. Descriptive Statistics for Service Bundle Pricing Indicators

Service bundle indicator	N	Mean	SD	Interpretation
Availability of suitable bundles	394	2.04	0.755	Readily available
Satisfaction with bundles	394	2.06	0.746	Generally satisfied
Cost effectiveness	394	2.12	0.776	Cost effective
Additional services	394	1.95	0.780	Valuable additions
Bundle attractiveness	394	1.95	0.834	Highly attractive

Source: Field Data (2026).

The five indicators produced generally favourable perceptions, with an overall average mean of approximately 2.02. Suitable bundle availability recorded a mean of 2.04 (SD = 0.755), while satisfaction with available bundles recorded a mean of 2.06 (SD = 0.746). Cost effectiveness had the highest mean of 2.12 (SD = 0.776), while additional services and bundle attractiveness recorded the lowest means, each at 1.95. Under the study's coding, lower scores represented more favourable responses. The findings indicate that subscribers considered not only price but also the combination of services, additional benefits, availability and attractiveness when evaluating bundles.

4.3 Thematic Evidence from Interviews

Table 2. Thematic Analysis of Interview Findings

Theme	Key evidence across interviews	Respondents
Bundle value and affordability	Subscribers assessed value according to price relative to the amount and combination of data, voice and SMS received.	1, 2, 4, 5
Flexibility and validity	Validity conditions and flexibility were important where usage varied across days.	1, 2
Service composition and personalisation	Subscribers valued combinations that matched individual needs and additional or personalised benefits.	4, 5

Source: Field Data (2026).

The qualitative findings provide further explanation of the descriptive results. Respondent 1 emphasised flexibility and validity, stating, "I prefer bundles that do not have an expiration period because my data usage

varies from day to day." This suggests that subscribers may perceive a bundle as more valuable when its conditions correspond with their actual patterns of service use.

Respondent 2 linked bundle value to the combination of services and affordability, explaining that, "When a provider gives more minutes, affordable data and SMS at a reasonable price, I consider that good value." Respondent 4 reported that, "Halotel packages match my needs because they provide affordable combinations of internet, voice calls and SMS." Respondent 5 further noted that, "YAS provides value because I not only get affordable communication packages but also additional benefits through Mixx Points and personalised offers." Collectively, the interviews indicate that subscribers evaluate service bundles as integrated value propositions rather than as price reductions alone.

4.4 Correlation between Service Bundle Pricing and Brand Switching

Table 3. Correlation between Service Bundle Pricing and Brand Switching Behaviour

Variables	Pearson's r	p-value	N	Interpretation
Service bundle pricing and brand switching	0.654	<0.001	394	Strong positive relationship

Source: Field Data (2026).

Pearson's correlation analysis indicated a statistically significant positive association between the recorded service bundle pricing score and the recorded brand-switching score ($r = .654$, $p < .001$, $N = 394$). This is the association reported in the dissertation. Since lower bundle scores represent more favourable bundle perceptions and higher scores on the switching items represent less agreement with switching-intention statements, the coefficient is interpreted as a relationship between the coded composite scores. Its sign should not be translated into a directional claim that favourable bundles either increase or reduce switching without confirming the precise composite-score construction.

4.5 Multiple Regression Results

Table 4. Multiple Regression Results for Brand Switching Behaviour

Predictor	B	Std. Error	Beta	t	p-value
Constant	0.703	0.071	–	9.854	<0.001
Service bundle pricing	0.315	0.064	0.360	4.940	<0.001
Promotional pricing	0.117	0.053	0.146	2.212	0.028
Tiered tariff structure	0.181	0.065	0.214	2.804	0.005

Source: Field Data (2026).

Model summary: $R = 0.677$; $R^2 = 0.459$; Adjusted $R^2 = 0.454$. Dependent variable: Brand Switching Behaviour.

The dissertation reports that service bundle pricing had a positive and statistically significant coefficient in the three-predictor regression model ($B = .315$, $SE = .064$, $\beta = .360$, $t = 4.940$, $p < .001$). The overall model summary was $R = .677$, $R^2 = .459$ and adjusted $R^2 = .454$, with $F(3, 390) = 110.103$, $p < .001$. These results indicate a statistically significant predictive association within the fitted cross-sectional model; they do not establish causation. Given the questionnaire anchors, the coefficient sign is reported for the recorded scores and is not interpreted as definitive evidence that favourable bundles increase or decrease switching.

V. Discussion

The results establish a statistically significant association between the recorded service bundle pricing score and the recorded brand-switching score ($r = .654$, $p < .001$). Service bundle pricing also had a positive, statistically significant coefficient in the three-predictor regression model ($\beta = .360$, $p < .001$). These findings should be interpreted in the context of the response anchors: lower bundle scores indicate more favourable bundle evaluations, whereas higher scores on the switching items indicate lower agreement with switching intentions. Accordingly, the paper reports the statistical relationships without making a definitive directional claim about the effect of favourable bundles on switching propensity.

Price Sensitivity Theory and Consumer Choice Theory offer useful perspectives for understanding how consumers evaluate bundles in relation to price, utility and available alternatives. Interview accounts also indicate that affordability, service combinations, validity and flexibility matter to subscribers. These qualitative themes help contextualise bundle evaluations but do not independently determine the direction of the quantitative score relationship. The findings therefore support the relevance of bundle value in subscriber evaluations, while the coded-score direction is interpreted cautiously.

The result also supports Consumer Choice Theory, which proposes that consumers compare available alternatives according to preferences, expected utility and financial constraints. The interview findings showed that subscribers considered whether bundles matched their individual needs, including service composition, validity and additional benefits. These findings suggest that bundle attractiveness depends on the overall usefulness of the package rather than on price alone.

The findings are broadly consistent with [4], who found that satisfaction and perceived value were important in explaining loyalty and churn among users of bundled telecommunications services. They also complement [3], who found an association between bundling and customer churn. However, the present study extends this literature by focusing specifically on service bundle pricing and brand switching in a secondary urban context in Tanzania. Similarly, the findings complement [5], whose Tanzanian study linked selected value-added services with customer retention.

Overall, the descriptive and interview findings indicate that subscribers evaluate service bundles as integrated value propositions, considering availability, satisfaction, cost effectiveness, service composition, validity, flexibility and additional benefits. The quantitative association with the brand-switching score is statistically significant, but its behavioural direction remains unverified because of the scale coding described above. This distinction is important when translating the findings into customer-retention recommendations.

VI. Marketing and Managerial Implications

The findings have several implications for mobile telecommunications operators. First, operators should design service bundles around actual customer usage patterns. Subscribers valued combinations of data, voice and SMS that correspond to their communication needs. Bundle pricing should therefore provide a clear relationship between the amount paid and benefits customers can practically use.

Second, operators should strengthen flexibility and personalisation in bundle design. Subscribers have different requirements for data, voice and SMS, and the interviews indicated that flexibility in validity can affect perceived value. Where commercially feasible, operators could allow customers to select or adjust bundle components according to individual usage patterns.

Third, bundle validity conditions require careful managerial attention. The preference for less restrictive validity indicates that validity can form part of customers' assessment of bundle value. Operators should review validity conditions and consider flexible-validity arrangements where commercially and operationally feasible.

Fourth, additional services and rewards should provide meaningful customer value. Supplementary features should be selected according to their practical usefulness and accessibility rather than being added simply to increase the number of bundle components.

Finally, operators should monitor competing bundle offerings. Subscribers compare combinations of price, service composition, validity, additional benefits and personalisation. Competitive monitoring can help operators identify gaps in their own offerings and adjust bundle propositions to remain competitive.

For regulators, greater transparency in bundle prices, included benefits, validity periods and conditions can help subscribers make informed comparisons. Regulatory attention to clear communication of bundle terms can support consumer protection and fair competition without implying that lower prices alone should be mandated.

VII. Conclusion

This study examined the relationship between service bundle pricing strategies and brand-switching behaviour among mobile telecommunications subscribers in Iringa Municipality, Tanzania. The recorded service bundle pricing score was positively correlated with the recorded brand-switching score ($r = .654$, $p < .001$), and the dissertation reports a positive, statistically significant coefficient in the three-predictor regression model ($\beta = .360$, $p < .001$). Because lower bundle scores indicate more favourable bundle evaluations and higher scores on the brand-switching items indicate lower agreement with switching-intention statements, the coefficient signs are interpreted as relationships between the recorded scores rather than as definitive evidence that favourable bundles increase or reduce switching. The cross-sectional design also limits causal inference.

Descriptive statistics and interview accounts suggest that subscribers consider bundle availability, satisfaction, cost effectiveness, additional services, attractiveness, flexibility and validity when evaluating offers. These findings provide practical context for bundle design, but the quantitative direction-specific implications should be finalised only after checking the raw variable coding and SPSS syntax.

The study highlights the importance of examining service bundle pricing alongside how bundle evaluations and switching propensity are operationalised. Operators may use the descriptive and interview evidence to review affordability, flexibility, transparency and service relevance; however, claims that a particular direction of bundle pricing reduces switching should be withheld until the coding issue is resolved. The cross-sectional design also limits causal inference.

VIII. Limitations and Future Research

The cross-sectional design captured relationships during the study period but could not establish how subscribers' responses might change as operators modify bundle prices and contents. Future studies could use longitudinal data to examine whether bundle-related switching persists over time.

The quantitative data relied on self-reported perceptions and behaviour, which may be affected by recall or response bias. Future research could combine survey responses with anonymised behavioural or transaction data from mobile network operators where access and ethical safeguards permit.

The use of convenience sampling limits the generalisability of the quantitative findings beyond the sampled respondents. Future research could employ probability sampling and compare multiple municipalities or regions. Comparative research could also examine whether the influence of bundle pricing differs by income, age, usage intensity, provider, or multi-SIM status.

Finally, the present article isolates service bundle pricing from the other pricing dimensions in the broader dissertation. Future studies could examine whether perceived value mediates the relationship between bundle pricing and switching, or whether service quality, network coverage, customer experience and switching costs moderate the relationship.

IX. Declarations

9.1 Ethics Approval

Ethical clearance was granted by the University of Iringa, Office of the Vice Chancellor, on 14 April 2026 (Ref. No. UoI/R.2/1/VOL.III/195). Permission to conduct the study was granted by Iringa Municipal Council on 7 May 2026 (Ref. No. IMC/T.40/39/VIII/160), for April–August 2026.

9.2 Informed Consent

Participation was voluntary and informed consent was obtained from participants.

9.3 Conflict of Interest

The author declares no conflict of interest.

9.4 Funding

No external funding was reported for this study.

9.5 Data Availability

The underlying survey data are not publicly deposited in this manuscript. Data may be made available by the author subject to applicable ethical and institutional requirements.

Acknowledgements

The author acknowledges the University of Iringa and the study participants for their support and participation in the research.

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