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A Comparative Consumer Study of Firms’ CRM Practices and Marketing Effectiveness in the Mobile Telecommunications Sectors of Nigeria and the UK

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U1367106

A Thesis Submitted to the University of Huddersfield in Partial Fulfilment of the
Requirement for the Award of Doctor of Philosophy Degree in Marketing

Supervisors:

Professor Len Tiu Wright

Dr Qing Shan Ding

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March, 2016

Dedication

This doctoral thesis is dedicated to God almighty and service to humanity. To my family: Mrs Hope Andy-Wali (my darling wife), Wealth and Duchess (my beautiful daughters) and in memories of my late mother Mrs Eunice Nnenda Wali and my elder brother Mr Bill Fred Wali.

Acknowledgements

The aim of this doctoral thesis will not be complete without acknowledging certain personalities who contributed immensely to its success. I wish to thank God Almighty for the courage to undertake this research. My first appreciation goes to my beautiful wife Mrs Hope Adanne Andy-Wali, my pretty daughters' Wealth and Duchess Andy-Wali for their love, understanding, courage, support and prayers whilst undertaking this PhD research and Prof Len Tiu Wright. Also, I wish to give appreciation to my daddy and mummy, elder Fred Avuru Wali and late Mrs Eunice Avuru Wali, my God given in-laws' Pastor and Mrs Emmanuel Onukem for their prayers, His Royal Highness Eze Ejike Wali for his financial support and my brothers and sisters: Bill (late), Barr Queen, Rita, Ezebuola and Chikachi Wali. My appreciation also goes to Dr. N. Gladson Nwokah, Professor Emenike Nyeche Wami, Dr John Imegi, Dr. Bright Opara, Barr Precious Nmanjo Amadi and Idika Awa Uduma for their consistent encouragement toward the success of this doctorate.

My purpose in pursuing this PhD would not have been realised without the research tutelage I received from my lead supervisor, Professor Len Tiu Wright. I appreciate you Professor Wright, because you taught me how to write articles, how not to write lengthy words, compelled me to aim at publishing in ABS rated Journals and we now have a paper to be published with the ABS rated *Journal of Customer Behaviour* in the Spring of 2016. You compelled me to attend reputable national and international conferences and gave me limitless support in attending research conferences within and outside the UK. Today, I am a proud member of the Academy of Marketing (AM) UK, Academy of Marketing Science (AMS) USA, Academy of Business and Retail Management (ABRM) UK, European Academy of

Management (EURAM) and the British Academy of Management (BAM) UK. I have attended and presented competitive papers at conferences organised by these reputable academic bodies.

Also, you prevailed on me to learn how to use Nvivo 10 software for analysing qualitative data even when I insisted that it was difficult to learn. Today I am a proud tutor of Nvivo 10 and you never gave up on me even when I was falling below your research expectations and you gave me the privilege to do my first teaching in the UK. I am very much grateful for all your kind research gestures. Finally, I wish to say thank you to the Business School PGR administrators' Parveen, Hannah and Martin for their understanding and tolerance. The list of personalities to appreciate is limitless, but in all I am humbled by your support and encouragement.

Abstract

The purpose of this doctoral thesis is to carry out a comparative consumer study of firms' CRM practices and Marketing Effectiveness (ME) in the Mobile Telecommunications (MT) sectors of Nigeria and the United Kingdom. The research contribution as explained by Corley and Gioia (2011) has guided this thesis as the underlying facets of theory are bound in a statement of concepts and interrelationships to explain how and why a phenomenon has occurred. The research contribution of the thesis is explained in detail in Chapter One, Section 1.0: Introduction and 1.1: Theoretical Background of the Study.

The adoption of Consumer Utility Theory and Institutional Theory culminating in CRMBT informs and guides the research work in analysing consumer satisfaction and dissatisfaction, how firms behave and what influences arising from businesses have impact on consumers. Examples of business pressures are in the form of cultural rules, beliefs, symbols, rituals and power structures with survival dependent on loyalty to other institutional pressures (Scott, 1987; DiMaggio and Powell, 1991b). Studies discussed in the literature have shown that firms' CRM practices are affected by institutional pressures, thus demonstrating the emergence of CRMBT and how it would help to mediate internal institutional forces (DiMaggio and Powell, 1991b; Ernest and Young, 2001; Chen and Popovich, 2003; El-Gohary et al. 2013; Keramati and Shapulli, 2015). Consumer Utility Theory as described by Fishburn (1987) is adopted in this study because it helps in understanding the rationale behind consumer satisfaction and retention decisions. Ultimately, Consumer Utility Theory is linked with Institutional Theory as both internal and external institutional pressures shape consumer satisfaction and retention decisions positively or negatively.

The thesis's contribution uniquely linked all three to explain the phenomena under investigation. Within the last two decades the use of mobile phones and other mobile devices have risen dramatically as the phenomenally successful mobile phone has increased customers and profits for MT companies. The sample in the study included three face to face qualitative consumer focus groups in Port Harcourt Nigeria with 23 interviewees (8,7,8) and three face to face consumer focus groups in Huddersfield town UK of 22 interviewees (10,5,7). The justifications for comparing telecommunications service experiences of users in both towns are due to their shared similarities in terms of economic viability and adult population of telecommunications consumer. The data for the study were analysed using the thematic template technique and facilitated with Nvivo 10. From the Nigerian study it was found that mobile telecommunication firms' CRM practices were weak for their consumers, which had negatively impacted on these firms' marketing effectiveness over the years. Secondly, the study found that the factors underpinning the negative practices by Nigerian mobile telecoms operators were mainly externally motivated. This led to the emergence of six themes to include: service price; consumer privacy; complaints management; service courtesy; service quality and service personalisation.

From the UK study it was found that MT firms' CRM practices were fair towards their consumer and these practices had positive impact on consumer satisfaction and retention behaviours. This led to the emergence of seven themes which include: service quality, service upgrade, service price, service personalisation, service evaluation, complaints management and understanding customer expectations.

The key theoretical contributions of this doctoral research are in Institutional Theory, Consumer Utility Theory and CRMBT respectively. The transformational CRM behaviour model is depicted on Figure 6.1 for theoretical and practical explorations. Drawing upon existing CRM literature this is the first doctoral study that has compared the CRM practices of MT firms concerning consumers in Nigeria and the UK using the qualitative focus group approach, which leads to developing a transformational CRM behaviour model. The recommendations of this thesis pertaining to the MT operators and the telecommunications regulatory agencies in Nigeria and the UK are provided. Individual themes from each of the study contexts are analysed and displayed in the Nvivo data.

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Acronyms used in this thesis

NCC: NCC

OFCOM: Office of Communications

UK: United Kingdom

NTP: National Telecommunications Policy

GSM: Global System for Mobile Communications

QoS: Quality of Service

GDP: Gross Domestic Product

EU: European Union

CWU: Communications Workers Union

BRIC: Brazil, Russia, India and China

MINT: Mexico, Indonesia, Nigeria and Turkey

CRM: CRM

ME: ME

IT: Information Technology

ITI: Information Technology Infrastructure

OMS: Opportunity Management System

SFA: Sales Force Automation

BSI: Business Sales Intelligence

PRT: Product Review Technology

MPM: Marketing Performance Management

UCE: Understanding Customer Expectations

SP: Service Personalisation

NE: Normative Expectations

CPC: Consumer Protection Council

NITEL: Nigeria Telecommunications Limited

UKCISA: United Kingdom Council for International Students Affairs

IT: Institutional Theory

CUT: Consumer Utility Theory

CRMBT: Customer Relationship Management Behaviour Theory

Names of Firms' in the Nigerian MT Sector

MTN Nigeria

Etisalat Nigeria

Airtel Nigeria

Glo Nigeria

Names of Firms in the UK MT Sector

EE

02

Vodafone

Orange

Three

Tesco

Virgin

T-Mobile

Others

Chapter One

Background to the Research Study

1.0 Introduction

This chapter is about the theoretical background in explaining the contribution of the thesis and the relevance of CRMBT to CRM in theory and practice. The two prongs of Consumer Utility Theory and Institutional Theory are uniquely brought together in the thesis to contribute its originality and utility for CRM Behaviour Theory or CRMBT (Scott, 1987; DiMaggio and Powell, 1991b; Fishburn, 1968; Zinkhan, 1992; Labus and Stone, 2010) and which informs the framework for Labus and Stone (2010). As further explained in this chapter these theories have important underpinnings for Customer Relationship Management Behaviour Theory (CRMBT) e.g. in understanding and describing the models of consumer buying behaviour.

The theoretical overview is set within the contexts of the mobile telecommunications (MT) sectors of Nigeria and the UK and draws upon documents and published information from the NCC and the UK Office of Communications (OFCOM). Researching consumers in Nigeria and the UK MT sectors enables a comparison of a developing country, Nigeria with a developed and industrialised one in the UK. Despite its oil revenues, Nigeria has so far been in the group of countries described by O'Neill (2010) as the "MINT" (Mexico, Indonesia, Nigeria and Turkey), which is behind the faster growing economies of the BRIC group (Brazil, Russia, India, China). Another justification for studying the two countries is the way in which the PEST factors (Political, Economic, Social, Legal and Technological) affects the marketing environments for the firms providing mobile telecommunications services to consumers. The theoretical and marketing environmental backgrounds contribute to setting the overall aim, research question and research objectives.

1.1 Theoretical Background of the Study

This thesis subscribes to the originality and utility dimensions that are explained by Corley and Goia (2011) for answering the question of ‘what makes a research contribution?’ The research contribution of the thesis comes from both the originality and utility dimensions. Putting into context, the overall aim of this thesis is to examine and analyse through a comparative consumer study in the mobile telecommunications (MT) sectors of Nigeria and UK how firms’ CRM practices and marketing effectiveness (ME) impact on customer satisfaction and dissatisfaction. In looking at the utility dimension the adoption of Consumer Utility Theory as advocated by Fishburn (1968) and Zinkhan (1992), holds that consumers are rational economic beings with high needs and wants who consistently seek to optimise their satisfactions and tastes with best products and services as well as getting value for money. In this thesis, the Consumer Utility Theory is the lens for understanding ME phenomena in terms of consumer satisfaction, service retention and loyalty behaviour.

In other words, it is used to explain consumer literature, how consumers react and judge firms’ services in delivery. It helps to find out if these practices positively or negatively impact on consumer satisfaction and retention behaviour. Consequently, the Consumer Utility Theory is suitable for this study based on the fact that Nigeria and UK consumers are believed to be rational buyers with high expectations and quest for increased service satisfaction. The utility dimension as expressed by Coley and Gioia (2011) is also implicit in the thesis due to the adoption of the Institutional Theory, defined as a practical basis for understanding how organizations behave and as influenced by external and internal pressures, such as cultural rules, beliefs, symbols, rituals and power structures which emerge from within and outside in the wider society (Scott, 1987; DiMaggio and Powell, 1991b).

Institutions are socially rewarded for their legitimacy, resources, structures and values with survival dependant on loyalty to other institutional pressures. When business decisions and CRM practices are affected by internal and external institutional forces within their business environments (see also Chen and Popovich, 2003; El-Gohary et al. 2013; Keramati and Shapulli, 2015), Institutional Theory is useful in predicting business successes of CRM practices over their marketing expectations.

Therefore, drawing on the arguments of DiMaggio and Powell (1991b), Ernest and Young (2001), Chen and Popovich (2003), El-Gohary et al. (2013), Keramati and Shapulli (2015) it infers that firms' CRM practices are influenced by Institutional Theory. That is, to say that the utility element in the operational practices of Nigerian and UK's MT firms are influenced by external and internal forces from their operating environments. However, Labus and Stone (2010) argued that the CRMBT was affected by internal and external institutional dictates (see also El-Gohary et al., 2013; Keramati and Shapulli, 2015). This indicates that the CRMBT draws from Institutional Theory because its principles consider both internal and external business behaviours and how they impact on firms' CRM behaviour. Therefore, CRM practices and its domains in this study draw upon the Institutional Theory as well as benefitting from the Customer Utility Theory. This unique combination of Customer Utility Theory and Institutional Theory culminating in an original contribution to CRMBT literature and to also guide and inform the research study forms the basis for making this thesis' research contribution to theory and practice.

Overall, these theories are imperative because the study is interested in investigating CRM practices of MT institutions in two separate countries in terms of culture and business rituals. External and internal forces within the Nigerian and UK telecommunications impact the way CRM programs are implemented. Nigerian and UK consumers are affected by socio-economic factors from the external marketing environment that affect their purchase decisions and

satisfactions. Hence the Consumer Utility Theory and Institutional theory are important. CRM is imperative for business survival, e.g. Baksi and Parida (2012, p51) argued that “CRM has emerged as an offshoot to automation breakthrough as it guaranteed service-unification by integrating people, process, technology and holistically transformed the transaction-based marketing into a relationship-based marketing”. Wali, Wright and Uduma, (2015, p45) posited that “CRM is everything in business and the catalyst for a responsible, profitable and ‘customer focused organization’. Buttle (2004) suggested that CRM is a marketing tool used in winning, sustaining firms + customers relationship with the aim of making a profit = firms perspective and customer satisfaction = customer perspective. Similarly, others had argued that when firms engage CRM strategy, they create, allocate and manage requests made by customers through call centre software, which directs customers to available agents to treat their complaints effectively (Reichheld, 1996 and 2001).

Rigby and Ledingham (2004) opined that CRM implementation was crucial for ME at the market place because it created an enterprise-wide user network so firms could have complete view of their customer information. In other words, through the use of CRM tools firms can keep a track record of all customer-related activity like emails, calls and related complaints issues which would help marketers to perform effectively. There is support in the literature that CRM offers viable opportunities to firms for attaining marketing goals. Like firms partnering with consumer to generate feedbacks on their experiences regarding service price, availability, accessibility and reliability (Chang et al, 2010). Despite these huge satisfaction and profitability potentials in CRM it appears that some firms were ignorant of these benefits, while others exhibited laggard attitude in exploring these potentials.

Moreover, firms with a later catch-up attitude for CRM adoption are prone to experience high levels of consumer dissatisfaction and service termination. Previous studies have illustrated that improved consumer satisfaction and retention behaviours were linked with firms' CRM practices (Peppers, Rogers and Dorf, 1999; Greenberg, 2001; Foss, Stone, Ekinici, 2008). This implies that transformational CRM practices would bring about improved consumer satisfaction and increase the rates of service retention, but transactional CRM practices lead to increase rates of consumer dissatisfaction and service termination.

The importance of transformational CRM practices in MT sectors cannot be underplayed. This is because MT services in a 21st century community form critical aspects of human survival in the areas of security, communication, information sharing and business related issues. Hence, firms are expected to adopt and practice transformational CRM initiatives all through their service delivery processes. MT services have assisted in revitalising the way businesses were operated and managed. E.g. in banks, schools, shops, restaurants, transportation, hospitality, tourism and health care industries. Therefore telecommunication services are classified as the major facilitator of firms' successes in the 21st century e.g. for voice, data and images over long distances. The process allows information to pass between a sender (transmitter) and a receiver over the same medium, like telegraphy, telephony, television, broadcast radio and recently electronic mediums which constituted basic methods of telecommunications (Bichta, 2001). MT service is defined as a system for the conveyance of messages through the agency of electric, magnetic, electromagnetic of speech, sounds and signals serving between persons and things (Bichta, 2001). Studies in the literature show the quantitative survey approach, but there was a lack of studies which used the qualitative interview approach in determining the influence CRM on consumer satisfaction and retention. Little is reported in the literature on how predictive and normative customer expectations influence consumer satisfaction, dissatisfaction, and service retention in the Nigerian and UK MT sectors. The lack of studies comparatively reporting on the impact of transaction

output personalisation on consumer satisfaction, dissatisfaction, and retention consumer in Nigeria and UK have shown gaps in the literature to which this study intends to fill.

1.1.1 Research Value

The rationale for this thesis stems from the fact that there were several quantitative researches on CRM practices in MT sectors. But there is a lack of comparative qualitative consumer study of firms' CRM practices in the Nigeria and UK's MT sectors. Therefore this thesis contribution lies in its ability carry out a comparative qualitative inquiry which explores consumer experiences in Nigeria and UK as well as how it fits into previous literatures and theories.

1.1.2 Theoretical Contributions

Theoretical contributions provide the platform for validating, challenging or improving upon available academic theories underpinning a subject matter. This study's theoretical contributions would shape and further the existing knowledge in Institutional Theory (Scott, 1987 and DiMaggio and Powell, 1991b), Consumer Utility Theory (Fishburn, 1968 and Zinkhan, 1992) and CRMBT (Labus and Stone, 2010).

1.1.3 Practical Contribution

Thematic findings from this research will form the basis for the practical contribution. Therefore, this study's operational contribution would assist in transforming the way in which MT firms' services are carried out in the MT sectors of Nigeria and UK. Furthermore, this contribution would assist firms in repositioning their CRM system for improved consumer satisfaction, win and retention. Additionally, MT firms in both contexts would be exposed to the huge opportunities and threats in their operating environment that could improve their competitiveness.

1.2 Nigerian Mobile Telecommunications Sector

Succinctly, the overarching aim of this research thesis is to carry out a comparative consumer study into firms' CRM practices on consumer satisfaction and retention in the MT sectors of Nigeria and the UK using the qualitative interview approach. The relevance of CRM in business existence, sustenance and prosperity cannot be underestimated because CRM theory was based on certain fundamental principles which held that firms needed to understand their consumer needs and wants so as to serve them satisfactorily and profitably (Consumer Framework, 2013). Furthermore, from the new millennium firms across the globe have been embattled with stiff competition as a result of firms quest to win large proportions of the consuming market and new market entrants were fast weakening existing market operators, due to the adoption of new ways and strategies for managing firms through the implementation of the CRM strategies (Mendoza et al. 2007). The idea of CRM holds that firms find it more profitable to retain existing consumers by initiating long term business relationships that target an improvement to their needs and wants (Garrido-Moreno and Padilla-Melendez, 2011; Xu and Walton, 2005).

However, it is imperative to mention that long term business relationships between firms and their consumers were primarily based on consumer insight which is driven by their personalised CRM systems (Xu and Walton, 2005). Again some research has provided operational, theoretical and methodological evidences that affirmed that CRM was practiced more within developed business environment and firms (Xu and Walton, 2005; Baksi and Parida, 2012; Wali, Wright and Uduma, 2015). CRM adoption and implementation in the Nigerian MT sector had been poorly reported in the past and there is still a lack of research reports comparing CRM practices of MT firms in Nigeria and United Kingdom. In Nigeria, experiences showed that MT consumers were poorly managed by firms and this is evidenced in the high rates of switching behaviours.

Poor consumer management had earned operators (MTN, GLO, Etisalat and Airtel) monetary sanctions from the NCCs in March 2014 for their failures to meet minimum quality standards (BMI, 2014). The Nigerian MT sector got liberated from its long moribund telecommunications journey and was first deregulated in the year 1993, which brought into being the establishment of the NCC as prescribed by Decree 75 of 1992 and later came into effect by 1999 before the deregulation. However, the study's description of the Nigerian MT sector as "moribund" is based on the fact that before the year 1999 firms which were licensed to operate in the sector were afraid of investing due to the unstable political climate occasioned by military rule.

Furthermore, NITEL the parent body in the sector was the only firm running the sector businesses and other consumer social and economic activities were run and managed using the traditional communication systems, thereby creating wastages of employee hours and other related business resources. The return to democratic rule in 1999 boosted confidence in potential investors, when the government carried out a more robust MT deregulation in the year 2000 which laid the foundation for the sector's liberalisation that Nigeria is presently witnessing. The main objectives of the NCC were to create a regulatory environment to facilitate the supply of telecommunications services and facilities, facilitate the entry of private entrepreneurs into the MT market, promote fair competition and efficient market conducts among all players in the sector (Nigerian National Policy on Telecommunications, 2004). However, the year 2000 in Nigeria was called the era of telecoms liberalisation because it brought the Nigeria MT sector into limelight following the transition to democratic rule as a result of the support the government gave to the regulators to develop a more focused National Telecommunications Policy (NTP) and this obviously induced confidence of potential investors to invest in the Nigerian MT sector.

However, the result of this revolution was witnessed in the auctioning of digital mobile licenses in Nigeria bringing about the emergence of MTN Nigeria and Econet (Econet which is now known as Airtel Nigeria) as the first two operators that entered into the Nigerian MT market. The Nigeria MT sector at present has four licensed and competing firms. They are: MTN Nigeria Communications, Globacom Limited, Airtel Nigeria (formerly known as Econet Nigeria) and EMTS Limited (Etisalat Nigeria). The percentage market shares and market leadership of the Nigerian MT operators as at February 2015 is depicted on Figure 1.1 and Table 1.1:

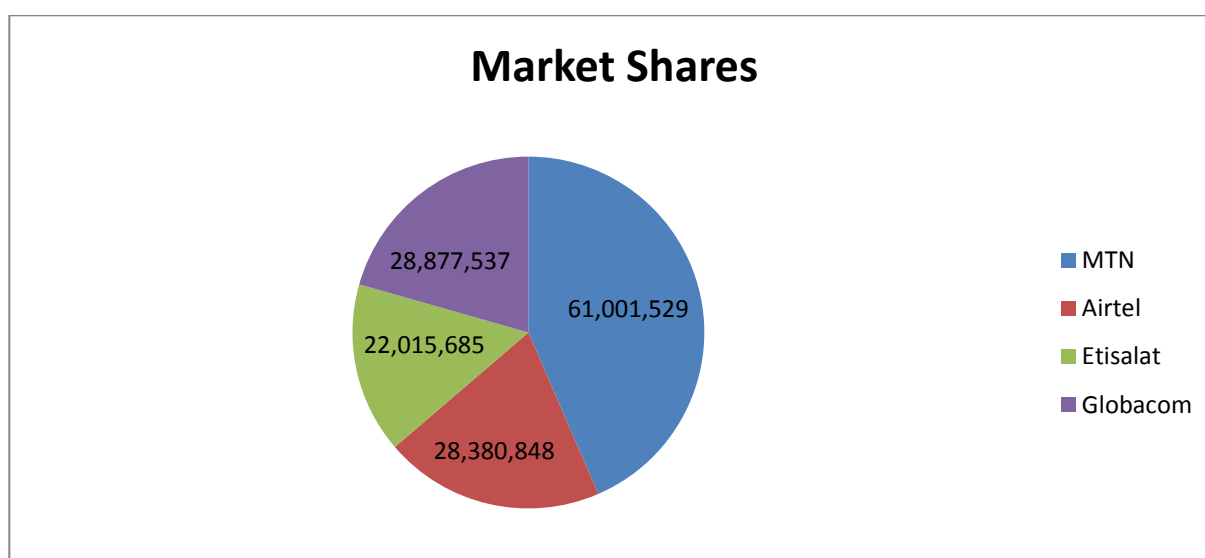


Figure 1.1: Market Share of Operators in Nigeria

Source: NCC (Feb, 2015)

Table 1.1: Percentage (%) market share of mobile operators in Nigeria

Airtel Nigeria	Etisalat Nigeria	Globacom Nigeria	MTN Nigeria
20%	16%	21%	43%

Source: NCC (Feb, 2015)

The data from Figure 1.1 and Table 1.1 show the market shares of operating firms in the Nigerian MT sector. Data showed that MTN has the largest market share of 43% making it the market

leader, Globacom has 21% making it the second in the market, Airtel controls 20% of the market making it a market challenger and Etisalat possesses 16% of the market making it a market follower. However, it is important to note that MTN has always taken the lead in the sector, since its liberation in the year 2000 and there has always been keen market competition between Globacom and Airtel Nigeria. E.g. as at March 2014 Globacom was rated the second in the sector and Airtel was the third, but as of May 2014 Airtel contended the market strongly and took 2nd position, whilst Globacom Nigeria became the 3rd. Furthermore as at April 2015 Globacom overtook Airtel Nigeria to take the second position (NCC Q1 Report, 2015). Similarly, the Nigerian MT sector is ranked one of the largest and fastest MT market in Africa and among the ten fastest telecommunications growth markets in the world (BMI, 2013). The sector over the years is considered one of the largest sources of revenues to Nigerian treasury amounting to about USD25 billion as at December 2014 (NCC, 2015; Juwah, 2011). The sector has created over twelve thousand 12,000 direct employments and an estimated 30 million indirect employments so far for Gross Domestic Product (GDP) has contributed 0.6% in 2001, 5.2% in 2011, 8.5% in 2013 and 8.58 in 2014 (NCC, 2012; NCC, 2014).

1.2.1 Nigerian MT Consumer Background

As of February 2014 the Nigeria GSM market had 127 million active consumer, utilizing MT services and has attracted over USD28 billions investments between 2001 when it was liberated through 2013. Specifically, over USD\$15 billions came from foreign investors and over USD10 billion came from indigenous investors. Further, earning per consumer line in 2001 was estimated at \$48.21 and declined to \$17.80 in 2005, subsequently declined to \$11.26 in 2008 and then declined by four per cent (4%) in Q4 of 2013 (BMI, Q1, 2013 and 2014; ITU, 2010). This consistent decline on earning per user from 2001 up until 2014 in the Nigerian MT sector was due to perceived degree of consumer dissatisfaction. This was against the much lauded MT firms

investment in infrastructure between the year 2012 which was put at N347 billions Naira only and N979 billion Naira only in 2013 (NCC Q2, 2014).

However, recent reports state that in spite of these lauded investments in MT infrastructure consumers were confronted with MT network failures, resulting from poor telecommunications services which attracted the fine of Six Hundred and Forty Seven point Five Million Naira (N647.5M), which was an equivalent (\$3.89M) on three MT operators (MTN, Glo and Airtel) for failure to meet its quality of service (QoS) target from March 2013 through January 2014 (NCC Q1, 2014). NCC further directed those affected operators to stop the issuance of new SIM cards forthwith for their inability to meet quality standard and consumer expectations (NCC Q1, 2014). This service bottleneck and presumed high level of service dissatisfaction by consumer was reported to have compelled rapid switching behaviours amongst telecoms consumer. Thus they were spending above their budget lines whilst searching for network satisfaction that would enable them communicate easily. The study follows that the Institutional Theory, Consumer Utility Theory and CRMBT has not been comparatively investigated in the Nigerian and UK MT sectors, therefore the rationale for adopting these theories as guide.

1.2.2 The Nature of Nigerian Mobile Telecoms Consumer Buying Behaviour

Nigerian consumers are considered as passionate buyers of MT service because it is a society where citizens create happiness for themselves in spite of the poverty they face. Nigerian consumer buy MT services for different reasons and some are for the purpose of communicating with friends, relatives as well as to seek for one form of help or another. Others are for security reasons, considering the high level of insecurity in the country and for business purposes. It is important to mention that despite the challenges of poor network services with consuming MT service in Nigeria an estimated 70 per cent are subscribed with more than one MT firms (NCC,

2014). For Nigerians, MT services constitute a critical part of their social and economic lives. Figure 1.2 depicts the behavioural buying considerations of typical Nigerian MT consumer whilst deciding to purchase MT services.

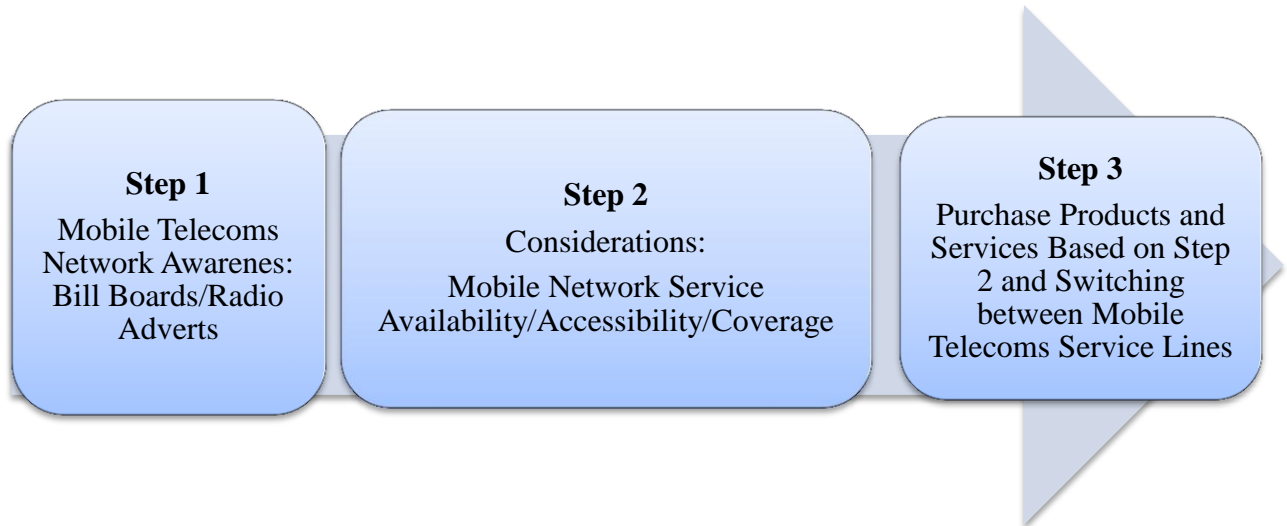


Figure 1.2: Nigerian MT Consumer Decision Making Process

1.3 The United Kingdom's Mobile Telecommunications Sector

The UK MT sector is adjudged one of the most regulated across the globe. Developments in the UK mobile telecommunication sector are dated back to the 1980's. The UK telecommunications sector is a significant core of the UK economy and contributes immensely to its GDP. According to reports the overall turnover of the UK mobile telecoms sector grew by 7% with £50.8bn in 2010, which was an equivalent of US\$92.3billions (OfCom, 2013). In 1985, the UK government licensed two national operators Cellnet Telecom Securicor Cellular Radio and Racal-Vodafone to provide a cellular radio service in the UK following the privatisation of the British telecoms (BT) in 1984. Competition in the industry developed rapidly, thereby creating the platform for an approximated 17 fixed telecommunications providers, 5 mobile providers, 59 mobile service providers and other internet service providers Communication Workers Union (2004). The year

2001 was considered the new era in the sector, due to the establishment of the Office of Communications (OfCom) as the new regulator of the telecommunications sector.

The Department is responsible for the granting of a telecommunications licence. Once the licence is granted the Office of Telecommunications is responsible for its enforcement whilst the Office of Telecommunications (OfTel) is the regulator for the British telecommunications industry. OfTel has three directorates: the regulatory policy which is with OfCom, compliance directory and business support directory. The regulatory policy directorate is responsible for developing policies on telecommunications. Compliance directorate ensures telecommunications companies meet their obligations under telecoms and competition laws and regulations while the business support directorate supports the entire organisation (Bichta, 2001). However, the last few years 2005 through 2013 have seen the five main mobile network providers Vodafone, Orange, T-Mobile, 02UK and 3UK competing vigorously for the UK mobile telecoms consumer market. Figure 1.3 depicts the percentage market shares and market leadership of UK MT operators as at June 2014.

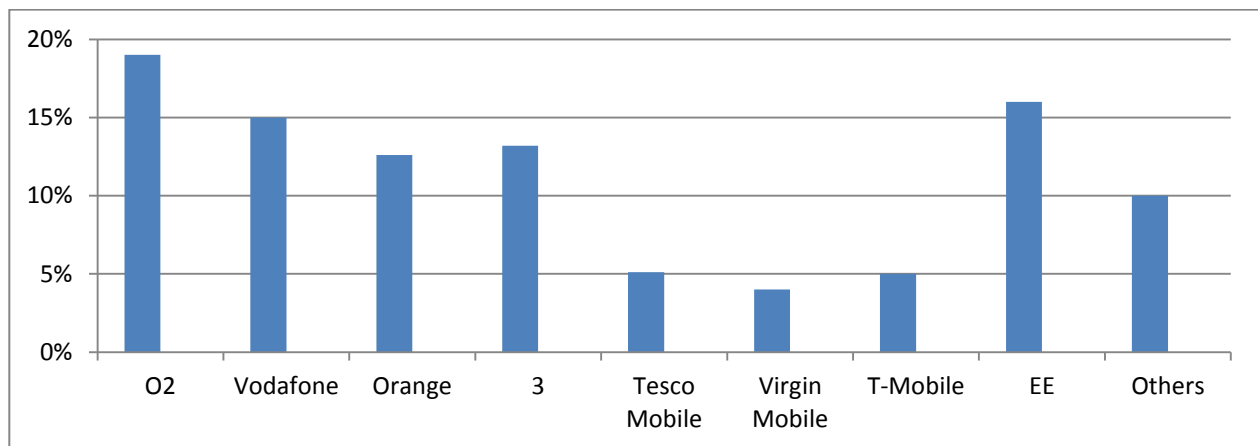


Figure 1.3: Market share of UK Mobile Telecoms Operators
Source: Statista (2014)

1.3.1 The UK MT Consumer Background

About 80% of UK adults have a mobile phone CWU (2014) and 90% of UK households have at least one mobile phone. 21% of consumers now regard their mobile as their main device for making and receiving calls (OfCom, 2014). OfCom (Q2) consumer report (2014) showed that one third of consumer in the mobile markets had ever switched suppliers. Furthermore, OfCom data indicated that 40% of UK fixed-line consumer and 36% of mobile consumer have changed tariff packages with their current supplier at some stages. 53% of internet consumers had changed their tariff or package with their existing supplier, whereas only 28% had switched supplier. Available data from OfCom (Q3 2014) showed that between 84% and 93% of consumer, which had switched in each of the communications markets reported that the process of switching supplier was very hectic (OfCom, Q3. 2014). The data indicated that UK mobile telecommunication consumers were at some stage switching tariff and suppliers, thus raising the overarching curiosity in this thesis as to find out why UK MT consumers were at some point switching suppliers? However, the UK 2013 OfCom report had it that satisfaction levels in the MT markets fairly increased significantly since 2012, unlike between 2002 through 2009. The fair increase in consumer satisfaction level was catalysed by increased consumer quest for value for money see Table 1.2.

Table 1.2: UK Ofcom Consumer Satisfaction Report

Description	Very Satisfied	Fairly Satisfied
Overall Service	Q1. 41%	Q1. 51%
	Q2. 42%	Q2. 49%
Value for money	Q1. 31%	Q1. 50%
	Q2. 25%	Q2. 52%
Cost of Calls to mobile	Q1. 27%	Q1. 47%
	Q2. 27%	Q2. 45%

Source: OFCom Report (2013)

However, drawing upon Table 1.2 it appears that UK MT consumer satisfaction levels was fluctuating, prompting the question as to why in spite of the huge investment on the UK MT infrastructure consumer satisfaction was unstable

1.3.2 Nature of UK's Mobile Telecoms Consumer Buying Behaviour

The UK is a literate society and the percentage of people living within poverty line is estimated at 19% UNICEF (2009) and this is very low compared with that of Nigeria. However, a recent report has predicted that the number of poor people in the UK will rise by 23% by 2020 and 24% by the year 2021 (UNICEF, 2013). Further, despite the increasing gap between the rich and the poor in the UK, as reported by UNICEF (2009, 2013), UK citizens still have strong penchant and latent power for buying MT services. This is due to the available social and economic securities for its citizens, which ensure that the poor get equal access to basic telecommunication services for the purpose of information gathering and communication. Figure 1.4 depicts the behavioural considerations of UK MT consumer whilst deciding to purchase MT services.

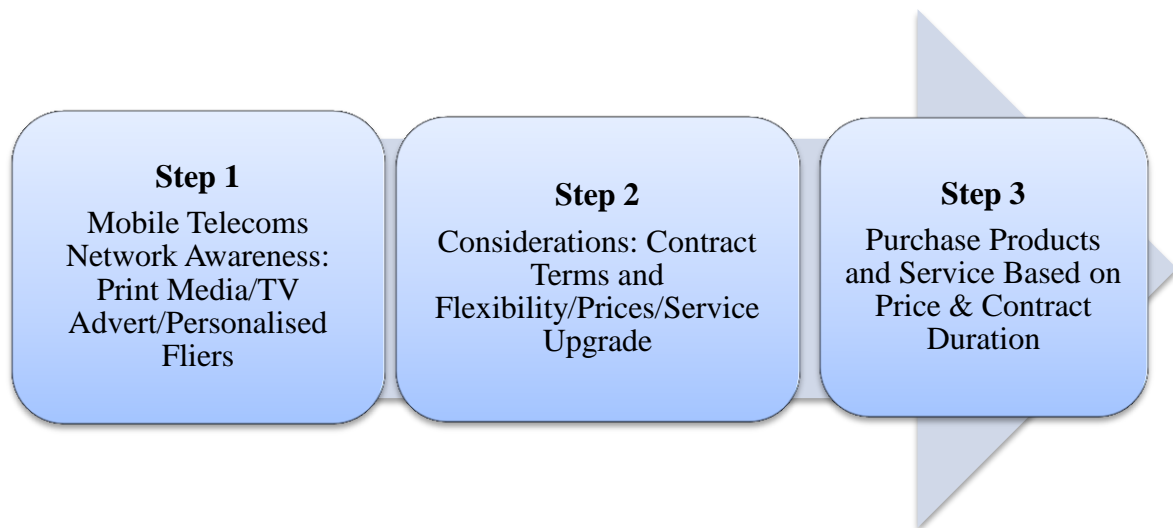


Figure 1.4: UK MT Consumer Decision Making Process

1.4 Why Compare Nigerian and United Kingdom's MT Sectors

The study's intention to compare CRM practices on ME in the Nigerian and UK MT sectors was that existing literature had extensively researched into CRM in the developed economies like the UK, but literature is weak on the ME of CRM in the Nigerian MT Sector in comparison with its UK counterpart. Therefore, it is the intention of this thesis to comparatively unravel if the impact of CRM practices on the ME on Nigerian MT consumer would have the same impact on MT consumer in the UK.

1.4.1 Political Justifications

Nigeria got its independence from Britain in October 1960. Three years later in 1963 it became a republic. This meant that Britain is the mother of Nigeria and the sustenance and survival of the Nigerian economy was made possible through the instrumentality of the British government. However, Nigeria switched into democratic rule in 1999 after 19 years of military dictatorship which hindered its development from independence in 1960. However, current events such as corruption have placed Nigeria in the front burner of corrupt nations in the world and with a high

number of people living in abject poverty. On the contrary the UK is a well-developed nation with its democracy spanning over 800 years (eight centuries) ago. The UK government legislates on people oriented policies, though it is criticized as a highly tax oriented country. However, it has strong forensic institutions that help in mitigating corruption and its related tendencies. Therefore, drawing from the political history of both countries this thesis chose to compare experiences of MT consumer in Nigeria and UK based on political differences as well because Nigeria was reputed for corruption whilst the UK is known for anti-corruption practices.

1.4.2 Economic Justifications: Quality of Living Standard

Nigeria is reputed to be amongst nations whose approximated 80% live in abject poverty (World Bank Report, 2013). However, the Nigerian government has failed to provide any form of economic palliatives to boost the citizen wellbeing in the face of poverty and deprivation. Nigeria's economic and social infrastructures like the scarce unavailability of electricity to prompt micro and macro-economic activities, which have made the cost of operating MT business in Nigeria very expensive and outrageous see Figure 1.5. Unavailability of electricity has prompted MT firms to report that the cost of delivering MT services with private power generation platforms was high in Nigeria and thus influenced their service prices (NCC Report, Q2 2013). Furthermore, despite this huge percentage of Nigerians living in poverty, which is estimated at eighty per cent 80%, over seventy per cent 70% of Nigerians have mobile phones (NCC, 2014).

Whereas in the UK, the government was living up to its responsibilities to citizens and business firms through the provision of basic public and economic amenities like roads, housing, electricity, water, rail services, health care service, good and affordable primary, secondary and tertiary education. The UK's social welfare law was first established in 1942 when the Beveridge report proposed a system of National Insurance based on three assumptions of Family allowances, National Health Service and Full Employment (Spicker, 2015). However, this law has undergone

several reforms. The latest of it was the UK National Social Report of 2012. The NSR (2012) reports itemised the current social dimensions in the UK, whilst highlighting the key challenges facing the UK. The report went further to outline the Government's responses to these current challenges and this strategy was primarily targeted at UK child poverty concerns and was covered in the UK National Reform Programme (NRP) report which was focussed on promoting growth and employment (UK National Social Report, 2012). The UK government is concerned on how to improve the lots of its growing population through the provision of employment for the youths and other financial benefits. Also the government provides job seekers allowance for unemployed. Overall some similarities between Nigerian and the UK MT consumers are that the gap between the poor and the rich in Nigeria is widening by the years World Bank Report (2013) and in the UK it is also expanding rapidly (UNICEF, 2010; 2011). However, despite these rates of poverty citizens in both countries are still purchasing MT services as substantiated with data on Table 1.3, Table 1.4 and Figure 1.

Table 1.3: Happiest Country between Nigeria and the UK

HPI Ranking	Country	Life Expectancy	Wellbeing	Ecological Foot print	Happy Planet Index
125	Nigeria	51.9	4.8	1.4	33.6
41	United Kingdom	80.2	7.0	4.7	47.9

Source: Global Finance (2015)

Table 1.4: Key Ranking Index

Experience	Well-being	Life Expectancy	Ecological Footprint
Good	More than 6.2	More than 75	Less than 1.78 which equals to world's bio-capacity
Middling	Between 4.8 and 6.2	60 and 75	Between 1.78 and 3.56
Poor	Less than 4.8	Less than 60	Between 3.56 and 7.12

Source: Global Finance (2015)



Figure 1.5: Emerging Nations, the BRIC and MINT. Source: O'Neill in Martinez (2015).

1.4.3 Legal Justifications

Additionally by virtue of being a British colony English Law is still a source of Nigerian law and applicable in Nigeria through the mechanism of local legislation. The English laws so received from UK consist of the Common Law of England, the doctrines of Equity, the Statute of General Application in force in England on the 1st of January 1890 and the Statute and Subsidiary Legislation on specified matters (The Nigerian Weekly Law Reports, 2014). Therefore, the Legal justification for comparing Nigeria and United Kingdom's MT sectors is due to the fact that both countries share a similar common law system.

1.4.4 Technological Justifications

Businesses in the UK depend highly on the use of advanced technology in order to manage time and other business valuables hence most firms in its economy were using 21st century information technological systems for fostering business transactions. E.g. IT infrastructure is predominantly used in the telecommunications, education, health care, manufacturing and transport sectors respectively. Further, the use of cutting edge technology in UK has helped in optimising resources of MT firms and in sustaining firms over the past centuries. In Nigeria the use of 21st century IT infrastructure for business operations and sustenance were poorly utilized. E.g. the telecommunications, education, health care, manufacturing and aviation sectors respectively. This is due to the absence of basic economic infrastructures which had led to poor employee productivity in the MT sectors (Wali, 2013). Currently, in Nigeria the use of information technology infrastructure like internet services were inadequately used by ordinary consumer because they are expensive to acquire. Thus, the researcher's justification for choosing to compare consumer experiences with MT services in both countries is due to differences in technological adoption and implementation.

1.4.5 The BRIC and MINT Justifications

The concept of BRIC and MINT raises more justification for comparing Nigeria and the UK MT sectors. According to O'Neill (2010) BRIC stands for Brazil, Russia, India, China and he opined that the BRIC countries would be the economic powers of the 21st century. O'Neill (2014) propounded the acronym "MINT" which stood for Mexico, Indonesia, Nigeria and Turkey and argued that the MINT countries would be the next great emerging markets, which would take up the world's economic leadership from the BRICs and become the standout group of all the emerging nations. O'Neill's economic forecast was on the fact that MINT countries all possessed

very young populations, they were in good geographical locations and that they were commodity producers whose goods were made for sale. The source further stated that Nigeria was a mixed and middle-income based economy as and an emerging market with expanding interest in the telecommunications, entertainment and in financial sectors which places it in a strategic position to compete in the future with leading economic powers.

Further, Nigeria was ranked 52nd in the year 2000 and later 40th in the year 2005 in the world in terms of gross domestic product (GDP) and purchasing power parity. Nigeria was reputed as the largest in population within the African continent and it was on track to becoming one of the 20 largest economies in the world in terms of Nominal GDP by the year 2050. O'Neill (2014) opined that with Nigeria's strategic positioning near the Atlantic and part of the rising continent would enjoy comparative advantage in the commodity of oil and other minerals. Although some of the problems in Nigeria were poor government infrastructure, high level of crime, unavailability of electricity infrastructure, corruption and poverty. However, the authors were optimistic that irrespective of the on-going systemic and institutional challenges facing Nigeria, it would emerge as one of the world leading economies by the year 2050, hence the choice of comparing the Nigerian and UK MT sectors.

Table 1.5: MINT Country Statistics

	Mexico	Indonesia	Nigeria	Turkey
GDP growth rate 2010–13 (%)	3.4	6.0	6.8	5.9
Population (millions)	118	238	174	74
GDP per capita (\$US)	11,200	3,500	2,700	10,700

Mexico and Turkey have a *per capita* GDP that is comfortably middle class

Indonesia, Nigeria and Turkey grew faster than India and Brazil in 2014

1.5 Research Aim

Pursuance to the background information on the Nigerian and UK MT sectors, this thesis aims to carry out a qualitative comparative consumer study. The overall aim is to examine and analyse through such a comparative consumer study in the mobile telecommunications (MT) sectors of Nigeria and UK into how firms' CRM practices and marketing effectiveness (ME) have impact on consumer satisfaction and dissatisfaction.

1.6 Research Question

In the light of the above aim, the overarching research question is how do CRM practices by MT firms in Nigeria and the United Kingdom positively or negatively influence their ME in terms of consumer satisfaction, dissatisfaction and service retention as well as termination experiences?

1.7 Research Objectives

Drawing on the overriding research question, the key objectives of this thesis are stated below.

I. To examine the nature of CRM practices by MT firms in Nigeria and the United Kingdom.

Understanding the nature of CRM practices by MT operators in both contexts is important because studies illustrate that good CRM helped business success and sustainability (Customer Framework, 2013; Wali, Wright and Uduma, 2015). For example, a report from Nigeria has it that the practices of MT operators had negative impact on firms, consumer satisfaction, thereby leading to high rates of consumer defection (NCC, 2012). The NCC report indicates the link between Institutional Theory and Consumer Utility Theory, hence the need to ascertain this claim in a research study.

- II. To analyse research data collected from consumers in an unbiased study of the Nigerian and UK MT sectors concerning their satisfaction and dissatisfaction with services provided by their subscribing firms. Firms exist and survive due to: (a) creating satisfaction for consumers; and (b) to make profits. However, the actualisation of firms' goals and objectives is dependent on consumer satisfaction and willingness to retain their services. The study sets out to understand and strengthen the perceived relationship between Institutional Theory, CRMBT and Consumer Utility Theory. For example, from the Nigerian context NCC (2012) it was reported that MT firms had invested over US \$12billions in building telecommunications infrastructure, despite these huge investments consumer dissatisfaction report is on the increase. Whereas from the UK MT sector, reports from the Office of Communications (2013) showed that UK consumers were fairly satisfied in Quarter 1 and Quarter two of the same year. This implies that within the year 2013 consumer in the UK were neither dissatisfied nor satisfied. Hence, these reasons make this objective imperative. Therefore, an understanding of firms' CRM practices would provide the study with unbiased data for realistic recommendations.
- III. To identify and analyse the factors that help to enhance the satisfaction of MT consumer in Nigeria and UK. This objective is critical because it would help in identifying those factors of satisfaction which consumer expect from their MT suppliers. It would assist operators to improve on consumer satisfaction and enable this study to offer strong theoretical and practical recommendations.
- IV. To analyse what leads to consumer dissatisfaction with MT services in Nigeria and UK. Identifying consumer dissatisfaction factors is important because it will provide managerial caution for MT firms in both contexts in view of their assumed aspirations of reducing current levels of consumer dissatisfaction and to increase satisfaction.

V. To evaluate why consumers terminate services of their subscribing MT firms in Nigeria and the UK MT sectors respectively. Objective five is important and it is in line with the NCC Report (2012; 2013) about termination factors. This report shows that the consumer market for MT service decreased significantly between 2012, 2013 and 2014 as a result of service terminations and defections from one operator to another.

VI. To identify factors leading to consumer service retention in the Nigeria and UK MT sector. Previous studies have shown that retained consumers were less expensive to maintain than new once (Dawkins and Reichheld, 1990; Buttle, 2006b; Buttle, 2014; Ang and Kruger and Mostert, 2014). Therefore, the need to identify the determinant factors for winning consumer retention becomes crucial as it will provide operators with practical contributions on how to profitably retain their consumer.

VII. To discover possible barriers to CRM practices in Nigeria and UK MT sectors. This objective draws support in the reality that marketing goals could be actualised when firms build new relationships or strengthen existing relationships with consumer. Thus, I argued that CRM initiative is critical to marketing success. This implies that CRM helps in improving consumer satisfaction, retention rate and loyalty and decreases rates of dissatisfaction and service terminations. Additionally, understanding barriers to a successful CRM practice is important because MT firms in both countries would be more knowledgeable about the threats and opportunities, thereby strengthening the Institutional Theory as adopted herein. Overall, it would strengthen firms' competitiveness and service delivery behaviours which would be beneficial to consumer both in the short and long run of their service relationship.

VIII. Make recommendations to MT firms in Nigeria and the UK on how to optimize their ME.

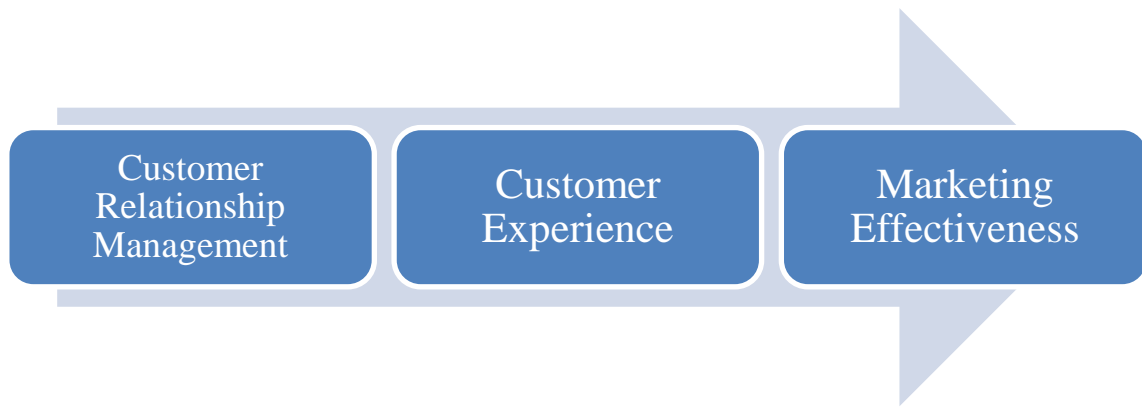


Figure 1.6: Key Constructs of the study
Source: Doctoral Research (2015)

1.8 Assumptions

In this section I raised some basic assumptions to support the overall research question and objectives stated previously.

1.8.1 Assumption of CRM

The study proposed that the attainment of firms' objectives was dependent on the nature of relationships firms shared with their consumer. "Consumers are the reason why businesses exist and would continue to be the reason behind their survivals and successes" (Kotler, 1997, p338). Similarly, based on this assumption the study argued that CRM initiatives were crucial to the survival and success of any given business. Secondly that CRM was perceived as the key catalyst for attaining high level of consumer satisfaction and influenced consumer decisions to retain or terminate services of existing suppliers. Consequently, from the relationship management literature there were three main perspectives used to explain and implement CRM. This is depicted on Figure 1.7.

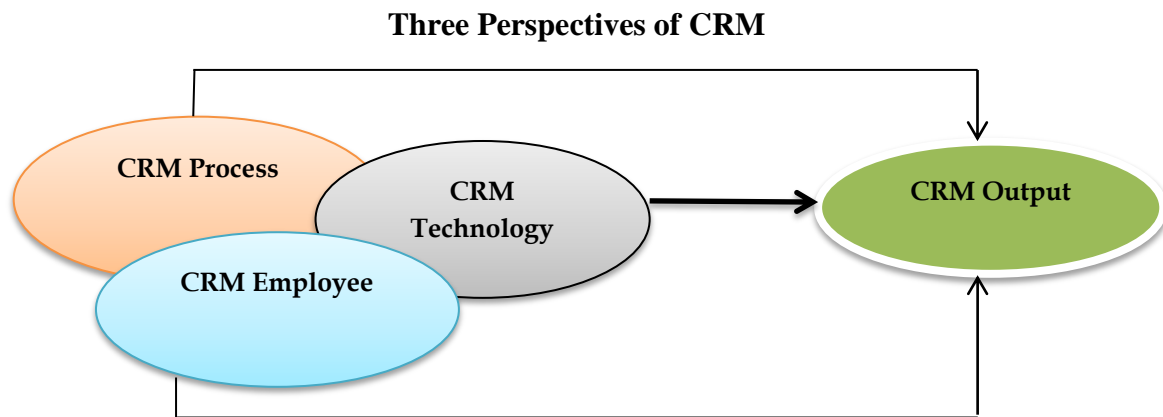


Figure 1.7: Three perspectives to CRM
Source: Doctoral Research (2015)

The technology perspective looked at customer relationship from the point of investments that helped business outputs (Chen and Popovich, 2003; Eckerson and Watson, 2000; Peppard, 2000; Sandoe et al. 2001; Tamminga and O'Halloran, 2000; Petrissans, 2000; Mendoza et al., 2007). The employee perspective looked at how the relationship with clients was handled by service personnel and this perspective was directly linked with CRM output (Mendoza et al. 2007). Further, Thompson (2001) grouped the employee perspective into aspects that relate to clients and aspects that relate to the firms. Aspects which relates to client emphasized consumer, satisfaction, retention and loyalty. Whilst aspects that relate to firms were change management, communication, follow-up, feedback and leadership (Pries and Stone, 2004; Law, 2009; Labus and Stone, 2010). Further, Thompson (2000) classified process perspectives into three: marketing process, sales process and service process.

According to Berkowitz et al. (1997) the marketing process was about relationships with consumer that were aimed at understanding the consumer need and wants as well as understanding their purchase behaviour, which took the process of sharing information within the organisation to maximize employees' efforts. Consequently, the CRM process was cardinal to business success because it coordinated the collection of consumer data, analysis, interpretation and distribution.

The processes of sales interactions between the firms' people and their consumers involved implicit or explicit introductions before such relationships were established, thus playing a more critical role within the CRM domain in satisfying and retaining consumers. E.g. follow-up by sales personnel took the process of generating key information on clients. This was analysed and stored for the purpose of building a richer marketing strategy that was targeted at enhancing consumer value. So CRM helped in this facilitation of business mutuality between sales team and the consumer (Mendoza et al. 2007).

Mendoza et al (2007) defined service process of firms by their consumer in terms of their purchase experiences through telephone or personal interaction with firms' staff. For example, consumers are interested in the time it took sales personnel to complete their transaction, how the clients were treated and for service complaints how long it took the personnel to solve the complaint? Therefore the presence of the CRM system assisted in boosting firms' service process by bridging gaps which arose between firms and clients relationship. However this assumption influenced the researcher the thesis draws from the process and human perspectives to CRM.

1.8.2 Assumption 2 about Nigerian MT Sector

The Nigerian MT sector has an estimated one hundred and thirty million consumer with four major MT operators. Also, consumers are presumed to be highly dissatisfied with MT services due to firms' inability to provide satisfactory services. About 42 million connected telephone lines in Nigeria were currently inactive (NCC, 2013). NCC (January, 2014) reported that 43.2 million lines were inactive with operators like MTN, Glo, Airtel and Etisalat networks and that as at February (2014) it grew to 44.9 million and later increased to 46 million in march (2014). Additionally NCC (July, 2014) reported that in April of the same year the number of inactive phone lines rose to forty eight million (48m) and in May (2014) it dropped down by 1 million. This was the researcher's motivation to examine the high degree of consumer switching and

abandonment behaviours, which had resulted to high degree of consumer dissatisfaction. Additionally, MT consumer dissatisfaction and exploitations resulted from aftermaths of poor services. Also corruption and weak telecommunications regulations had opened up opportunities for telecoms firms to take advantage of consumer by treating their needs and wants with levity.

1.8.3 Assumption 3 about UK MT Sector

The thesis assumed that UK MT market was highly regulated. Hence, the assumption that those MT consumers in the UK were fairly satisfied with the services of MT firms due to high service prices and over billings.

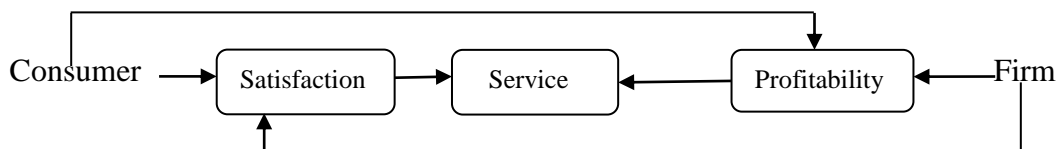


Figure 1.8: Perceived Output Expectations between Consumers and Firms

The Figure 1.8 shows that consumer aspire to derive intrinsic and extrinsic satisfaction from firms' products and services. Based on this proposition it therefore meant that the mediums through which their services were dispensed were crucial in attaining desired consumer satisfaction. This explains the perceived rationale for building an effective customer relationship that could potentially help in transforming consumer satisfaction.

1.9 Organization of the Thesis

This research thesis is organised into eight distinct chapters and they are explicitly elaborated as follows.

1.9.1 Chapter One

Chapter one specifically presents theoretical background, research value, theories, and areas of theoretical and practical contributions. Also, issues which relates to consumers in the Nigeria and United Kingdom's MT sectors were discussed. Furthermore, it critically justified why it chose to compare MT consumer in Nigeria and United Kingdom using PEST, BRIC and MINT factors respectively. Subsequently, it states the study aim, one overall research question and eight key objectives as well as some assumptions.

1.9.2 Chapter Two

Chapter two presents the scope of the study and the specific literature I engaged, which includes firms' and consumer CRM literature with justifications as reflected on the operational research model in Figure 2.5. Furthermore, it expatiates on key adopted theories with definitions of key theoretical constructs and review of related empirical in the fields of CRM and ME with key points of departures that were found from literature.

1.9.3 Chapter Three

Chapter Three is about the research methodology. Firstly, I outlined the philosophical foundation of the study by specifically looking into the ontological and epistemological issues and further rationalised its choice of qualitative research design. It also justified adopting the social constructivist focus group approach. The study's research process was in collecting field data in Nigeria and United Kingdom with their data analyses and methodological justification from the literature. Justification was given for comparing consumers in the Rumuokwuta-Rumuola town in Port Harcourt Rivers State in Nigeria and Huddersfield town in West Yorkshire of United Kingdom using consumer market base and population growth and macro-economic factor. Finally,

I explained the data analysis techniques I used and other tools that aided the process of analysing the data.

1.9.4 Chapter Four

This chapter is about analysis of interviewees attribute data, primary and secondary data from Nigeria and the United Kingdom. Specifically, I grouped the chapter into three parts. Part one presents the rules in the process of selecting actual themes. Part two is about analysis of participants attribute data and the main data of the study, presents analysed data with key thematic findings and their definitions as well as interpretation of themes from both contexts respectively. Furthermore, it presents figures used in simplifying the thematic findings of the study. Part three presents a critical comparison of participants attribute data from Nigeria and United Kingdom.

1.9.5 Chapter Five

Chapter Five of the study is about presentation of key research findings from the Nigeria and UK studies. Furthermore, it presents critical interpretations of key findings from both countries using key participants quote whilst incorporating wider literature and how these findings fit into adopted theories. Also, comparisons of findings between Nigeria and UK in the light of the research objectives were discussed.

1.9.6 Chapter Six

Chapter six is about discussions of key findings from Nigeria and United Kingdom in the light of extant literature. That is, demonstrating how findings support and or challenged previous literature. Furthermore, it show key theoretical, practical contributions and the study's originality as it touches Institutional Theory, Consumer Utility Theory and CRMBT based on findings. Also,

it presents key answers and conclusions to the aim, research question and objectives that were raised in chapter one.

1.9.8 Chapter Seven

Chapter seven outlines the study's implications, key recommendations, limitations of the study and suggestions for further research.

1.10 Chapter Summary

Firstly, the chapter presented its theoretical background, research value, areas of theoretical contributions (Institutional Theory, Consumer Utility Theory and CRMBT) as well as practical contribution. Furthermore, it discussed issues from the Nigerian and United Kingdom's MT sectors using graphs, tables and pie charts as sourced in NCC and OFCOM published documents. Subsequently, I developed two respective models which I used to describe MT consumer buying behaviours in Nigeria and UK. Additionally, it justified reasons for comparing consumer experiences in the Nigeria and United Kingdom's MT sectors using two stances of argument. One stance was called PEST factors (Political, Economic, Social, Legal and Technological factors) and the second stance was called the BRIC and MINT factors as propounded by O'neill (2010). The "BRIC" stands for (Brazil, Russia, India, China) while "MINT" stands for (Mexico, Indonesia, Nigeria and Turkey). Also, I stated the aim of the thesis, the overarching research question, eight specific research objectives and three key assumptions.

Chapter Two

Review of Literature

2.0 Introduction

The literature review chapter is divided into three main sections. Section 1 presents theoretical explanations into Institutional Theory (Scott 1987; DiMaggio and Powell, 1991b). Consumer Utility Theory (Fishburn, 1968; Zinkhan (1992). The CRMBT Labus and Stone (2010) and how they are linked with aspects of CRM and ME. It further makes justifications for the choice of these theories and why it is imperative in helping to actualise the aim, objectives of this study. Also it would show reasons for drawing on firms' CRM literature. It demonstrates how Institutional Theory forms the foundation for developing CRM and its conceptual models with constructs definitions and links between CRM and Consumer Utility Theory. The adopted sub-constructs used in measuring CRM include understanding customer expectations, service personalisation and service process as rooted in Institutional Theory. While the sub-constructs used in measuring ME include consumer satisfaction, service retention as rooted in CUT.

Furthermore, consumer satisfaction sub-constructs are explored in the light of service quality, service price, perceived value, service upgrade and consumer privacy issues, whilst consumer retention is explored in the light of service quality and service price. Section 2 is about presentation of review of empirical literature. it presents studies showing links between the domains of CRM (understanding customer expectation, service personalisation and service process) and those of Consumer Utility Theory for ME (customer satisfaction and customer retention and loyalty). Additionally, it depicts an operational model with constructs drawn from firms and consumer literature which are consumer satisfaction, service retention and loyalty. Also, it presents empirical links between constructs from firms and those of consumer literature as well as key gaps as identified from the literature.

2.1 Theoretical Underpinnings

2.1.1 Institutional Theory

This study draws on the Institutional Theory, which according to Scott (1987) is defined as a basis used in understanding how organizations behaved and is influenced by pressures from within outside organizations and other contextual factors like cultural rules, beliefs, symbols and power structures. Also, DiMaggio and Powell, (1991b) supported and expanded on Scott's definition, they defined Institutional Theory on the basis that organizations were socially rewarded by their legitimacy, resources, structures, values and that their survival was dependent on firms loyal to other institutional pressures. Fernandez-Alles and Valle-Cabrera (2006) posited that Institutional Theory presented a holistic and dynamic approach through which emerging changes within and outside firms are managed. Against this background the Institutional Theory was suitable due to the nature of the phenomenon under investigation and because this study is about CRM practices of MT institutions in two distinct countries (Nigeria and United Kingdom). Similarly this is because MT firms in Nigeria and UK operate under a distinct institutional regulatory framework, culture, value and power structure respectively. Additionally, the adoption of the Institutional Theory would strengthen the study's theoretical contributions because Nigeria is an emerging economy with attendant economic and social challenges. Whilst the United Kingdom is an industrialised economy aspiring to improve upon established infrastructures, hence the adoption of Institutional Theory for understanding how MT firms in both contexts used their CRM strategy to improve their consumer experiences. Also, the theory would guide this study in identifying what forces from within and outside the institutions contribute positively or negatively to CRM success and how these forces influence consumer satisfaction, retention and loyalty behaviours.

2.1.1.1 CRMBT as an aspect of Institutional Theory

Labus and Stone (2010) argued that the CRMBT is affected by internal and external forces based on institutional dictates (see also El-Gohary et al. 2013; Keramati and Shapulli, 2015). These imply that the CRMBT is an offshoot of Institutional Theory because its principle considers both internal and external business behaviours and how they impact on firms CRM behaviour. The CRMBT examines the systematic, interdependent and holistic interactions between customers, organizations and the cultural interfaces amongst key players. The CRMBT would serve as a mediator because it encapsulates ideas that link firms' behaviours and consumer experiences. Thus, demonstrating support for Institutional Theory, Consumer Utility Theory and how they helped to strengthen relationships with consumer.

2.1.1.2 Justification for drawing on literature about firms

This thesis draws on firms' CRM literature. This argues that without MT firms' services, there would be no consumer telecommunications experiences to explore. These simply imply that consumer would only make judgements about their consumption experiences based on what they had received from operators. For example, a consumer who had never purchased services from operator "A" would not have sufficient service experience to judge whether the operator's service is good or bad. Parasuraman, Zeithaml and Berry (1985), Hill (1995), Wali, Wright and Uduma (2015) opined in their studies that inquiries into consumer satisfaction and retention should be examined from perspectives of consumer rather than firms in order to obtain objective and reliable findings. These arguments imply that if firms were asked, are your consumer satisfied with your services? They would preferably say yes, with intentions of protecting their corporate image and for competition purposes because no firm would be happy presenting a negative image to their consumer and competitors.

On the contrary when researchers strictly engage consumer unit of measurement by aiming to unravel their levels of satisfaction, loyalty and retention behaviours, they would be exposed to unbiased findings. The consumers provided their feedback with dispassionate and objective answers, since they were on the receiving side of firms' services with high satisfaction expectations. Based on the above argument, the study assumes that Nigerian and UK telecommunications consumer judgements about their experiences are tied to operators' services. In other words without firms' service infrastructures there would be no experience to acquire and to judge hence the need to draw on firms' CRM literature to interface with consumer. Furthermore, this decision is aimed at establishing a strong base with which to interface consumer so as to generate reliable findings that would bring about strong and dependable theoretical and operational contributions as well as recommendations. Consequently, the study's contributions and recommendations would assist operators to improve upon their consumer satisfaction, loyalty and retention behaviours. However, this argument is simplified using Figure 2.1 which depicts that the study after exploring theoretical literature draws from firms' CRM literature with aspects that relates to consumer satisfaction, dissatisfaction, loyalty and consumer service retention as well as termination.



Figure 2.1 The Flow of Discussion on Theoretical and Empirical Literature

Source: Doctoral Researcher's Conceptualisation (2015)

2.1.1.3 Institutional Theory as the foundation for developing CRM and Models

Studies had opined that firms' business decisions and marketing practices are affected by internal and external institutional forces arising from their operating environment (DiMaggio and Powell, 1991b; Ernest and Young, 2001; Chen and Popovich, 2003; El-Gohary et al. 2013; Keramati and Shapulli, 2015). In other words, the propositions of these sources imply that firms' adoption and implementation of CRM initiative is dependent on the behaviour of institutional forces in a business environment. Therefore, the concept of CRM has been defined differently, as presented in the literature and in the way academic scholars and business practitioners view CRM. According to Chen and Popovich (2003), CRM is a firm's combination of people, process and technology to retain existing consumer by servicing their needs with maximum value at a profit, while at the same time targeting potential consumer.

This definition embraces views from the three core schools of CRM (Employees, Process and Technology) because understanding and satisfying consumer requires the right employee knowhow, the right service process and the right use of technology. Kotler and Armstrong (2004) defined CRM as the overall process of building and maintaining profitable customer relationships by delivering superior consumer value and satisfaction. The researcher classified this definition as limited in explaining CRM because it only considered the importance of the process through which data is collected, but disregarded the instrumentality of the employees and the tool which facilitated the process of building relationships between consumer and businesses. Kotler and Armstrong (2004) had argued that the role of CRM technology and employees was implicit in the CRM process for building and maintaining profitable relationships with consumer, but the implicit relationship is vague.

Payne (2006) viewed CRM strategy as an approach used by firms to enhance consumer satisfaction, create, develop and improve relationships with target consumer. Payne added that consumer expect value needed to be improved to attain corporate profitability through the process of maximising stakeholders' value. CRM is a set of business processes and technologies used for initiating relationships with prospective consumer, managing relationship with current consumer, business partnership across marketing territories, sales and services regardless of the communication channel (Greenberg, 2001; Gummesson, 2008). Additionally, the propositions above showed that CRM was about employees and service process and that information technology helped firms to build viable relationships with their consumer. Xu et al. (2002) defined CRM as an all-embracing approach which seamlessly integrates sales, consumer service, marketing, field support and other business functions that touch consumer. The definition of CRM by this source implies that CRM objectives can be achieved when the various functional departments of firms combine efforts to explore strategic systems synergy.

Sin, Tse and Yim (2005) viewed CRM as a comprehensive strategic process that enabled firms to identify, acquire, retain and nurture profitable consumer by building and maintaining long term business relationships. This definition appears to describe CRM as a business idea that is comprehensively implemented through consumer service processes and technology with concentration on exploring profitable consumer, thereby making it suitable for representing the key perspectives to CRM. Bose (2002) explained CRM as the act of acquisition, analysis and use of knowledge about consumer with the aim of selling more goods and services to satisfy consumer and the organisation. Parvitiyar and Sheth (2001) had posited that CRM is a comprehensive marketing strategy of acquiring, retaining and partnering with selected consumer to create superior value for firms and their consumer. Swift (2001) in his study had explained CRM as a firm's approach to understanding and influencing consumer behaviour through meaningful communication to improve retention, profitability, loyalty, satisfaction and consumer acquisition.

Swift's definition is holistic because it captured the key dimensions of CRM which pertained to firms and consumer interest. Furthermore, Lawson-Body and Limayem (2004) described CRM as a set of methodologies and tools that helped firms manage their consumer in an organized way. They further developed a CRM process model as depicted on Figure 2.2.

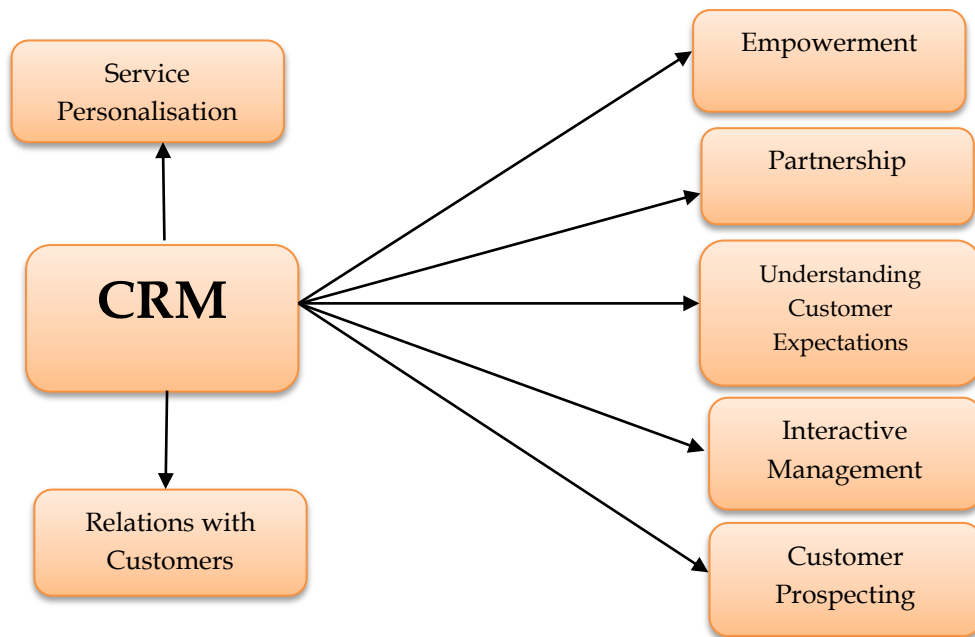


Figure 2.2: Seven CRM Process Model
Source: Lawson-Body and Limayem (2004:3)

According to Lawson-Body and Limayem (2004) service personalisation referred to the management of specific consumer based on their specific needs, which was made possible through the CRM system by selecting target consumer from their CRM profile. For example, sending of customized letters, emails and calls to consumer to ascertain their consumption experiences and when new offers and products were available in the market. Empowerment referred to firms' internal marketing reward systems targeted at employees', who were creative and committed in the actualization of CRM vision (Herzberg, 2003:28). Empowerment is critical to the success of CRM because without the integrated efforts of employees, firm's CRM system would be frustrated and unsuccessful.

Similarly, partnership is the extent to which firms created partnership with suppliers and distributors to provide place utility for their final consumer. This is important because there may be products and services, which the organisation cannot supply directly to its consumer, but needs to use intermediaries to provide these services and in return would be able to generate rich consumer profile through those intermediaries. Understanding customer expectations is important in serving and retaining consumer because when firms identify consumer needs by providing specific products and services they do so in order to meet consumer expectation. The concept holds that consumer whose needs were specifically met in return were likely to become loyal and less expensive to manage. Subsequent function of CRM is interactive management which meant that firms should interact with their consumer regularly to be able to generate insights and feedback on consumer experiences. Further, consumer prospecting and development of relationships with existing consumers were important perspectives of CRM because they integrated internal processes and functions with external networks to create and deliver enhanced value to targeted consumer at a profit. Ang and Buttle (2006a) supported the explanation of Lawson-Body and Limayem that CRM is grounded on high quality consumer data and enabled by IT. Consequently, the seven CRM process model on Figure 2.3 by Labus and Stone (2010) captured sets of strategies that are important for implementing CRM initiatives.

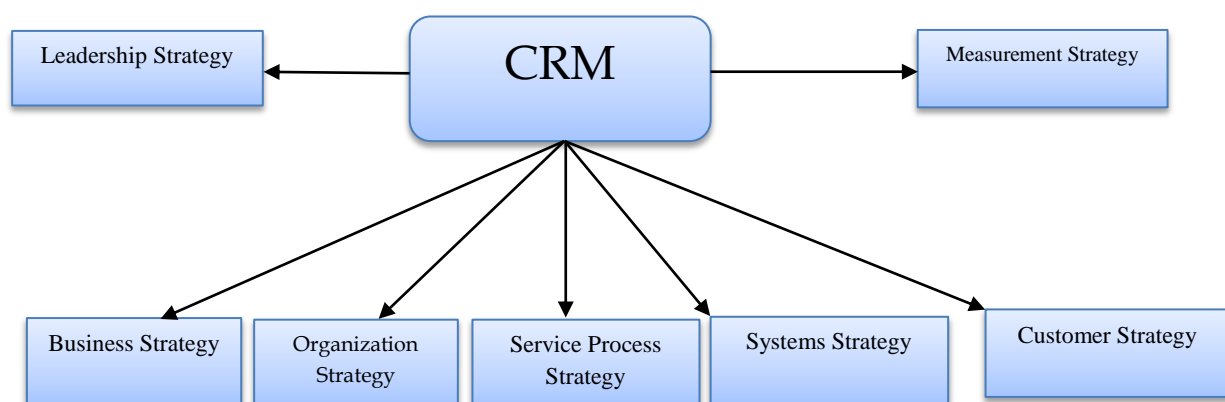


Figure 2.3: Seven CRM Process Model

Source: Labus and Stone (2010:164)

According to Labus and Stone (2010) CRM leadership strategy is about the behaviour of CRM managers in firms, whilst recognising that negative leadership style might be harmful to CRM implementation and projected success. The CRM Business strategy emphasized long-term planning of CRM actions and different types of strategic behaviours, thus they concluded that business strategy played a vital role in the overall CRM implementation. Also, firms' CRM strategies are about employees' behaviour in sales, marketing, customer services and billing departments respectively. The CRM organisational perspective is pivotal in attaining the success of CRM strategy because the system is such that it is integrated across the organisation and required positive behaviour from employees to make it work and when it falls short of this requirement it hindered CRM efficacy. Furthermore, the service process strategy is about the execution of CRM programmes via operational activities in marketing, sales, billing and customer service divisions respectively, but more specific to this role was how long it took customer service employees in the organisation to solve consumer complaints or inquiries and the ease, accessibility, reliability and dependability of their firms' online customer platforms and in-store self-service platforms. The systems strategy is about the CRM software applications of firms in the MT sectors. The consumer strategy focused on the outside-in perspectives of consumer on the receiving end of firms' CRM services. However, strategies should be developed to eliminate inconsistencies and ill treatments of clients aimed at strengthening long-term relationships with consumer. Winner (2001) developed what it called complete CRM perspectives as depicted on Figure 2.4.

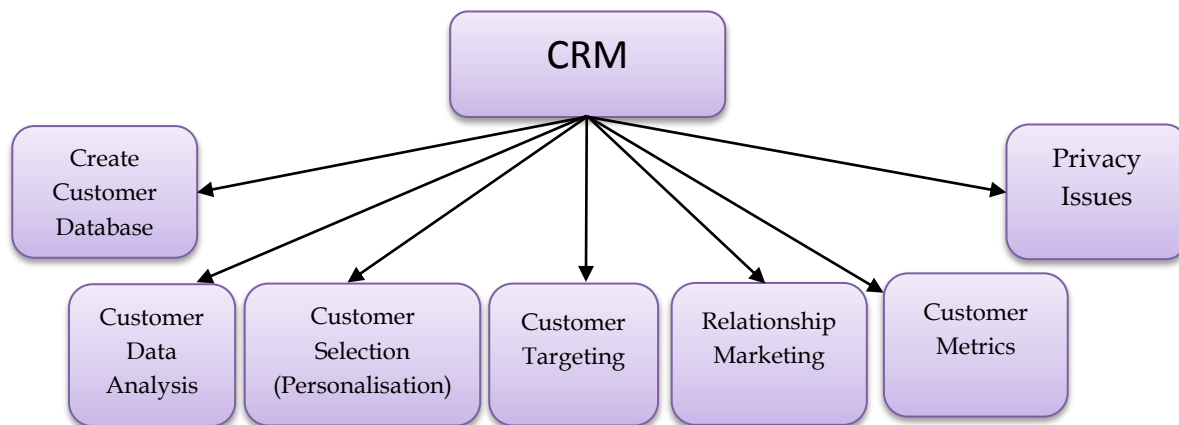


Figure 2.4: CRM Model

Source: Winner (2001: 91)

According to Winner (2001) creating a consumer database is the first step for a successful CRM system and this means collecting and accumulating consumer transaction and contact data bank to be used in consumer service interactions. Secondly, to analyse the collected data so as to define the various segments of the market that enable firms provide targeted services. Thirdly, to consider which consumer to target with firms' marketing programs, bearing in mind that the analysis would provide different segments of consumer like low, middle and high consumer, differences in age, sex and or religion. Also, it enabled firms to identify profitable and loyal consumer so as to intensify efforts in satisfying and retaining them. The next strategic stage is customer targeting, which referred to a condition where firms carried out direct marketing programs like direct emails, direct sales and telemarketing. These methods were suitable for CRM because they enabled firms provide unique services experience to consumer.

This meant that firms were required to launch relationship programs that would create a higher degree of satisfaction to consumer than competitors would do through understanding individual consumer expectations. For example providing quality consumer service and offering reward

programmes, corporate social responsibility practices, service customization and regular loyalty promotions. Therefore after a careful examination of existing CRM models in view of the role of Institutional forces in literature, three key constructs is adopted from Winner (2001); Lawson-Body and Limayem (2004) and Labus and Stone (2010) and they are: understanding customer expectations, service personalisation and service process and the study's rationale for adopting the constructs from these sources as the focus for this research thesis as they dealt with perspectives of CRM that had relevance with ME.

2.1.1.3.1 Understanding Customer Expectations

Understanding customer expectations plays an important role in serving consumer and building profitable business relationships because it stressed the need to identify consumer specific needs and wants to enable firms to supply targeted products and services in trying to meet their consumer expectations (Lawson-Body and Limayem, 2004). According to Coye (2004) consumer expectations reflect subjective feelings regarding current and future existence of the given state of product and service, Consumer expectations have been viewed as service predictions made by consumers about the likely occurrences of service transactions and this is referred to as predictive expectations (Zeithaml et al. 1993). Boulding et al. (1993) in their study grouped expectations as what consumers wish to receive with what consumers expect of their service providers, what they hoped for and what they think should happen in their next service encounters. This is sometimes called normative expectations.

2.1.1.3.2 Service Personalisation

In recent times the clamour for personalized consumer service is increasing, thus it is perceived to be a strong business approach to convincing consumer that the organisation is knowledgeable of their expectations and will service their needs satisfactorily (Wali and Wright, 2016). Literature

has revealed several terms used in describing personalization. Personalization Consortium (2005), defined personalization as the use of advanced information technology with consumer information to tailor electronic commerce interactions between the business and each of its individual consumers by using newly generated or previously obtained information to improve consumer purchase experience. The exchange between the parties is altered to fit consumer needs as well as needs perceived by the business based on the available consumer information (Vesanen, 2007). Service personalisation is referred to the management of consumer based on their specific needs and this is made possible through the CRM system. This has helped in selecting consumers based on available profile data. For example, consumers feel respected when a service provider addresses them by their names in direct mailings and surveys in mobile text messages and telephone calls. Some firms in recent times have included this perspective of CRM strategy into their programmes, especially in the developed economies like the UK.

Bradshaw and Brash (2001) opined that if an organisation uses what is known about a consumer to define how it treats that consumer, it is using service personalization. However, it is important to state that the service personalization approach firms adopt would depend on their nature of products and services, market segment, size and the purchasing power of their consuming market. However, this does not imply that small firms that offer relatively low goods should be exempted from adopting service personalisation in managing consumers. Peppers and Rogers (1997) opined that personalization is the process of using consumer details to offer targeted solutions and this implies that personalisation creates uniqueness in consumer service because consumer would be treated individually. Shen and Ball (2009) grouped service personalisation through information technology into three types and they are.

(1) *Interaction personalization*

This refers to individualized courtesy and recognition behaviour in consumer service interactions. The interactive personalization is a close analogy of interpersonal adaptive behaviour, although it often does not involve the behaviour of service representatives, but it goes a long way to improve consumer experience. Examples of service personalisation are: postage mails and personalised emails or individualized interactions on firms' websites and telephone (Johnson and Nunes, 2003; Kasanoff, 2001; Tamminga, 2003).

(2) *Transaction outcome personalization*

This refers to customization of products and service offerings based on consumer specifications. A service organisation may offer to customize certain features of its product and service. This may involve the customization of website messages Ansari and Mela (2003) and Moon (2002) or website-based product configuration (Dellaert and Stremersch, 2005; Fiore, Lee and Kunz, 2004).

(3) *Continuity personalization*

This is about on-going customization based on adaptive learning and knowledge of consumer preferences and goals. An organisation may offer to personalize service and continuously learns about the consumer preferences or goals based on the knowledge acquired from past and recent experiences which allow the organisation to customize service offering (Rust, Zeithaml and Lemon, 2000; Pine, Peppers and Rogers, 1995).

2.1.1.3.3 Service Process

The CRM process strategy is about CRM programmes, project execution and activities in sales, marketing, consumer service and billing departments respectively. More explicitly it deals with the process of service delivery by asking and answering basic questions like how do employees

serve consumer? Were employees' courteous enough while attending to consumer? How swift were consumer complaints and inquiries handled? These key questions are critically considered in evaluating CRM practices. Consumers expect that their enquiries be treated swiftly without delays. If this is true of consumer expectations, then it means that there is a positive link between CRM service process and consumer satisfaction and retention. Therefore, a slow and unpleasant service delivery process would most likely show negative impact on consumer satisfaction and retention behaviour. While a swift CRM service process would enhance consumer satisfaction and service retention.

2.2 The Consumer Utility Theory

Neoclassical economic theory holds that consumers are rational agents that choose from varieties of product bundles to maximize their expectations. This study draws on CUT which holds that consumers are rational economic beings with high needs, wants and consistently seeks to optimally satisfy their taste with best products and services quality at reduced price. This implies that consumers are rational decision makers and their decision to purchase services is dependent on a variety of factors like need recognition, available information, alternatives, income, culture and social interactions (Fishburn, 1968: 322; Zinkhan, 1992:22). Moreover, Gilboa and Schmeidler (1997) had argued that the neoclassical theory was reliable for predicting consumer behaviour mostly when it was cognitively plausible. That is, when the situation appears to correlate with the way consumer viewed their decisions. These sources further suggested that consumer with tight budget constraints relative to their needs were likely to plan future consumption carefully, whilst evaluating alternatives and thereafter selection decision was made. This infers that consumer purchase decisions are influenced by social-economic forces within their operating environment with considerations for the right product at right place, price, quantity and quality of products and services respectively and demonstrates the link between IT and CUT.

However, I find the CUT suitable based on the fact that Nigerian and UK consumers are rational buyers with high expectations for service value and satisfaction. Furthermore, whilst it is imperative to explain the meaning of ME, there is no agreed definition for ME in literature. But, Kotler (1977:821) popularised the concept of ME, when he propounded the measures of ME which was still recognized as relevant in examining ME (Webster, 1995; Appiah-Adu, Fyall and Singh, 2001; Nwokah and Ahiauzu, 2009). Thomas (1984) classified ME into two perspectives. The first perspective relates to the management of the Marketing P's, while the second perspective relates to the effectiveness of marketing spending. However, Thomas opined that ME dealt with the way firms developed and appropriately managed their marketing mixes in order to segment the market they seek to serve by executing specific marketing actions to achieve desired marketing objectives.

This implies that firms must provide the right product at the right price and distribute the products or services using the right channel with the right communications tool to achieve the desired results. Secondly, it demonstrates that when firms develop the right marketing mixes without judiciously utilising resources, expectations results are hindered. In view of the above Sheth and Sisodia (2002) argued that marketing would be effective when it has the ability to add value based on its successes in retaining and growing existing consumer base and developing new consumer. They also suggested that ME includes doing the right things, which is efficiency and doing things right which is effectiveness. Consequently, organizations marketing systems are effective when then give greater consumer satisfaction and retention by decreasing marketing costs and increasing profitability (Sheth and Sisodia, 2002; Anderson, Fornell and Rust, 1997).

Ambler et al. (2002) defined ME as the extent to which firms' marketing actions helped in achieving corporate goals. ME is the ability of firms to meet short and long term goals that would positively influence business performances like increase in market share, sales and profitability as

well as the creation of competitive advantage (Mavondo, 2004). Nwokah and Ahiauzu (2009) opined that ME was about the function of improving marketing competencies with the aim of maximizing their marketing outputs by attaining short-and long-term marketing goals. In the views of Gao (2010) and Zostautiene, Glinskien and Vaiciulenaite (2011) ME was conceptualised as the process of value creation, this meant using business resources for marketing programmes to create competitive advantage. In summary, the goal of marketing is to identify and catalyse business opportunities that are able to create consumer satisfaction by targeting consumer through firms' offerings. Overall, this study defines ME as a set of marketing tactics deployed at the right time, place, goods and services at the right price aimed at optimising consumer satisfaction and business profitability. In pursuance to the aim and objectives of this thesis the constructs for ME are: consumer satisfaction, consumer retention and consumer loyalty. Therefore, in view of the impact of Consumer Utility Theory in understanding and predicting firms ME, two key constructs from Oliver (1980), Kotler (1997) and Sheth and Sisodia (2002) are adopted to measure ME and they include consumer satisfaction and consumer retention.

2.2.1 Consumer Satisfaction

Consumer satisfaction means different things to different people. This is because the satisfaction level of a consumer is underpinned by his initial expectations from the chain of product and services it purchased. Hence making the term satisfaction is subjective in nature. Some leading marketing thinkers have provided different definitions. Kotler and Armstrong (2004) explained consumer satisfaction as the degree of fitness between perceived product performance and consumer expectations. From a review of literature Wali and Wright (2016) defined consumer satisfaction as a consumer's intrinsic and extrinsic feeling of fulfilment derived from the consumption of a firm's product and services. Furthermore, Kotler and Armstrong (2011), whilst reviewing their earlier definition of consumer satisfaction, described it as the value enjoyed by a consumer from consuming a product which specifically meets his expectations.

Verhoef (2003) in his study noted that consumer satisfaction is an emotional state that occurred as a result of a consumer's interactions with an organisation over time. The term satisfaction is at the centre of marketing goals and is very crucial to the existence of firms and their sustenance. Others defined consumer satisfaction as the collective outcomes of consumer perceptions, evaluation and psychological reactions to consumption experiences with product and services (Yi, 1990; Fornell, 1992). Fornell et al. (1996) further opined that consumer satisfaction was driven by an intrinsic set of direct and indirect interaction between consumer expectations and consumer perceived value after consumption. Roh, Ahn and Han (2005) described consumer satisfaction as an intrinsic CRM success based on employee-consumer interaction, product value and the degree of response to consumer complaints. Also, Anderson and Sullivan (1993) had suggested that satisfaction is the end condition of a consumer's psychological comparison, which is adjudged based on firms' service delivery system and the level of fulfilment from consuming firms' products and services.

Overall, Oliver (1980) had provided what is considered the classical definition of consumer satisfaction when he suggested that two key constructs were critical in satisfaction decisions and they included specific performance expectation and disconfirmation performance expectation. Specifically, Oliver (1980) defined consumer satisfaction as the degree to which a consumer is pleased with a firm's products, services and other auxiliary offerings after purchasing and consuming those products and services. More explicitly, what Oliver (1980) meant by specific performance expectation is that consumer perceptions about the real performance of the products and services, which the firm would offer him has a critical role in influencing the consumer's satisfaction experience positively or negatively and thus would have a similar influence on the relationship that exists between the firm and the consumer. On the contrary, disconfirmation performance expectation is about the set of internal belief and attitude that the consumer holds which influences his experiential judgments with respect to the firm's products, services and other auxiliary offerings.

This implies that consumer satisfaction is a function of the outcomes of consumer regular comparison of their actual expectations of firms' services and what is delivered. Therefore, when firms' services actually meets consumer expectation, then such services has performed and thereafter leads to positive consumer satisfaction, but when purchased service does not meet the consumer expectation. Then it leads to disconfirmed performance expectation and thereby results in consumer dissatisfaction experience. Furthermore, it is imperative to mention that some literature sources illustrate that firms adopted and implemented CRM initiatives for the purpose of enhancing consumer satisfaction (Wong and Dioko, 2013; XU and Walton, 2005; Gartner, 2007; Chen and Popovich, 2003; Ang and Buttle, 2006; Stone, 2010; Chang, Park and Chaib, 2010; Reinartz, Kraft and Hoyer, 2004; Becker, Greve and Albers, 2009; Keramati, Mehrabi and Mojir, 2010; Wali and Wright, 2016). In the light this, the following sub-sections will deal with service quality, price, upgrade, perceived value and consumer privacy issues.

2.2.1.1 Consumer Satisfaction as a function of Service Quality

There are different definitions of Service Quality in literature. Parasuraman, Zeithaml and Berry (1985) defined service quality as a consumer's consumption outcome between his service expectations and performance. This definition confers that service quality is a subjective decision based on a consumer's post consumption experience, which is judged on the basis of comparing the actual and received performance. In other words, when consumer expectation is actually met, based on his/her expectation, then the service purchased is said to be of good quality, but when the expectation is not met as anticipated then the service is said to be of poor quality. Thereafter, Parasuraman, Zeithaml and Berry (1988) refined their earlier definition of service quality as consumer attitudinal judgments about the superiority of a service in delivering to expectations.

However, drawing upon the definitions of service quality according to Parasuraman, Zeithaml and Berry (1985 and 1988), it shows that service quality is a critical factor in determining and measuring consumer satisfaction. Additionally, it is almost a universal belief that good quality products and services are sure catalyst to consumer satisfaction. However, whilst exploring this sub-section, I use some empirical findings to validate or challenge if consumer satisfaction is a function of service quality. Yaacob (2014) found that service quality management influences the satisfaction of Muslim consumer and the source further argued that this could be achieved through management commitment and had been consumer focused. Against the background of Yaacob's findings, it is commonly argued that service quality improvement influences consumer satisfaction irrespective of consumer religion (Ilgen, 1971; Westbrook, 1980; Wali and Wright, 2016).

Therefore, Yaacob's finding is limited because as part of his contribution he did not show how service quality management influenced only Muslim consumer and not all streams of religious consumer as demonstrated in wider literature (Ilgen, 1971; Westbrook, 1980; Wali and Wright, 2016). Wang and Chou (2013) examined service quality from employees' interaction perspectives and how they impacted on consumer satisfaction. Their study reported that employees' outward emotional appearances positively influenced consumer satisfaction. However, other studies from different contexts had found similar positive results on the impact of employees emotion and employee interactional behaviour on consumer satisfaction (Curtis and Upchurch, 2008; Belkin, 2009; Bogomolova, 2011; Jasmand, Blazeovic and de Ruyter, 2012). This implies that consumer satisfaction is not only a function of the physical product quality, but also of the sellers' relationship and interactional quality. For instance, a smiling sales person is more likely to create a positive impression in the mind of a consumer, while an unfriendly sales person is likely to create a negative service impression.

Recall that Oliver (1980) had argued that consumers were always comparing the actual and perceived service expectation and that this helped to positively or negatively influence consumer satisfaction. Therefore, when consumer perceive that the behaviour of firms employees are unfriendly and unexpected it might negatively affect their satisfaction, but when the transaction interface is friendly and constitutes what consumer actually expected their satisfaction experience would be experienced positively. Furthermore, Olatokun and Ojo (2014) reported that service responsiveness, service assurances and empathy showed a positive impact on consumer satisfaction. Consequently, as much as studies had shown that service responsiveness impacts on consumer satisfaction the sources did not report on the specific dimensions of responsiveness like service accessibility, dependability, complaints management which had impacted positively on consumer satisfaction.

This is because in a single study context service accessibility might show a positive impact on consumer satisfaction while service dependability and complaints management might be negative. Assurance and empathy respectively were used by the authors to show how it influenced consumer satisfaction in their study. Wang (2011) reported that supporting service quality factors showed higher influence on consumer delight and low impact on consumer satisfaction. For example, “in a hotel the major events may include greetings at the gate, checking in, overnight stay and checking out. However, consumers evaluate each step in comparison with their expectations, which may or may not lead to a satisfaction sub-judgment (Wang, 2011). Wang’s findings only conceptualised satisfaction from an internal consumer perspective, whilst negating the external consumer perspective.

In my opinion and in view of Oliver (1977; 1980) and Mokhlis (2012) consumer delight is a subset of consumer satisfaction (see also Oliver, Rust, and Varki, 1997; Anderson and Mittal, 2000). Therefore, as much as the interactional and emotional behaviour of employees towards consumer constitutes external consumer satisfaction behaviour, it implies that consumer delight is a sub-set of consumer satisfaction. More especially, when the consumer further wears a smiling face and says for example “I am impressed with your services, be sure that I will tell others”. This therefore illustrates that an evaluation of consumer external and internal experiences helps to form the basis for comparing firms’ actions with respect to specific performance and disconfirmed performance expectations about consumer satisfaction.

Additionally, To, Tam and Cheung (2013) reported in their study that understanding consumer service quality expectations had a positive influence on consumer satisfaction. This refers to the fact that firms which understood the dynamics of their consumer service quality needs were better prepared and empowered to influence their consumer satisfactions positively, as they would be able to provide targeted products and services of good quality in order to meet consumer specific performance expectations. Similarly, Greenland, Coshall and Combe (2006) reported that service quality positively influenced consumer satisfaction in the developing economies compared with those of the developed economies. However, the researchers were able to strengthen their comparative findings with the fact that service infrastructure of firms in the developing economies was less sophisticated compared with those in the developed economies to support their contributions. Therefore, relying upon existing literature as presented it shows that previous studies supported the fact that consumer satisfaction is a function of service quality.

2.2.1.2 Consumer Satisfaction as a function of Service Price

There are different definitions of service price in literature. However, service price is summarized as an acceptable monetary value that is placed on a product or service that is offered to the buying public (see in Lymperopoulos and Chaniotakis, 2008; Bacchiocchi, Florio and Gambaro, 2011; Pantouvakis and Bouranta, 2014). He, Chan and Tse (2008) found that service price influenced consumer satisfaction and that when consumers are satisfied they are not really concerned with increase in the price of products and services. These findings however imply that less satisfied consumers are likely to be more concerned with price discounts. This supports the fact that it costs firms less to maintain satisfied consumers than dissatisfied consumers, hence the need to improve upon the satisfaction experience offered to consumers, as it could be a positive reason for increasing firms' product and service prices.

Estelami and Bergstein (2006) reported in their study that when prices increased consumer satisfaction was high because consumer perceptions of value increased, but when the prices were low consumer satisfaction was low. However, the reliability of these findings depends on the type of services and the country dynamics, where such services are sold. For example, ostentatious consumers believe that when prices are high the quality of firms' product and services is high which implies that it is capable of giving them expected satisfaction. But for consumers of basic goods a decrease in price enables consumer to purchase more quantities, thus helping to improve their satisfaction. Zielke (2008) examined the impact of retail pricing on consumer satisfaction. The study found that fair service pricing and positive consumer price perception had a significant effect on consumer satisfaction. But negative consumer perception about service value and special price offers resulted into consumer dissatisfaction. This indicates that when prices were perceived as fair and affordable it catalysed consumer feeling of satisfaction even before purchasing and consumption which took place.

Estelami and Bergstein (2006b) found that price reduction on telecommunications services in the UK telecommunications sector impacted positively significantly on consumer satisfaction. This argument is supported on the basis that the UK consumer market is a price sensitive market due to the high levels of competition amongst key players in the sector, thus compelling operators to war competitively using price mechanism. Similarly, Fiorio and Florio (2011) used the Euro-barometer surveys of 2000-2004 to carry out price impact analysis on consumer satisfaction in the UK consumer market. Their study found that UK consumers were satisfied with the prices they paid for utility services and this may be due to the presence of public and privately owned businesses which were engaged in critical value content competition.

Wong, Tsaur and Wang (2009) found that a lower service price had a weak impact on consumer satisfaction, whilst a higher service price had strong impact on consumer satisfaction. On the contrary, others would believe that the price of a service might be low, yet its quality would be high and be capable of satisfying their needs. Furthermore, Kaura, Prasad and Sharma (2015) in their study revealed that perceived and fair service price had a significant influence on consumer satisfaction. This finding demonstrates that when consumer have fair perception about the prices of firms' products and service, it convinces them that the products/services are of a high service quality and so influences their satisfaction during consumption.

Consequently, Lymperopoulos (2013) found that price fairness and price transparency positively affected consumer satisfaction. Also, Low, Lee and Cheng (2013) Surveyed 248 utility service consumer in Taiwan reported that high product and service price negatively impacted consumer economic satisfaction, whilst high prices positively impacted consumer social satisfaction (Pantouvakis and Bouranta, 2014). The implications of these findings are in two stances, to family

consumer utility service buyers who perhaps buy in large quantities their satisfaction is enhanced when prices are low considering that they are big and regular buyers. Moreover, for a single consumer who buys few quantities, perhaps because his/her friend is currently consuming such similar products the prices would actually not matter so long as it meets his or her social expectations, thereby enhancing consumer satisfaction. For example, the Apple iPhone is fashionable with young professionals and cost notwithstanding, they would still purchase this product because consumers want to belong to such a group and enjoy the social satisfaction that comes with its usage. Whereas, to an adult with a family of say 4 children it would be considered an expensive and outrageous adventure to spend £900 to buy one Apple iPhone because that money spent would not be economically rational when one has to pay for other expenses e.g. a house mortgage.

2.2.1.3 Consumer Satisfaction as a function of Service Upgrade

D'Alessandro et al. (2015) examined the impact of 3G to 4G network service upgrade on consumer satisfaction and found that the adoption of new network model helped to improve consumer satisfaction positively. Specifically, mobile phone which operates on 4G provides faster and speedy services that those of 3G. Also in terms of network coverage 4G platform has wider network reach than 3G which helps in enhancing the satisfaction of MT consumer. Similarly, Marinova and Singh (2014) opined that consumer satisfaction in consuming utility services was positively affected by firms service upgrade. For example, in the developed economies where MT services are offered on contract basis say for a two years term, if a consumer is placed on a 3G Apple 5c contract and at the expiration of the contract the consumer satisfaction would be boosted if the supplier offers them 4G Apple 6s phone maybe with an insignificant price increase.

On the contrary, consumer would be dissatisfied and even opt to switch if the supplier offers to renew the contract using the same model of phone which was purchased two years ago because the world is on the go and users expect to be on the go with services as well. Teng, Lu and Yu (2009) revealed that the current usage of 3G phones network in Taiwan negatively impacted on consumer satisfaction. Additionally, the emergence of 4G network and firms subsequent promises of service upgrade on to 4G mobile strengthened consumers hope for higher satisfaction experience. Furthermore, Tseng and Lo (2011) reported that mobile phone upgrade from second generation 2G to fourth generation 4G mobile phone had a positive impact on MT consumer satisfaction. This was because consumers were of the opinion that current (4G) generation mobile phone products/services were faster and easy to use for business and social relationships than what they were subscribed to in their current mobile phone contract plan. This also implies that with the presence of 4G services consumer remained satisfied until a higher mobile phone operating system is introduced into the sector (see also Haverila, 2011; Tseng and Chiang, 2013).

2.2.1.4 Consumer Satisfaction as a function of Perceived Value

Perceived value in recent times had been considered a critical parameter in predicting consumer satisfaction (Weidenfeld and Ron, 2008). Also others opined that it is the most critical determinant of consumer retention (Parasuraman and Grewal, 2000; Morar, 2013). Perceived value is critical in predicting how successful firms would perform in the market in terms of meeting their consumer satisfaction and loyalty expectations (Bloemer, Ruyter and Wetzels, 1999). However, as will be demonstrated later in this section, several studies have proved that perceived value was a key factor in predicting consumer satisfaction and retention behaviours.

Eid (2013) found that Muslim consumer perceived value for tourism services had associated influence on their satisfaction and led to positive retention behaviour. That is, Muslim tourism service consumer became satisfied when they perceived that supplying firms made available services that conformed to their belief. For example, Muslim consumers were satisfied when they realised that livestock products bought from Shop “A” was halal and less satisfied when the product was non-halal. Abdelkader (2015) reported that when consumer perceived value of firms’ product was positive it induced the feeling of good quality and thereafter drove purchase action and positively influenced consumer satisfaction during and after product consumption. These findings support the argument that consumers are internally motivated to take an outward purchase action when they perceive that the offered product is capable of meeting their actual expectation and when the expectation is met consumer satisfaction is sure.

Similarly, Choudhury (2014) found that consumer in the Indian banking sector were more satisfied with retaining the services of their bankers. Because they perceived that their bankers were committed to providing security for in-bank and online banking platforms. In Nigeria for example, financial services consumers were less concerned with sticking to one bank due to the perceived insecurity feeling that their online platforms were not secured for business. On the contrary in the UK consumers were better off doing online banking because the presence of online banking protection law. This law protects consumers from any online banking encumbrances arising from banks negligence. Furthermore, Edward and Sahadev (2011) revealed that firms which engaged in image and product quality laundering were able to influence their consumer satisfaction. Secondly, they reported that consumer perceived value had positive influence on their retention behaviour in the short run but indifferent in the long run with respect to their retention behaviour.

Chen and Hu (2010) in their research revealed that perceived value had a positive influence on consumer satisfaction followed by service quality. This indicated that consumer perceived value with respect to firms' services was the first step in attaining intrinsic and extrinsic satisfaction and thereafter service quality. This may be attributed to the fact that consumers were often engaged in acts of preliminary service search and evaluation and thereafter made purchase decisions based on their findings. In other words, if consumer value perception regarding the product/service was bad the quality notwithstanding purchase actions was initiated, but if the value perception is positive actions that lead to purchase and consumption were initiated and executed.

Morar (2013) reported that consumer perceived value had a chain effect on businesses and firms. This was because perceived value showed a positive impact on consumer satisfaction, thus leading to consumer retention and provided strong base for firms' competitiveness. Consequently, Ladhari et al. (2011) opined that consumer values like security and self-fulfilment had a positive influence on firms' service quality and their satisfaction. These findings suggested that consumer personal value influenced their service quality perception of firms' services in that positive perception prompted product purchase and led to positive satisfaction experience but reverse is the case.

2.2.1.5 Consumer satisfaction as a function of Consumer Privacy Concerns

Consumer privacy concerns according to Culnan (1993) is the right and or mandate of consumer privacy concerning the storing, reusing, availability to third parties and sharing of consumer information for the purpose of doing business. Charters (2002: 247) defined consumer privacy "As a right of an individual to determine to what extent, if at all, information about him or herself will be revealed to others."

The definition by Charters (2002) appears to be transformational in nature and brings to the fore the current realities of consumer privacy expectations in view of the fact that the world has become a global village through information technology, hence consumers are becoming more curious about their data as the rates of online fraud increase. Gillin (2001) cited in Rapp et al. (2009) opined that consumer privacy concerns borders on three key areas and they include (a) transparency of usage when consumer personal data are collected, stored and disseminated (b) security and assurance in place to guarantee that consumer information is protected from external and internal intruders (c) guarantee trust by ensuring that customers feel secured and less vulnerable when they transact business. However, several studies have illustrated that consumer privacy concerns impact on consumer consumption experience (Flavian and Guinaliu, 2006; Rapp et al, 2009; Okazaki, Li and Hirose, 2009; Yang, 2012; Beitelspacher et al. 2012; Goldfarb and Tucker, 2013; Riquelme and Roman, 2014).

Yang (2012) found that negative perception of consumer online privacy concerns increased their dissatisfaction with telecommunications services. This could be attributed to firms' insensitivity towards seeking consumers' permission before reusing or sending messages to them for the purpose of advertising or selling their products and services. Therefore, consumers are bound to be unhappy when their privacy concerns are not handled with respect and needed secrecy. The findings of Yang (2012) support Smith et al. (1996) which found that consumers were concerned about how firms used their stored data for secondary business purpose other than the primary purpose for which the data were taken without due authorisation. Also, other studies supported that unauthorised use of consumer data for secondary purposes impacts negatively on consumer satisfaction and that authorised usage of consumer data for primary purpose had positive impact on their satisfaction experiences (Janda and Fair, 2004; Rose, 2006; Shin, 2010).

Flavian and Guinaliu (2006) found consumer privacy had a significant effect on consumer satisfaction and their intention to buy of firms' products and services. This implies that consumer satisfaction was improved when firms handle consumer private data responsibly because it helps to protect consumer from online hawkers. However it is the responsibility of regulatory institutions and the firms to ensure that consumer data are kept private and that due authorisation is solicited before using them for secondary purposes.

This supports the argument of Rapp et al (2009) who reported in their study that it is the responsibility of the regulatory environment to develop policies and practical guidelines for protecting consumer from the assault of operators and online fraudsters. For example, there are circumstances where telecommunications consumer in Nigeria had received fake emails and messages from online hawkers and the messages were sent on the behalf of firm A "that you have won a trip to Dubai for a holiday. Please kindly send us your account details and address so that we can process your benefits". Consumers in good faith would quickly oblige without understanding that the message emerged from fraudsters who want to gain access into their private bank account so as to dupe them. These circumstances arise more often in Nigeria because MT firms do not take consumer privacy concerns seriously. Instead they use consumer data for all sorts of secondary use without due authorisation.

Additionally, based on the Nigeria example and according to Charters (2002) that there is need for government regulatory institutions to develop a practical control mechanism for monitoring direct and indirect electronic messages using consumer data and that consumer should have the option of accepting or rejecting whether their data should be used publicly or not. Dolnicar and Jordaan (2007) found that firms which adequately handled their consumer privacy concerns influenced their consumer satisfaction and had fewer sanctions from regulatory institutions.

Also, Okazaki, Li and Hirose (2009) found that adequate management of consumer privacy enhanced consumer perceived trust. Also their study showed significant impact on satisfaction of some Japanese mobile phone consumers. Whilst dissatisfied consumers attributed their experiences to firms insensitivity towards handling their privacy concerns. Beitelspacher et al (2012) found that firms which met expectations of privacy concerns influenced consumers feeling of trust and security and in turn impacted on their satisfaction. Goldfarb and Tucker, (2013) found that the management of consumer privacy created positive satisfaction experience, reduced compliance cost and brought along new opportunities for firms. This implied that when firms managed their consumer privacy issues properly they were able to improve upon consumer satisfaction thereby leading to a reduction of compliance or penalty cost on firms for failure to adhere to privacy policy. However, how firms managed consumer privacy issues could be an opportunity. This is because when users feel positive about the way their data are used they would say positive things about those firms to others who perhaps were not customers. This in turn might influence those potential customers to buy services of these firms. Alternatively, when consumers have negative feelings about how firms used their private data, they were more prone to say negative things about those firms, thereby posing a threat for their services.

For example, in Nigeria the leading telecommunications firm “MTN” was fined One Trillion and five hundred Billions (N1.5Trillion) for failure to comply with the regulators’ policy that prohibited MT firms from sending lottery messages to consumer without due authorisation. The NCC law specifically provides that airing operators’ are liable to pay two hundred thousand naira (N200, 000) for each single calling line which suffers from these unpleasant practices. Riquelme and Roman (2014) found that privacy helped in building consumer trust as per firms’ ability to provide requisite transaction security, thereby leading to a positive consumption satisfaction experience. Furthermore, their study showed that the influence of privacy on satisfaction was

stronger for male than female consumer and on educated than less educated consumer. This implied that the impact of privacy issues on consumer satisfaction was dependent on types of consumer in terms of their sex, culture, level of awareness and the nature of service they consumed. In support of this explanation previous findings as in Bart et al. (2005) found that consumer perception with the management of their privacy issues had a stronger influence on highly educated consumer and weaker for less educated consumer, whereas Yang et al. (2009) reported that privacy issues had a stronger influence on less educated consumer and weaker influence on more educated consumer. Overall, previous literature illustrates that institutional forces influenced consumer privacy concerns which in turn influenced consumer consumption experiences.

2.2.2 Consumer Retention

The meaning of consumer retention varies from one organisation to another and there seems to be no consensus definition in literature. However, literature sources appeared to have unanimously agreed to the economic benefits of retaining existing consumer (Gronroos, 1997; Ang and Buttle, 2006b cited Drucker, 1973: 229). Moreover, Dawkins and Reichheld (1990) reported that a five per-cent increase in service quality led to 50% consumer retention rate and was capable of generating an increase in consumer net present value of about twenty five per cent and ninety five per cent for an organisation. This implied that retained consumers were more profitable and less expensive to manage than new consumer (Buttle, 2004). Ang and Buttle (2006b) supported that as quality increased consumer tenure lengthened and the volume of product purchased by the consumer grew. The source further opined that referrals increased and the firm's relationship maintenance costs decreased as both consumer and suppliers had learnt more about each other. However, they concluded that retained consumer had a high propensity to pay higher prices than newly acquired consumer and were less expectant in receiving discounted offers that were used as

inducements to acquire consumer. Overall, I define consumer retention as firm effort targeted at winning existing consumer confidence and loyalty by making them more satisfied than they were.

2.2.2.1 Consumer Retention as a function of Service Price

Lymperopoulos (2013) reported that consumer intentions to switch suppliers were due to unfair and non-transparent pricing strategy. This showed that consumers were willing to retain the services of suppliers whom they perceived to be offering them fair service price, especially in a price sensitive market like the UK (i.e. Bacchiocchi, Florio and Gambaro, 2011). Dawes (2009) reported that as service price increased over time consumer intention to retain suppliers' services decreased and that as price decreased the tenure of consumer service relationship increased. As argued, the impact of an increase or decrease in service prices on customer retention behaviour depended on the nature of products, services and other auxiliary services which firms offered to their consumer. For example, if Jaguar Motors decided to offer their consumer free servicing within five years of purchase and 50% discount on trade in within five years of initial purchase, why would their consumer opt to switch? It would be very difficult for consumer to switch. Instead they would continually retain the services of Jaguar motors because they would spend nothing on motor services for five years and could trade in their current model of their Jaguar for a new model at a 50% discount thereby saving good money.

Conversely, this would not be the case if Jaguar motors were only interested in selling off their cars and nothing more, then consumer might prefer to switch to competitors who offered price discounts in addition with free augmented services. Kruger and Mostert (2014) surveyed 650 South African MT consumers. It found that consumer retention behaviours increased when prices of mobile phone services decreased and their loyalty to the company increased as well. This illustrates that service price is critical in predicting consumer retention behaviour, whereas an increase in prices was likely to motivate consumer switching intentions.

Hidalgo et al. (2008) revealed in their study that unfair service price was an indication that firms did not understand their consumer price expectations and this had a negative influence on consumer willingness to retain services. This argument supported the fact that unfair pricing of services made consumer feel exploited, thereby prompting users to compare current service price with competitors and if convenient would lead to switching and termination of service. Similarly, Polo, Sese and Verhoef (2011) found that the link between service price and consumer retention behaviour was static in the short run and varied over a long term period. This implied that price was not a strong parameter for measuring consumer retention in the short run because consumers were in the process of evaluating suppliers with non-suppliers prices and if positive significant difference was observed in the long run it meant that they would be willing to terminate and switch service. However, if the price evaluation over a long term period was negatively significant then consumer would be likely to retain services and remain loyal.

Seo, Ranganathan and Babad (2008) revealed that reduction in service price was positively associated with increased consumer willingness to retain suppliers' services in US MT service market. However, the significance of price on consumer retention of MT service was due to the fact that GSM services were not purchased on one-off basis like essential items such as clothes, but continued over a long period especially in a credit society where consumer got into mobile phone contracts for a specific period. This showed that consumers were highly motivated to retain services over a long period, when the service price they paid was affordable and good because firms generated more income over the contract or non-contract period (see also Chang, 2009).

2.2.2.2 Consumer Retention as a function of Service Quality

Studies had shown that retained customers were more profitable and less expensive to manage than new customers (Rust and Zahorik, 1993; Gambaro, 2011; Kruger and Mostert, 2014). Hence firms were aspired to retain existing customers, which reduced their costs of business and increased firms' income. However, as evidenced below several studies had opined that customer retention aspirations were attained when firms' service quality were satisfactory (Ahmad et al., 2010; Rao et al. 2011; Kyriazopoulos, 2011; Edward and Sahadev, 2011; Bakasi and Parida, 2012; Taylor, 2016). Rao et al (2012) reported that quality of service influences consumer decision to retain firms' services. Their argument supports the fact that consumer expects high quality of service from suppliers and would love to retain those services when their quality expectations are met.

Ahmad et al. (2010) found that service quality positively influenced customer retention of telecommunications services in Pakistan. That is, telecommunications consumer retained the services of their suppliers because firms' quality of service was strong and had positively impacted on their satisfaction experience. Cronin, Brady and Hult (2000) also reported that service quality create service value for consumer and positively influences consumer retention behaviours. This indicated that consumer derive service value when quality of purchased service was good and those consumers were influenced to retain and repurchase the services of those firms for meeting their quality expectations. Ennew and Binks (1996) in their study acknowledged that service quality is the catalyst to customer retention. Also, Edward and Sahadev (2011) and Taylor (2016) in their separate studies found that service quality has a positive link with customer retention intention. They specifically showed that service quality is linked with customer satisfaction and satisfaction triggers a positive customer retention decision. This is because when service quality does not create the required satisfaction what then would be the need for consumer to retain firms

service? It is consumer perception regarding firms' capability in meeting their satisfaction expectation that propels a positive retention decision. However, findings in Edward and Sahadev (2011) and Taylor (2016) supported other empirical evidences which had proved that customer satisfaction was catalyst to customer retention (Oliver, 1980a; Anderson and Sullivan, 1993; Fornell, 1992 and Hsu, 2008). Also, other studies had proved that MT service quality was key competitive tool for winning consumer retention behaviour (Blery et al. 2008; Al-Hawari, Ward and Newby, 2008; Padmanabhan et al. 2011).

2.2.3 Consumer Utility Theory and Information Technology Infrastructure

The term Information Technology Infrastructure (ITI) means different things to different people and has recently attracted attention in academic literature. Fink and Neumann (2009) in their study identified three theoretical approaches to ITI they are the technical-oriented approach, the human oriented approach and the process oriented approach. The technical oriented approach is about the architectural arrangement of technical components shared across an organisation. This approach has been consistently used to define ITI based on four categories of platforms, network telecommunications tools, data and core application. The human component is typically defined in terms of the knowledge, skills and knowhow possessed by IT personnel in the organisation. The various knowledge, skill and knowhow of IT personnel staff are typically behavioural (Wali, 2013; Bassellier and Benbasat, 2004; Lee et al. 2002). Further, the process oriented approach utilized the technical and human components of ITI to achieve organisational goals (Henderson and Venkatraman, 1993).

Furthermore, the process element frequently corresponds with shared services provided by IT department, but such services was considered part of ITI when they are available to all functional departments of the organisation. Fink and Neumann (2009) and Weill, Subramani and Broadbent (2002) identified ten areas of shared IT services and were categorized in terms of physical

competencies like risk and security management, communication management, application infrastructure, channel management, IT facilities management and data management and in terms of management competencies like IT management, architecture, standards, education, research and development. Overall the technical domain of information technology is about information and service sharing which involved connectivity, compatibility, flexibility and modularity of firms IT unit with functional departments.

Additionally, it is argued that for technical ITI components to support business processes and applications, the technical components should be seamlessly deployed across the functional departments of the organisation which allows employees to share consumer and business information. However, shared technical components would enhance IT performance, especially when they are flexible, compatible and connectable (Wali, 2013; Duncan, 1995). However it is important to state that human aspects of ITI utilised the technical and process components to explore new market opportunities, while the process perspective provided flexibility for the human and technical ITI. Overall, this thesis examines ITI as an intervening construct in terms of its impact in enhancing human and process perspectives to CRM since the thesis was aimed at understanding how firms' CRM processes were used to service consumer in the Nigerian and UK MT sectors.

2.3 CRM and Consumer Utility Theory

CRM according to Payne (2006) is an approach used by firms to enhance their consumer satisfaction, create, develop and improve relationships with target consumer. Also, Payne added that the attainment of corporate profitability was actualised when the goal of a CRM strategy was achieved through maximising consumer expected value. This definition implied that continuous investment into CRM system was justified when firms were able to improve consumer satisfaction

which would transcend into positive retention behaviour. Therefore, there is a strong link between CRM and Consumer Utility Theory. In other words Consumer Utility Theory ultimately supports Institutional Theory and CRMBT which I have adopted in this study. Furthermore, the next section empirically illustrates previous findings on the impact and links between Institutional and CRMB and domains of Consumer Utility Theories.

2.3.1 CRM and Consumer Satisfaction

Dennis and Marcus (2013) examined the impact of generative CRM learning on consumer performance using 199 samples of CEOs and senior marketing executives from three different industries. They found that CRM capabilities and generative learning contributes to consumer satisfaction and consumer loyalty. They posited that a well-developed CRM learning leads to enhanced consumer satisfaction, whilst building a long-term business relationship with consumer. Ata and Toker (2012) investigated the influence of CRM practices on consumer satisfaction and firms' performance in B2B industry using the quantitative research design and found that adoption of CRM had positive influence on consumer satisfaction and firms' performance. Also they found that CRM practices affected firms marketing performance positively in the areas of market share, consumer satisfaction and sales growth, but their study showed a negative influence on firms' financial performance. This implies that consumer satisfaction led to positive marketing performance in the B2B industry. However, their study failed to show why CRM adoption had a negative impact on financial profitability.

Sin et al. (2005) found that consumer focus, CRM organization, knowledge management and technology based CRM impacted positively on consumer satisfaction. That is consumer focused firms which possessed the right CRM technology and personnel were likely to satisfy their consumer. The source also showed that technology based CRM contributed more than other constructs on the optimisation of consumer satisfaction. However, they failed to show if

optimisation of consumer service led to intrinsic or extrinsic satisfaction. Wahab et al. (2012) adopted the behavioural based CRM to predict consumer satisfaction and brand loyalty and they found that the behavioural based CRM model was suitable to predict consumer value as it showed positive influence on consumer satisfaction and consumer loyalty. The model was suitable for predicting consumer satisfaction and loyalty in the short run and not in the long run due to the dynamic nature of consumer satisfaction and loyalty behaviours.

Talet et al. (2011) in their study into the Saudi telecommunications industry found that firms service process and consumer strategy positively influenced consumer satisfaction and loyalty. They concluded that a responsive service process enhanced consumer value. This meant that when firms service process delivers on consumer expectations at the right time and place those consumers were happy and satisfied (see also Partivayar and Sheth, 2001). Haridasan and Venkatesh (2011) found that CRM quality influenced consumer loyalty and advocacy amongst Indian telecommunications service consumer. Reliability could be obtained here because service reliability was believed to have a positive influence on repeat purchase behaviour which was more likely to induce consumer advocacy behaviour.

Lawson-Body and Limayem (2004) found that employee partnership, empowerment, personalisation of service and service channel directly impacted on consumer loyalty, consumer expectations, consumer prospecting and interactive management. This finding indicated that employees who were consumer friendly would likely influence consumer loyalty behaviour and be able to diagnose consumer expectations (see also Evans and Laskin, 1994; Herzberg, 2003; Bendapudi and Leone, 2002; Chow and Holden, 1997). Greve and Albers (2006) examined CRM technology performance and found that the implementation of CRM using information technology platform positively impacted on consumer satisfaction. This finding is reliable because in present day business environment information technology has enhanced CRM effectiveness and efficiency. In other words the integration of information technology in driving CRM programme

has helped firms to improve consumer satisfaction. This is so because it helped sales people to manage consumer enquiries, complaints and swift order deliveries. Mithas, Krishnan and Fornell (2005) examined the effect of CRM on consumer knowledge and consumer satisfaction in the U.S services industry and they found that the use of CRM applications positively improved consumer knowledge and improved consumer satisfaction. They further reported that consumer satisfaction was boosted when firms shared their consumer-related information with supply chain partners. These findings recognized the role of B2C partners in driving the value of CRM on consumer, though the intermediating contributions of supply chain partners in the process of CRM implementation varied from one firm to another. But their study was limited to the impact of CRM technology on consumer knowledge and satisfaction and neglected the role of CRM people and process which coordinated the CRM technological. Similarly, Mithas et al. (2005) and Greenberg (2004) suggested that the use of technology to support CRM was good, but it was not enough to improve overall consumer satisfaction. Their arguments are supported because technological CRM needs to be combined with efforts of CRM people and process to improve overall consumer satisfaction. Wang et al. (2004) examined the link between consumer value and CRM in China and found that behavioral based CRM strategy impacted positively on consumer value and satisfaction, which led to positive consumer loyalty behaviors.

Further, I think that findings from Wang et al were limited because they focused mainly on behavioral aspects of CRM like social and emotional value relationships between organizations and their consumer, but did not show how the behavioral CRM helped in driving consumer satisfaction and consumer loyalty. E.g. the extent to which an adoption or integration of social media technology into firms CRM had the capacity of enhancing consumer satisfaction. Bunthuwun, Sirion and Howard (2011) examined the role of CRM in the health care sector of Thailand and found that CRM practices impacted positively on health care service quality and consumer satisfaction. Their findings are limited because their study did not measure CRM using

specific constructs like employee capacity, CRM leadership, understanding customer expectations, service personalization, customer knowledge and relations. This at least would have helped in showing some specific positive or negative impact of CRM on key service quality and consumer satisfaction dimensions. But they failed to show components of CRM which affected consumer satisfaction in the health care sector. Graf et al. (2013) evaluated the impact of outsourcing CRM on consumer satisfaction and found that outsourcing CRM competencies positively influenced consumer satisfaction. This is because firms CRM personnel were better empowered to serve consumer effectively. Therefore from literature it is observed that there are limited studies on consumer satisfaction from the CRM output perspectives, whilst comparing Nigeria and UK MT consumer. Existing studies had extensively used the quantitative survey approach, but little is reported on consumer satisfaction using the qualitative interview approach.

2.3.2 CRM and Consumer Retention

Researches examining the impact of CRM on business have gained rapid interest over the decades because firms had realised the benefits of adopting and implementing a CRM initiative with the aim of retaining existing consumer and developing new markets. Similarly, many studies have reported that existing consumers were less expensive to maintain than new consumer. Wali, Wright and Uduma (2015) quantitatively examined the impact of CRM process on brand commitment and brand loyalty in the Nigerian financial sector and found that banks' CRM process had a positive influence on brand commitment and brand loyalty and they demonstrated that the CRM process of banks had a higher influence on consumer brand loyalty than brand commitment. Klein and Jakopin (2014) in their quantitative study examined users' willingness to pay for MT services in Germany and found that bundling product and service prices played the most prominent role in winning consumer willingness to buy more telecommunications services. However, their study failed to demonstrate how users' perceptions were measured to arrive at their findings.

Karjaluoto et al. (2014) investigated the intentions of B2B sales managers to use mobile CRM in enhancing their business transactions using a technology acceptance model with quantitative research approach and found that personal innovativeness and perceived reachability had positive impact on the TAM framework. This implied that personal innovativeness and perceived reachability positively impacted on the sales manager's intention to use mobile CRM, whilst perceived risk showed a negative impact on the attitude of sales managers to adopt mobile CRM. Further, we agree with the findings of Karjaluoto et al because firms which adopted mobile CRM do so with the aim of improving their services and for effective consumer reach. Peng, Quan and Zhang (2013) in their study into consumer retention strategies in the Chinese mobile phone industry found that the use of consumer reward strategy had a positive influence on consumer willingness to retain the services of firms. These findings do not affirm the fact that loyalty bonuses were the most prominent strategies that induced consumer willingness to retain the services of firms. Saarijarvi, Karjaluoto and Kuusela (2013) studied the role of consumer data in CRM for consumer retention and found that consumer data in CRM helped in value creation and identifying new directions on how firms could optimise consumer experiences.

Jeng and Bailey (2012) evaluated consumer retention strategies using the decision making trial and evaluation laboratory (DEMATEL) in the Canadian telecommunications industry and found that pricing and promotional strategies used by telecommunications firms positively impacted on consumer willingness to retain firms' services. Chuang (2011) used the regression model to investigate factors influencing telecommunications users' opinions, usage and interest in retaining the services of their service suppliers and found that promotional offers influenced telecommunications consumer retention tendencies. Similarly, Keramati and Ardabili (2011) examined the factors that affected consumer decisions to retain the service of the Iranian MT firms and found that consumer dissatisfaction negatively influenced consumer decision to retain

services. However, we argued that it was normal that dissatisfied consumer were unlikely to retain services of the supplier, but the limitation we observed from the study is that the source did not identify the key dissatisfaction constructs that influenced consumer decision to remain with or terminate services of firms.

Rapp, Trainor and Agnihotri (2010) in their study of 215 firms which examined the role of CRM technology on consumer orientation found that there was a positive correlation between CRM technology capability and consumer orientation and that CRM technology helped in building long term business relationships with the consumer. Consequently, Wali et al. (2014) examined the impact of CRM on B2B brand commitment in the Nigerian financial industry and found that the two constructs of CRM (service process and customer relations) positively influenced B2B brand commitment in the areas of service retention and advocacy intentions. However, their study did not identify factors which could negatively influence B2B service retention and advocacy. Becker, Greve and Albers (2009) examined the impact of CRM implementation on consumer acquisition and consumer retention with 400 samples of B2C firms in four industries of Europe and found that CRM technology implementation impacted favourable on firms' ability to acquire new markets and retain existing consumer. Some limitations we observed from their findings were the scope which was too broad to manage as to arrive at some specific and reliable results on AQ and CR, but their findings would have differed if the scope was reasonably manageable.

Saarijarvi, Karjaluo and Kuusela (2012) examined the role of consumer data in CRM effectiveness. They found that the quality of consumer data gathered assisted firms to serve the effectively and efficiently, thus leading to a high propensity of consumer retention. They further found that CRM technology positively impacted on consumer commitment behaviour. In other words CRM technology enabled firms to generate rich consumer data which is used to serve consumer satisfactorily. Similarly, Verhoef (2003) attempted to understand the effect of CRM

efforts on consumer retention and consumer share development and found that CRM efforts created consumer affective commitment with firms offering and influenced consumer retention and consumer share development. The source further concluded that CRM efforts led to positive affective commitment and affective commitment led to consumer retention. But the study failed to report in specific terms how CRM efforts led to affective commitment and consumer retention. Ang and Buttle (2006a) in a quantitative study into the consumer retention management processes of one hundred and seventy 170 Australian firms found that consumer retention is positively associated with the degree of documented consumer complaint handling processes. Also they found that standard management practices like planning and budgeting negatively affected firms' consumer retention performance. The former finding was more reliable because well-structured platforms for handling consumer complaints would enable firms to collect rich consumer data, analyse and spot out service problems that would help in creating robust avenues for improved consumer services.

Buttle (2004) found that firms which adopt raw consumer retention yardstick would focus more on the retention of a small percentage of target consumers regardless of their value, whilst firms that adopted the sales retention metrics would more likely focus their interest on consumer that consumed a high quantity of product and services. However, from the consumer retention perspectives we do agree with the argument that most firms would choose to channel their efforts towards consumer who consumed high quantity of their services rather than consumer who buy small quantities. This is because big buyers trigger an increase in profitability and they are less expensive to manage. Buttle's finding supports others which reported that the right consumer to be retained were those that contribute positively to firms overall goals (PricewaterhouseCoopers, 2002; Coyles and Gokey, 2002).

Johnson, Clark and Barczak (2012) researched into the consistency of B2B firms in driving CRM processes on consumer profitability and found that firms were good at maintaining existing consumer with high profit potentials than acquiring new consumer with perceived high profit potentials. They further reported that relationship maintenance impacted positively on consumer retention potentials. This finding indicated that if firms maintained profitable and cordial service relationships with consumer they were more likely to win consumer commitment at less effort. Homburg, Droll and Totzek (2008) found that serving consumer according to their profit potentials enabled the firm to build promising relationships with high profitable consumer, rather than over investing on consumer with low profit potentials. On the contrary Thomas (2001) had argued that attaining high consumer retention rate was precipitated on how consumers were acquired. Lewis (2006) supports that how a consumer is acquired had a positive or negative effect on the consumer's long term value to the firm, but the source only emphasized how acquired consumer would be influenced and retained, but it failed to address how consumer acquisition underpinned consumer retention or consumer exit.

Rollins, Bellenger and Johnston (2012) examined the impact of consumer information usage in improving a firm's performance and they measured consumer information from action oriented-consumer information and knowledge enhancing consumer information. They further found that action oriented consumer information impacted positively on firms and consumer retention drives than knowledge enhancing information. On the other hand they found that knowledge-enhancing consumer information had a negative association with business performance. These findings appear questionable as to why knowledge-based consumer information which dealt with long term learning about consumer showed less impact on consumer retention, whilst action-oriented consumer information which examined product offers in the short run had a positive influence on consumer retention. Overall investments on knowledge-enhancing consumer information and action-oriented consumer information CRM would guarantee increase consumer retention.

Pai and Tu (2011) found that the adoption of CRM systems positively enhanced the consumer base of firms in the Taiwan service industries. Overall following a reflection on the existing literature into the links between CRM and consumer retention this thesis observes that fewer researches had reported the impact of CRM strategy output on consumer retention (Rollins, Bellenger and Johnston, 2012; Pai and Tu, 2011; Johnson, Clark and Barczak, 2012; Lewis, 2006; Coyles and Gokey, 2002; PricewaterhouseCoopers, 2002). Therefore one of the aims of this thesis is to investigate the influence of CRM on consumer retention in the Nigerian and UK MT sectors using the qualitative interview approach.

2.4 Institutional Theory in Action

2.4.1 CRM Implementation Behaviour

Keramati and Shapulli (2015) evaluated the multidimensional perspectives of CRM in decision making with 32 Iranian internet service providing firms and found that human capital, consumer retention process, consumer perceived value and consumer expansion process were key indicators in achieving high CRM output. Their study findings were reliable because they identified key factors which were necessary in winning CRM goals amongst which include: CRM capital (resources), people (human) and process (Technology). Chen and Wu (2014) investigated the impact of CRM on internal marketing and business performance of 231 bed and breakfast (BandB) firms, 240 hotels and 114 motels in the Chinese lodging industry and they found that CRM positively impacted on the employees' productivity and business performance of Bed and Breakfast firms and hotels in the lodging industries. Nasir et al. (2013) in their study found that CRM tools helped in making strategic decisions about new product, new market development and existing market decisions. This means that consumer data gathered through CRM technology helped to re-strategize the consumer model for overall success.

However, these authors' failed to specifically mention which CRM tool helped in influencing strategic marketing decisions. El-Gohary et al. (2013) and Ernest and Young (2001) found that internal factors (employees' culture, belief and values) and external factors (Government regulations and business resources) impacted on firms CRM success and failures. The researchers' proved that why most CRM projects failed was due to the cultural and belief systems of some top management staff. This nature of internal barriers to CRM success was mostly practiced in the developing economies. Wang and Feng (2012) found that consumer orientation, consumer-centric organizational systems and CRM capabilities positively influenced organizations' performance in the areas of consumer satisfaction, employees' productivity and business profitability. This suggested that high CRM capabilities enhanced consumer satisfaction, employees' productivity and led to higher returns of investment.

Pries and Stone (2004) in their qualitative study found that CRM success was dependent on IT software and firms which collaborated with CRM software companies in building robust and responsive mechanisms to manage CRM related complexities and consumer complaints were more likely to be successful than those who don't. The source further reported that adopting a qualitative approach was more suitable in understanding what drives CRM success or failure. I support their finding because they examined CRM complexities from three key perspectives of process, technology and human capability. Chen and Popovich (2003) found that CRM people, process and technology impacted on firms' ability to understand their consumer needs, expectations and dissonance and empowered employees to swiftly resolve consumer complaints. Osarenkhoe and Bennani (2007) adopted the mixed method approach in examining the implementation of CRM programs and they found that implementing CRM strategy required the commitment of top management. However, they reported that external realities such as resources

and government dynamics and internal realities such as professional gaps and poor CRM knowledge were the reasons why most CRM programs failed.

Foss, Stone and Ekinici (2008) found that firm scope, size, complexity and duration of CRM projects had positive impact on CRM success, whilst poor planning, lack of clear CRM objectives were the key reasons for CRM failures. Their finding was reliable because poor CRM objectives had high propensity for failures, whilst good CRM objectives tended to produce successes. This was consistent with (Wilson et al. 2002). Wright, Stone and Abott (2002) using the qualitative research design which found that technological infrastructure had enhanced consumer-firm interactions and was key catalyst behind consumer loyalty, consumer retention and firms ME. Hence, they opined for firms to switch to IT oriented CRM because it presented viable potentials for enhanced consumer retention and loyalty.

Finnegan and Currie (2010) in their study argued that the failure of CRM was due its fragmented implementation with a focus on software tools alone which neglected the role of people and process within the organisation. Chari and Seshadri (2004) support that firms which neglected the implementation of an enterprise wide CRM application for the purpose of meeting current business needs were often more likely to fail. Mendoza et al. (2007) argued that system integration improved the coordination of work undertaken by different functional departments of the firm, but would not yield a desired result without emphasis about the system process and people. Shanmuganthan et al. (2003) found that culture was a barrier to CRM success and CRM successes depended on the country context and they argued that no cultural model was best supportive in CRM implementation. Bavarsad and Hosseinipull (2013) examined factors affecting CRM in the Iranian petrochemical industry and found that information technology, management commitment, human resources and CRM knowledge influenced CRM implementation and organisational culture also had a negative impact on CRM success. This implies that CRM strategy with the aid

of information technology and management commitment contributed to CRM success, when resources were committed on profitable opportunities, but the reverse was the experience when management starved profitable opportunities of funds.

Payne and Frow (2005) identified a limitation from the CRM literature in terms of planning and implementation of specific technology solution into CRM strategy and this drew support from Kutner and Cripps (1997) whose study opined that CRM was important for implementation with IT solutions in managing consumer complaints. CRM projects had been designed and implemented in some fragmented manner which had resulted in the failures. Howle (2000) suggested that one of the challenges of implementing CRM initiative was time and that was because fixing CRM software across the organisation took a lengthy process. They further suggested that other problems associated with CRM implementation was channel conflict when consumer experiences differed and that firms successes depended on the adopted sales channel (Peppard, 2000; Bull, 2003).

The Gartner Group (2003) estimated that about 70% of investments on CRM projects amounted to either losses or were unable to fundamentally improve firms' expectations thus the reasons for poor returns on investments. This implied that the use of wrong CRM infrastructure for the right market had accounted for the poor returns on CRM. However, this thesis argued the failures were because the wrong CRM tools were used, while in the right markets, thus resulting in declining consumer satisfaction and employee productivity. Bain and Company (2001) reporting about managerial CRM experiences of 451 senior executives, found that one in every five users' of CRM tools failed to increase firms profitability and had decreased their long- standing consumer relationships (as also indicated in Richards and Jones, 2008). According to a study carried out by Insight Technology Group (2012) for returns on CRM investments, the group found that when firms implemented CRM strategy they enjoyed a minimum increase of 10% per annum on gross

sales revenue per sales representative during their first three years of CRM implementation. This showed further that CRM implementation had a minimum of 5% decrease on general administrative cost during firms first three years and there was a minimum of 5% increase on the firms' win rate for sales forecast as well as 5% improvements on the quality of consumer ratings provided. Their findings showed that CRM implementation empowered employees to become more productive at the market place and had high tendency of attracting a minimum of 10% increase on firms' gross sales within the given period. However, little is known of the external forces that influenced investment outputs of CRM in the Nigerian and UK MT sectors. Therefore, this thesis is aimed at unearthing current CRM practices by MT firms in Nigeria and the UK.

2.4.2 The impact of Information Technology Infrastructure on CRM

Coltman, Devinney and Midgley (2011) carried out a quantitative study into the influence of CRM on firms' performance in terms human and information technology infrastructure and found that CRM capability positively influenced firms' performance. They further demonstrated that firms' IT infrastructure directly enhanced firms CRM capabilities in meeting set objectives. Lee et al. (2010) examined the effect of IT capability on CRM and business performance using 800 listed companies in the Taiwanese manufacturing industry and found a significant positive relationship between firms' information technology capabilities and business performance. Parvatiyar and Sheth (2001) attributed the developments and business wide adoption of CRM initiative to information technology especially as firms interfaced with consumer, cost and time.

Wehmeyer (2005) reported that for CRM strategy and project to be successful it required a complex company-wide system but the source failed to describe what constituted a complex CRM system. Minami and Dawson (2008) examined the role of information technology in customer relationship and concluded that CRM was built on IT. However their study neglected the fact that

IT would not be efficient when the human personnel were not coordinated and IT on its own would be inconsequential to CRM success if the process of implementation was not well structured. Bahrami, Ghorbani and Arabzad (2012) examined how information technology is applied in CRM and found that information technology had improved the effectiveness of firms CRM goals in terms of data collection, analysis, consumer interactions, sales, consumer enquiry and complaint handling. Additionally, they reported that investments on IT were expensive in the short run but transformed firms returns on investments on the long run.

Chuang and Lin (2013) examined the role of IT infrastructure on consumer data quality and CRM success and found that information technology enabled firms to collect rich consumer information and that consumer information quality impacted positively on CRM performance. Peppard (2000) found that technological advancement in global market convergence and consumer -business interactivity were key measures for explaining the growth in CRM. This was true because firms could not effectively optimize their CRM strategy without the support from technology. Newell (2000) argued that the technological tool was cardinal for driving CRM projects in terms of helping to identify the right consumer groups and in deciding which category of consumer to retain. Similarly, others had shown that firms with relational information technology processes had high interactive consumer contacts, from where consumer data were drawn upon and shared amongst employees and this had enabled satisfactory consumer experiences and high consumer retention rates (Jayachandran et al. 2005; Ang and Buttle, 2006a). Ang and Buttle (2006a) divided the relationship between IT and CRM into three perspectives: operational CRM which emphasized the use of software to automate selling, service and marketing processes.

The analytical CRM answered key questions like what next should the organisation offer its consumer, what was our consumer propensity to consume and how would the consumer be grouped for the purpose of effectiveness? All these questions were analysed and answered based on the consumer information collected at the operational stage. Further, CRM application helped firms to manage their customer relationships efficiently and effectively. But more specifically by delivering services at the right time, place, quality, quantity and with the right business handshake. However, CRM success was not solely dependent on information technology tools, but the optimal combination of holistic CRM were keys to CRM success. Additionally, I found from the literature that only little was known about action oriented-consumer information and knowledge-enhancing consumer information using information technology tools in driving CRM in the Nigerian and UK MT sectors. Thus this thesis is aimed at understanding how IT infrastructure influences CRM performance in both countries MT sectors.

2.5 Institutional Theory and Consumer Utility Theory

Scott (1987) and DiMaggio and Powell (1991b) had argued that Institutional Theory was a basis for examining how pressures from the external and internal business environment influenced business decisions and how these pressures affected the markets and customers of firms positively and negatively. Underlying these is the implication that institutional forces had positive and or negative impact on consumer consumption experience. This was because consumers were at the receiving end of environmental factors such as governments' political and economic policies and internal business practices concerning CRM effectiveness and firms' pricing policies. Therefore, when government economic policy on taxes increased, consumers were affected negatively and firms' service prices increased which again, negatively affected consumers. These are supported in the literature sources that had argued that institutional variables, such as power structure, resources, social-cultural factors influenced firms' CRM practices (DiMaggio and Powell, 1991b; Ernest and Young, 2001; Chen and Popovich, 2003; El-Gohary et al. 2013; Keramati and Shapulli, 2015). Thus, when such firms' practices were positively oriented it added positively to consumer consumption experience in terms of improved satisfaction and high tendencies of service retention and when their practices were negatively pursued, it depleted consumer experiences in terms of

increases in consumer dissatisfaction and high service termination tendencies. Hence, the contribution of this study is further rooted in demonstrating how Institutional Theory is used in predicting consumer utility experiences in the MT sectors of Nigeria and the UK. Figure 2.5.1 is used to depict the perceived relationship between the factors of Institutional Theory, as in the constructs of CRM output and factors of Consumer Utility Theory, represented in the constructs of ME.

2.5.1 The Operational Research Model

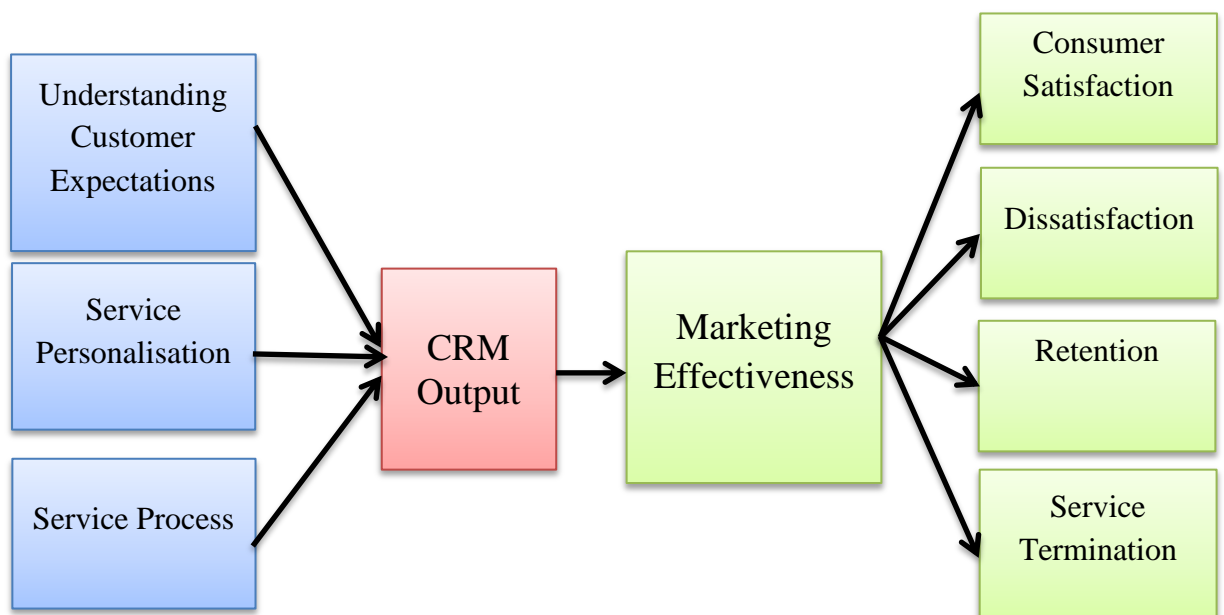


Figure 2.5.1: Operational Research Model

Source: Oliver (1980); Kotler (1997); Winner (2001); Lawson-Body and Limayem (2004); Labus and Stone (2010)

Figure 2.5.1 depicts the study's operational research model and perceived relationship between constructs of the study. In the model CRM output is the independent construct with sub-constructs such as understanding customer expectations, service personalisation and process. These constructs were drawn from CRM literature. In 2.1.1, justification was given for drawing constructs from the literature to establish the foundation upon which to effectively interface with consumers. Furthermore because without the services of firms as providers, consumers would not

have such telecommunications consumption experiences to judge. This also implies that consumer MT consumption experiences were tied to the nature and available services offered by firms. Hence, the study's reasons for incorporating three key sub-constructs understanding customer expectations, service personalisation and process in developing the research model. Additionally, the sub-constructs of ME which included consumer satisfaction, dissatisfaction, loyalty, retention and termination were drawn from consumer literature. This was because the sub-constructs were about judgements regarding consumer consumption experiences with firms' products and services. As supported by explanations from the literature, it has been shown that determination of consumer satisfaction, loyalty, dissatisfaction, retention and termination behaviours should be the prerogative of users. This is because they were on the receiving end of firms' services and were able to impart to researchers, hence generating supportive findings (Parasuraman, Zeithaml and Berry, 1985; Hill, 1995; Wali, Wright and Uduma, 2015). Therefore, the study's operational model is made of constructs from firms and consumer literature as justified above.

2.5.1 Linking CRM Constructs with ME Constructs

2.5.1.1 UCE, Consumer Satisfaction and Retention

The need for understanding customer expectations is imperative to firm survival especially because consumer needs and wants were always changing. Consumer expectations which can be called consumer value anticipation were described as service prediction made by consumer about the likely occurrence of a service transaction. This was also called predictive consumer expectations (Zeithaml et al., 1993). Hsiao, Shen and Chao (2015) investigated how brand misconduct and advertising affected the brand customer relationship by specifically using the quantitative approach to determine how firms' ability and inability to meet consumer expectations impacted on consumer brand retention. They found that firms ability to meet consumer quality expectations significant impacted on consumer satisfaction and brand commitment and that firms brand misconduct decreased consumer satisfaction and brand commitment. Narver, Slater and

MacLachlan (2004) had argued the need for consumer oriented firms to spend more time in investigating consumer consumption trends, whilst soliciting expected needs from consumer. Boulding et al. (1993) had grouped expectations as what consumer wished to receive, what consumer expected of their service providers, what consumer hoped for and what consumer thought should happen during their next service encounter and it was also called normative expectations. Others had argued their support on the importance of understanding customer expectations, as it helped firms to generate rich knowledge of consumer profile, helped in serving consumers satisfactorily and in winning consumer loyalty (Szninbach, Barnes and Garner, 1997; Evans and Laskin, 1994; Van der wal, Pampallis and Bond, 2002).

Flint, Blocker and Boutin (2011) in their study found that suppliers which identified consumer expectations and strove toward meeting those expectations delivered greater level of consumer satisfaction and enjoyed high consumer loyalty return. This meant that understanding customer expectations enabled firms to provide targeted services that created desired satisfaction to consumer at the right time. However, firms which did not understand their consumer expectations were said to be practicing poor CRM doctrines. Further, the differences between the predictive and normative consumer expectation, were that predictive expectations described what the consumer thought firms would provide during their next service encounter. Normative consumer expectations described what consumer thought firms should provide during their next service encounter. Also, To, Tam and Cheung (2013) reported that understanding consumer expectations had a positive influence on consumer satisfaction and that firms which were unable to provide targeted services due to lack of consumer knowledge were likely to lose their market to ready competitors.

This refers to the fact that firms which understood what their consumer changing needs through regular market research were better prepared and empowered to influence their consumer

satisfactions positively, through the provisions of targeted products and services that were able to meet specific performance expectation see also (Oliver, 1980). Therefore, drawing on the two perspectives of consumer expectations, this thesis aims to examine the influence of understanding customer expectations on consumer satisfaction, dissatisfaction and consumer service retention as well as service termination. Specifically, this would be carried out from the predictive and normative expectations perspectives in the Nigerian and UK MT sectors. Moreover, the gap found from the literature is that little was reported on how predictive and normative customer expectations perspectives influences consumer satisfaction, dissatisfaction and consumer service retention as well as service termination in the Nigerian and UK MT sectors respectively.

2.5.1.2 Service Personalization, Consumer Satisfaction and Retention

Several research discussions on the impact of service personalisation on consumer satisfaction and service retention exist in literature. Some studies had opined that personalization strategy created benefits for the consumer like viable preference, products, service, communication and experiences respectively (Allen et al., 2001; Coner, 2003; Fiore et al., 2004; Godin, 1999; Hanson, 2000; Kramer, 2001; Murthi and Sarkar, 2003; Peppers et al., 1999; Pitta et al., 2004; Polito and Watson, 2004; Prahalad and Ramaswamy, 2004; Roberts, 2003; Wind and Rangaswamy, 2001; Winsor et al. 2002). Huang (2015) studied the influence of relationship marketing investments on consumer gratitude in selected departmental retail firms in Taiwan and found that direct mailing, tangible rewards, interpersonal communication and personalised treatment had a positive influence on consumer gratitude and consumer loyalty. The source emphasised the need for firms to invest reasonably on providing personalised consumer services. Wali and Wright (2016) carried out a qualitative study on CRM and service quality in the UK higher education sector and found six key themes for examined CRM performance in the higher education. They reported that the six themes had positive influence on international students' satisfaction and advocacy behaviour in the case study.

Jackson (2007) studied the role of personalisation in enhancing CRM effectiveness and found that adoption of personalisation strategy improved the benefits of implementing CRM initiative for both B2B and B2C business firms respectively. Jackson further opined that though personalisation was cost intensive for firms because it required current consumer data through regular market research and predictions of consumer characteristics, but irrespective of cost that CRM was worth adopting and practiced. Shen and Ball (2009) and Bitner et al. (1994) had demonstrated that service personalization strategy had no direct impact on service relationships. Instead its impact was mediated through key relationship antecedents like good service performance, firms' benevolence to consumer and other transaction value that subsequently affected customer relationship status as evidenced in satisfaction, commitment, trust and value. The sources added that the behaviour of service personnel during delivery encounters critically impacted on consumer satisfaction. E.g. when the consumer service officer addresses consumer by their first name during service contact it awakened the intrinsic tendencies those consumer. However, whether a certain type of personalization would have a positive effect was dependent on the firms ability to induce favourable attributions of their benevolence and value provisions. Further, Lassar (1996) found that service personalisation positively influenced service retention decisions and consumer service evaluation. However, Lassar's study was based on interactive service personalisation, nevertheless firms goodwill to consumer induce retention and commitment behaviours on their consumer. Overall drawing on the service personalisation literature, I found that little studies had comparatively reported the impact of transaction output personalisation on consumer satisfaction, dissatisfaction, loyalty, service retention and termination and more specifically in the Nigeria and UK MT sectors respectively.

2.5.1.3 Service Process, Consumer Satisfaction and Retention

The nature and behaviour of firms' service process is very critical for meeting internal and external business objectives. This further infers that firms ought to develop an efficient and effective service platform from the stage of prospecting through the stages of consumer conversion and post consumption evaluation. Service literature had dealt extensively with the importance of firms' platforms and its influence on consumer satisfaction and other associated consumption behaviours. Park et al. (2015) examined the relationship between e-listening and consumer perceptions of interpersonal service quality during e-contact centre interactions using CRM as a platform and found that e-listening highly influenced interpersonal service quality and utilitarian consumer value and that interpersonal service quality positively influenced e-satisfaction and e-loyalty.

Lacoste and Johnsen (2015) carried out a qualitative study into the power dynamics of suppliers and customer relationships in the French fast moving consumer goods industry and found that suppliers' service process performance was what led to the high level of business performance. They suggested two ways by which firms could attain high power position by shifting attention from being product oriented firms to consumer service process oriented firms and that suppliers who developed robust performance process platforms enjoyed high consumer loyalty. Pina, Torres and Bachiller (2014) studied the economic and technological factors that affect service quality delivery in the European telecommunications industries with firms selected from eleven European countries. They found that service efficiency influenced service quality and created consumer satisfaction and that privatisation, competition and technological restructuring showed no strong contribution for service quality delivery.

However, it is important to suggest that further studies is required to unearth, why investments in technological platforms in the European telecoms industries showed a negative support for service quality in their study. The argument is that findings from Pina et al's is somewhat lopsided because telecommunications firms had high reliance on technology, therefore it was expected that technological innovation would have a positive impact on service efficiency. Additionally, other researchers had shown that the nature of service suppliers' relationship had a positive influence on consumer satisfaction and post consumption decisions (Tikkanen, et al., 2000; Anderson and Sullivan, 1993; Zeithaml et al., 1990). Against this background this thesis is aimed at finding out if MT services process in Nigerian and UK impacts on consumer satisfaction and service retention behaviours. However, there has been a lack of report into the impact of MT firms service process on consumer satisfaction, dissatisfaction, loyalty and service retention as well as service termination. Hence there are limitations in the literature.

2.6 Practitioners CRM Application and Practices

2.6.0 CRM and Call Centre Data: An Action Process

“The CRM software market is projected to grow at a 14.7% compound annual growth rate (CAGR) by 2018, SaaS- or cloud-based deployments represent more than 40% of all CRM deployments and they appear to reach 50% during 2016” (Garner, 2015:85). The source further suggested various aspects of businesses where CRM strategy was needed, but I however choose to discuss areas that are imperative to this research thesis.

2.6.1 Sales CRM Software

2.6.1.1 Sales Opportunity Management

Sales Opportunity Management (SOM) software is related to contacts, accounts and activities and it is a systematic way to developing a sales processes in order to explore opportunities from the

firms' sales preferred strategy. Firms' sales process is orchestrated to capture and monitor progress in a bid to follow up consumer. Secondly, Sales Opportunity Management software capabilities create an aggregate view of all available market openings details at the current sales level and estimated closing date. Thirdly, Sales Opportunity Management can help sale people to create potential or actual market forecast opportunities for the firm to explore. Overall, the lists of Sales Opportunity Management software vendors in this category are on Table 2.1.

Table 2.1: CRM Vendors on Sales Opportunity Management

1) Aplicor-Aptean (Pivotal CRM)	9) Sage CRM
2) CRM next	10) Salesforce
3) Front Range Solutions (Gold Mine)	11) SAP
4) Infor (Sales logix)	12) Soffront Software
5) Maximizer Software	13) Sugar CRM
6) Microsoft (Dynamics CRM, Dynamics CRM Online)	14) Swift page (Act)
7) NetSuite	15) Tour de Force CRM
8) Oracle (Sales Cloud, Siebel CRM)	16) Zoho

Source: Gartner (March, 2015)

2.6.2 Sales Effectiveness CRM

2.6.2.1 Mobile Sales Productivity

Mobility Sales Productivity is emerging CRM software vendor, which is developed to assist salespersons to be more effective in their sales roles. For example, it involves logging into emails and phone calls generated from consumer in order to serve consumers satisfactorily whilst following up on prospects. Some of the CRM mobile vendors in this sector are listed on Table 2.2.

Table 2.2: Mobile Sales Productivity Vendors

1) AppMesh	4) Base	7) Clari
2) Mobile Force Software	5) Resco	8) Selligy
3) Tactile	6) Sales Force Automation SFA	

Source: Gartner (March, 2015)

2.6.3 Digital Personalization Engines

Digital Personalization Engine is an interactive process that creates an important individualized communication between the organisation and its consumer, which is aimed at enhancing the consumption experiences of the recipients. It uses consumer present, past purchase and consumption data in order to enhance consumer experiences during future service contacts. Digital Personalisation Software Engines are also known as technological solutions that attempt to evaluate consumer experiences through computer automated responses which are aimed at improving sales competencies. Further, Digital Personalization Engines are expected to either suggest or serve unique content to an individual by making recommendations on product and offers based on consumer trend of purchases. However, it is important to state that Digital Personalisation Software can be used to customize consumer information which helps in creating unique consumer experiences, whilst inducing consumer loyalty behaviours. The list of specialised CRM vendors that provide Digital Personalisation software services are on Table 2.3.

Table 2.3: CRM Digital Personalization Engine Vendors

(1) 4-Tell	(3) Barilliance	(5) Bloom Reach	(7) Boxever	(9) NGData
(2) Adobe	(4) Baynote	(6) Blue know	(8) BySide	(10) Nosto
(11) Optimizely	(12) Oracle (Real-Time Decisions)	(13) Peerius	(14) Certona	(15) Dynamic Yield
(16) Flytxt	(17) IBM	(18) IgnitionOne	(19) InteractEdge	(20) Kitewheel (formerly Provenir)
(21) Qubit	(22) Rich Relevance	(23) Sailthru	(24) Salesforce	(25) SAP
(26) Marketo (formerly Insightera)	(27) Maxymiser	(28) Monetate	(29) MyBuys	(30) NectarOM
(31) Prudsys	(32) SAS	(33) Strands		

Source: Gartner (March, 2015)

2.6.4 Product Review Technologies in CRM

Product Review Technologies (PRT) software engines help in reviewing and rating firms' product and services and to share perspectives relating to consumer experiences and partnerships. Also consumer can rate and write about their experiences of consuming the product or services as posts on the firm's website, whilst shopping on the firm's online platform. Further, the PRT engine enables online consumer to make purchase decisions when they look at the online feedback from existing users that are displayed and the PRT software vendors are presented on Table 2.4.

Table 2.4: Product Review Technologies

1) Bazaarvoice	3) Gigya	5) Revoo
2) Pluck	4) Power Reviews	6) Shop Socially

Source: Gartner (2015)

2.6.5 Social Network Selling

Social Network Selling (SNS) influences purchases via social networks like some firms presently reach out to their consumer through Facebook, YouTube and Face-Time because it enables consumer to promote their likes and purchases to others through social networks. It is hoped that others will follow likewise and the lists of Social Network Selling software vendors for CRM are on Table 2.5 below.

Table 2.5: CRM Social Network Selling Vendors

1) Bazaarvoice	5) Fluid	9) Gigya
2) Mixpo (ShopIgniter)	6) Offerpop	10) Oracle
3) Pluck	7) Power Reviews	11) Ready Pulse
4) Revoo	8) Shop Socially	

Source: Gartner (2015)

2.6.6 CRM Software for Marketing Performance Management

Marketing Performance Management (MPM) software can help marketing firms to monitor, manage, evaluate and predict the performance of their strategies, processes, programs, campaigns and other initiatives through the use of analytic applications and tools. MPM encompasses tools and technologies solutions that enable marketing users to access insights, analyse data, make predictions and optimize marketing programs and resources. MPM is core on the CRM platform because it evaluates marketing performance and provides further information before subsequent

actions are executed. Based on the efficacy of MPM Gartner (2015:55) opined that “more marketing vendors have increased their investment on MPM capabilities with improved dashboards, visualization, advanced analytics, system integrators and professional services providers”. The Gartner further suggested that in the future marketing service providers and agencies are likely to show more interest in partnering with technology providers to build solutions around MPM and Table 2.6 shows the lists of MPM software vendors.

Table 2.6: CRM Marketing Performance Management Vendors

1) Accenture	8) Beckon	15) Brand Maker	22) Dentsu Aegis Network (Covario)
2) Adobe	9) Direxxis	16) IBM	23) Infor
3) Allocadia	10) General Sentiment	17) GroupM	24) HP Autonomy
4)iQor (Hard Metrics)	11) Marketo	18) Market Share	25) Microsoft (Dynamics)
5) Mind tree	12) MMA	19) Mu Sigma	26) Oracle
6) Red Point	13) Sailthru	20) SAP	27) SAS
7) Teradata	14) Think Vine	21) Vistaar Technologies	

Source: Gartner (2015)

2.7 Chapter Summary

This chapter is a review of theoretical and empirical studies from firms and consumer literature. Specifically the study illustrated how Institutional Theory and Consumer Utility Theory are justified. The study drew on literature about CRM based on the argument that firms MT services created the consumer experience, thus demonstrating the links between Institutional Theory and Consumer Utility Theory. The theoretical and empirical aspects of literature that deals with the two central constructs of the study are CRM outputs as rooted in Institutional Theory and ME in Consumer Utility Theory. Specifically, for CRM outputs the sub-constructs in understanding customer expectations, service personalisation and service process are examined. Furthermore, ME was discussed in the light of consumer satisfaction and service retention and termination. More specifically, consumer satisfaction literature was explored for service quality, price, upgrade, perceived value and consumer privacy concerns. This is because past studies in the literature had shown that consumer satisfaction was a function of these sub-constructs. Additionally, consumer service retention was explored in terms of quality and price as a catalyst to influencing consumer service retention behaviour. Consequently, this thesis developed an operational research model on Figure 2.5.1 which depicts the perceived relationship between the dependent and independent constructs of the study. These gave justifications for combining constructs from the literature about the contributions in using Institutional Theory of firms and Consumer Utility Theory about consumers, as in the operational model. In other words, the operational model showed the empirical links between the Institutional Theory (CRM output) of the firm and Consumer Utility Theory (ME domains) of the consumer. Therefore, there are various gaps found in the literature: (a) existing studies in literature adopted the quantitative survey approach, but lacked studies which used the qualitative interview approach in determining the influence CRM had on consumer satisfaction and retention; (b) little was reported on how

predictive and normative customer expectations influence consumer satisfaction, dissatisfaction and consumer service retention as well as service termination in the Nigerian and UK MT sectors respectively; (c) few studies had reported the impact of transaction output personalisation on consumer satisfaction, dissatisfaction, loyalty, service retention and termination and in the Nigerian and UK MT sectors; and (d) a lack of reports into the impact of MT firms service process on consumer satisfaction, dissatisfaction, loyalty, service retention as well as service termination. Hence, there are gaps in the literature and where the research in this thesis would contribute towards alleviating.

Chapter 3

Research Methodology

3.0 Introduction

This chapter is about the methodological strategies of the thesis and is divided into two sections. Section one presents the philosophical foundation on ontology and epistemology and how the various stances relate with qualitative research design. Moreover, it presents justifications for the ontological and epistemological stances leading to the choice of qualitative research strategy. Also, it would further show how adopted theories help in answering these epistemological questions to be raised. Subsequently, it presents the relevance of reflexivity to the study with justifications for considering the adoption of personal reflexivity approach. Consequently, it would discuss focus group as an approach in qualitative research design, its nature and why it considers the FG interview approach. Additionally, the various literature sources and their propositions with respect to focus group sizes, structure and how the recruitment instruments were developed and managed would be explained. This shows how the test of validity for the instrument was carried out. Other parts would consider the study's unit of measurement, sampling techniques and the specific towns where the research took place in Nigeria and the UK. Justifications are given to support the comparison of consumers from Port Harcourt in Nigeria and Huddersfield in UK by explaining the methodological processes including recruiting participants for the Nigerian and UK study groups.

3.1 Philosophical Foundation

Remenyi et al. (1998) argued that there were numerous major questions that needed urgent attention by researchers amongst which include how to carry out research and what to research into? This is because central to the researchers' answer were their perspective on why carry out a research? There are several practical reasons why researchers would choose to engage in research and in many instances they may have already decided upon the methodology to adopt like the qualitative design with approaches such as interviews, case studies, focus group discussion and ethnography or

quantitative design with approaches such as direct survey or telephone survey or a combination of both in the mixed methods design. Choosing a research methodology is deeper than mere practicalities because it necessitates a philosophical solution to the question “why the research? E.g. a core post-modernists’ answer could be that “truth does not exist” hence the need for research would be redundant as the meaning of any existing thing could not be determined. It is important to state that developing a philosophical perspective require researchers to pose some core assumptions regarding two main dimensions of the nature of society and the nature of science, according to Burrell and Morgan (1979). This meant that the sociological perspective involved a choice between two prevalent views of society, such as regulatory and or radical change. Under the regulatory perspective of society the researchers assumed that society emerged rationally. Thus, Burrell and Morgan (1979) cited in Wali (2014) had argued that society was viewed as having to do with cohesiveness and unity, whilst on the other hand the sociologists’ idea of radical change saw society in a constant state of conflict and disagreement as humans strove to gain freedom to break away from the shackles of domination and societal structures.

Science involves two main perspectives of subjectivist and objectivist approaches to research and these two philosophical positions were separated based on their divergent assumptions regarding ontology. Ontology is the existence of reality and epistemology how and why knowledge is derived. However, when the sociological persuasion is presented researchers could observe that these assumptions were relevant and consequential to each other’s standpoints.

Ontological views affect epistemological assumptions which in turn affect views about human nature and ensure methodological choice logically follows the assumptions that researchers had earlier proposed. Researchers should know that their philosophical assumptions have significant impact on what they research. Thus Burrell and Morgan (1979) propounded one of the most cohesive philosophical models.

3.1.1 Ontology

Several scholars have divergent opinions as to the meaning of ontology in business research, especially as it depended on their academic and professional background. But one theme was always constant that is “Reality” which meant the existence of a given phenomenon. Ontology is a branch of philosophy which is concerned with articulating the nature and structure of the world (Weber, 1993; Bryman, 2012; Higgins, 2014; Wali, 2014). Further, Higgins (2014) described ontology in social science research as the science or theory of being that tended to ask the question how is the world built and is there a real world out there that is independent of human knowledge?

Saunders et al. (2012) opined that ontology is concerned with the nature of reality out there and that ontology raises questions on the assumptions researchers have about the way the world exist and how they subscribe to certain views. Eriksson (2007) viewed ontology as an idea or belief that researchers have about existence of the relationship between people, society and the world in general. Orlikowski and Baroudi (1991) argued that ontology dealt with the human rationality and belief about social relations and that it tended to ask questions about the world and its phenomena. Are assumptions to be objective or are they independent of humans or inherently subjective and thus existed through human actions created or recreated? Secondly what intentions are ascribed to the human study? E.g. in the discipline of economics humans are believed to act out of maximum utility derived from a product offering. How do people socially interact in groups, society, religious gathering and organizations? Social interaction maybe viewed as inherently normal or by contrast primarily dynamic. Moreover, central to any research problem is to address the research question posed. However, in order to achieve this it was cogent to reflect on the earlier process which led to the development of the research question.

In the social sciences the process was tailored towards the researchers adopted design and domain of the research questions posed around the context of subject which empathized with the researchers' object of interest. These preferences of researchers are considered as ontological and epistemological dimensions based on informed choices that are characterized with the dexterity required in conducting research. This is further evidenced by the appropriate research design to be adopted in studying the area of research interest. The adoption of inductive research allows the researcher to use data from the natural social world or real world in which the phenomenon is domiciled because it was aimed at generating better result that would inform the course of the research, open doors for new insight to be presented and the emergence of new themes as well as concepts by way of contributing to the development of knowledge. The iterative nature of inductive research allows researchers' to pose and attend to the research questions by developing flexible, focused and comprehensive research process crafted at the time of initiating the questions based on their research paradigm and perspectives (Mason, 1996; Wali, 2014).

3.1.2 Epistemological Foundation

The term Epistemology referred to the nature of human knowledge and understanding that can possibly be acquired through different types of inquiry and alternative method of investigation (Hirschheim et al., 1995; Higgins, 2014). Also, epistemology is viewed as an act of finding out what constituted knowledge around an object or phenomenon under investigation (Wali, 2014; Higgins, 2014). Saunders et al. (2012) described epistemology as what constituted or is considered acceptable knowledge in an area of study. However, from definitions presented epistemology posed the question what constituted acceptable knowledge of a phenomena? This meant that what constituted acceptable knowledge in research phenomenon differed from study to study and among social actors. However, the ontological position researchers empathized with will influence their epistemological conceptualisation of the phenomenon under investigation. From a broader

perspective the creation of acceptable knowledge in the area of CRM is argued from the subjectivist standpoint and draws meaning about CRM using firms personnel resources and technological infrastructures in this case the researchers' epistemology of CRM is been influenced by their ontological reasoning. Social constructionism, in pursuit of making sense of a phenomena in the social world, indicate that knowledge was constructed based on the interactions of social actors with the phenomena. However, the Social Constructivist standpoint of knowledge conceptualization in CRM is emphasized by firms' human resources and consumer experiences respectively. The study's justification is based on the fact that firms' personnel have the responsibility of coordinating, organizing and managing the various infrastructures that drive the CRM systems in their quest to understand and evaluate how productive the firms' CRM systems had become i.e. managing CRM programs within their organizations.

Secondly, in conceptualizing acceptable knowledge in CRM especially by evaluating firms CRM output it becomes imperative to draw on Institutional Theory to help the study understand how these theory influences the ways firms perceive the meaning and importance of CRM. Furthermore, it is imperative to draw on Consumer Utility Theory by consider consumer feelings, experiences and opinions in understanding their meaning of CRM based on firms' CRM practices since they were at the receiving end. Therefore, in view of the aim and objectives of this doctoral thesis this study argued that what constituted acceptable knowledge in CRM was better conceptualized from consumer service experiences, feelings and opinions. This is based on the fact that firms cum customer relationship are a process function of social and economic interplay which evolved through direct and indirect interactions. Summarily, CRM is a timely business strategy that is positioned to profitably strengthen firms-CRM initiative. Overall, the overarching epistemological questions of this study in view of the theoretical stances of this study (Institutional Theory, CRM Theory and Consumer Utility Theory) are as follows:

- 1) What is the nature of CRM practices by MT firms in Nigeria and the United Kingdom? This epistemological approach would assist this study in understanding how institutional forces influence CRM practices and what constitutes acceptable CRM knowledge in the Nigerian and UK MT sectors.
- 2) Are consumers in the Nigeria and UK MT sectors satisfied with the product and services of their network suppliers? Consumer Utility Theory, CRM Theory and Institutional Theory would help in identifying if Nigerian and UK consumer satisfaction expectations are met and how institutional forces influence consumer conceptualized knowledge about their satisfaction experiences.
- 3) What factors enhance the satisfaction and lead to consumer dissatisfaction with services of MT firms in Nigeria and UK? Institutional and Consumer Utility Theories would assist in understanding how consumer conceive the factors that help in enhancing their satisfaction and those which contribute to their dissatisfaction experiences.
- 4) What are the factors that lead to consumer service retention and or termination decision in the Nigeria and UK MT markets? Domains of Institutional Theory would assist in explaining how consumer retention or termination decisions are taken and what consumer opinions are with respect with retaining and or terminating firms' services.
- 5) What are the barriers to positive CRM practices in the Nigeria and UK mobile telecoms sectors? Institutional Theory would assist this study in unraveling how knowledge around forces which impact positively or negatively on firms' CRM practices are construed and how they influence consumer satisfaction and retention experiences.

3.1.3 Study's Illustration for Social Constructivist approach

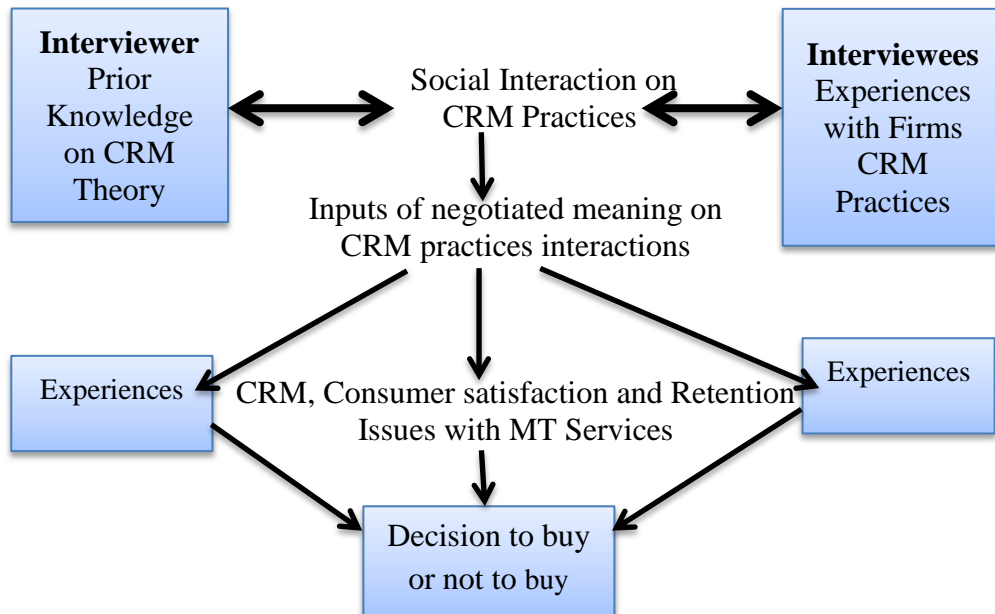


Figure 3.1 Doctoral Researcher's Conceptualisation (2015)

3.1.4 Subjectivism

“When the researcher becomes the main research instrument the competence, craftsman, skills sensitivity and knowledge of the researcher become essential for the quality of the knowledge produced” (Rowley, 2012, pp. 260). The term subjectivist favors the interpretivist doctrine. According to Eriksson (2007) subjectivism holds that social actors produced social reality through social interactions. Thus the source affirmed its opinion that human beings change their views, decisions and understanding of social reality through their conscious and unconscious interactions. The Subjectivist researcher assumed that social phenomena were created from the perceptions and consequent actions of the social actors. This is because social relationships between humans actors are a continuum and required some in-depth study of the situation at hand in order to understand the reality playing behind what was happening (Saunders et al. 2012).

In a different opinion subjectivism holds that social phenomena and their meanings were continually being accomplished by social actors. This implied that social phenomena were not only produced through interactions but that they were regularly changing (Bryman and Bell, 2011). Overall, from those assumptions held by the subjectivist researchers this study thus subscribes to the argument that the subjectivist researchers belief that what happens in the external world was a function of what transacts within and around the social actor. Put differently what influenced consumer choice of product was a function of their experiences generated from social interactions with their peer groups, cultural belief, religion, education and family. Additionally, those subjectivist scholars who were interested in understanding factors which influenced consumer decision to buy should examine it based on consumer belief, attitude, feelings, the nature of their relationship, religion and culture that underpinned their activities. This is because a satisfied consumer of product A in the morning would likely be dissatisfied with same product A in the evening of the same day.

3.1.4.1 Justifying the Subjectivist Position

I had argued earlier in this chapter that social science research be approached from subjectivist perspective and based on researchers' subjectivist ontological standpoint like the fact that consumer satisfaction differed from person to person which makes satisfaction experience unique and individualized hence the need to understand consumer feelings and experiences through their taste, location, affiliation, culture, attitude and size in order to enhance their satisfaction. E.g. if product "A" is given to two different consumer and they were ask thereafter about their experiences there was over 50% certainty that they would have unequal levels of satisfaction and therefore at no point would all consumer attain the point of satisfaction equilibrium. Additionally, firms relationships with consumers were developed individually because no two consumers are exactly the same and thus the depth and value of relationship firms shared with their consumer

differed from person to person as a result of their differences in culture, experience, background, taste and behavior. Therefore to further support the study's subjectivist ontology I argued that a satisfaction strategy adopted for consumer "A" would not be suitable for consumer "B" because those firms had over 50% chances of failing if a single satisfaction strategy was used across all consumers. The second point of support is that the quantity of goods purchased by consumer differed individually. So do their consumption experiences differ too and thus the need to address consumer experience issues from subjectivist standpoint.

3.2 Reflexivity

Reflexivity is mostly popular in qualitative research and is used as an approach by qualitative researchers to validate their research findings and practices (Lambert, Jomeen and McSherry, 2010; Cutcliffe and McKenna, 2002; Kingdom, 2005; Pillow, 2003). Reflexivity is considered a vital aspect in the process of carrying out qualitative research because the researcher continuously reflects on how its own values, actions, attitude and perceptions impacted upon the research setting and would affect the data collection and analysis (Lambert, Jomeen and McSherry, 2010; Gerrish and Lacey, 2006). Also, Holland (1999) had suggested that reflexivity was a process, which incorporated various attempts to understand and intervene in human social and phenomenological relationships. Overall, I support the fact that reflexivity begins before, during and continues long after a research study had been completed. This is because in most cases the motivation of the research was conceived through a reflective process. Therefore, this study specifically adopts the personal reflexivity approach because the researcher has acquired some experiences about the phenomenon under investigation in both countries' contexts as a MT consumer.

3.2.1 Personal Reflexivity

Personal reflexivity deals with aspects of researchers' personal beliefs, values, status and experiences which are relevant to their study. This study's justification for adopting personal reflexivity is based on the fact that the researcher had certain personal belief, values and experiences, whilst consuming MT services from both countries. That is believed to be relevant in actualising the aim, question and objectives of this doctoral research.

3.3 Qualitative Research Design

Reading through the literature the researcher observed that there is no generally accepted definition of qualitative research and this unambiguity has influenced scholars to define qualitative research differently. However, after a review of literature in this direction I found that qualitative study takes the form of words rather than numbers (Frey, et al. (1992). Also, Chesebro and Borisoff (2007) opined that qualitative data were analysed and presented in the form of verbal reports, case studies and criticism. Qualitative research strategy is conducted through intense and prolonged contact with the field or real life situation (Amaratunga et al., 2002; Mile and Huberman, 1994). Accordingly this implies that qualitative research conditions could be reflective of everyday life of individuals, groups, societies and organizations.

Lindlof and Taylor (2002) argued that qualitative study seeks to preserve and analyse situations, content and experiences of social actions rather than just subjecting the study to some kind of mathematical transformation. This definition does not imply that numbers cannot be used in a qualitative study. Instead they referred to the fact that the primary approach for analysing qualitative data was the use of word and not dependent on figures unlike what the quantitative researchers do. Also, Wright (2008) suggested that qualitative research was a method researchers

adopted in formulating their interpretations about objects under investigation and giving representations of these interpretations in order to make contributions to the body of knowledge. Bryman (2012) puts it that qualitative research is a strategy that emphasizes words rather than number quantification in the process of collecting and analysing qualitative data. The source further argued that as a research strategy, qualitative research design is broadly associated with Inductivism, Constructionism and Interpretivism.

Therefore the gap we observed from Bryman's definition was that it viewed qualitative research design from a narrow perspective by simply differentiating quantitative from qualitative viewpoints respectively. Hence the point of departure between qualitative and other research approaches does not depend only on the absence of numbers in the process of data collection and analysis but on the use of word. Consequently, drawing from the poll of existing definitions of qualitative research, it is crystal clear that most scholars have described qualitative research design with emphasis about words rather than figures. However, I argued that a major distinction between the qualitative research strategy and quantitative research design lies in the dynamic nature of the object to be investigated, as was outlined in the underpinning ontological and epistemological positions posed by the researcher. Succinctly put, the quantitative researcher is of the view that the phenomenon to be studied has fixed reality, whilst the qualitative researcher is of the opinion that the study's phenomenon had multiple realities.

3.3.1 Justifying the Choice of Qualitative Research Design

Research strategy should be selected as a function of the research situation and the phenomenon to be investigated (Amaratunga et al., 2002; Yin, 1994). The authors further opined that the type of research questions developed had control over actual elements and the extent of focus on historical or contemporary issues were considered with possible conditions which underpin the choice of research strategy to be considered. The justification for choosing the qualitative research design is

due to the nature of the phenomenon which this thesis intends to investigate. Therefore drawing from my earlier ontological and epistemological positions, this thesis argued that there is need for the researcher to get involved in the process of collecting and analysing the data elicited for this study in order to understand the behaviour of the phenomena under investigation. Recent studies had however argued that the power to evaluate consumer satisfaction resided with the consumer (Hill, 1995; Wali, Wright and Uduma, 2015). Therefore, in this thesis consumer experiences are perceived as subjective, since every individual consumer is unique. Against this background adopting the qualitative research design in this thesis became imperative for investigating consumer feelings, experiences and opinions regarding their consumption of MT services.

3.3.2 Chosen Type of Qualitative Research Approach

There are seven approaches for conducting qualitative research and they are: ethnography, participant observation, face to face interview, focus group interview, grounded theory and phenomenology (Bryman, 2012). Either of those approaches could be suitable and important for this thesis, but the researcher found the focus group approach more appropriate and suitable than the other approaches, due to the nature of the phenomena under investigation and it would allow it access to more consumers at a time. Moreover, the thesis is concerned with products and services that were subjectively evaluated by consumer based on their individual consumption experiences. Summarily, based on the above argument I decided to adopt the qualitative focus group approach, which would allow for the collection of rich primary data that is catalysed interviewees experiences.

3.3.3 The Nature of Focus Groups

The use of focus group interviews for eliciting consumer opinions, belief, attitudes and perceptions about services consumed is widely accepted within consumer research because it

appeared to produce current results with reduced cost (Morgan, 1988; Wilson, 1997). Focus groups appealed to marketers because they are helpful to companies and researchers, especially when they wanted to explore topics, opinions and attract some suggestions (Clancy, 1993). Different researchers have defined focus groups based on size, purpose and by their distinction from the traditional individual interviews. According to Bryman (2012) focus group method is a form of group interaction and interview in which there are several participants including the moderator and facilitator. Its emphasis is about particular questions that bordered on a defined topic or problem within the group, whilst participants raised constructive meaning into the problem.

Further it is also a particular type of group interview in which the researcher asks a set of targeted questions designed to elicit respondents' collective views on a specific topic (Ryan et al., 2014 pp.11; Frey, 2005). Wilson (1997) supported Lewis (1992) and defined the focus group as a group of conversational encounters between the researcher (moderator) and participants (interviewees) with a research purpose and questions which helped in generating rich consensus of experiences from participants. Focus group is characterised as a collective research conversation which reflects on the participants experiences, belief, attitude, opinions and is managed by the researcher (Kamberelis and Dimitriadis, 2011; Krueger and Casey, 2009). The argument by Krueger (2009) and Kamberelis and Dimitriadis (2011) supported the earlier view of Wilson (1997) and Lewis (1992). Kitzinger (1995) suggested that focus group is a data collection approach which helped people explore and clarify their views in ways that would be less easily accessible in an individual interview. Also, it is further argued that in focus groups more ideas and information are collected, unlike the individualised interview (Thomas et al., 1995; Kingry, Tiedje and Friedman, 1990). My disagreement with opinions of these sources on focus groups is that these authors described focus group from a common perspective because it appeared that any group discussion was a focus group so long as there were participants and there was a topic of discussion. This view is contrary

to market research based ideas for conducting focus groups where the researcher and participants interact in a sizable group reflecting on the interviewee experiences, belief, attitude and actions.

3.3.4 Focus Group Approaches

Due to the extensive use of focus group methods in natural and social sciences research there has been an upsurge of arguments in literature that has developed distinct approaches to focus groups. Thus scholars have further proposed two distinct orientations that justified the use of focus group. They are Individual Social Psychology perspective (Fazio, 2007; Lezaun, 2007; Kitzinger, 1994; Markova et al., 2007) and Social Constructionist perspective (Ryan et al., 2014; Morgan, 2010; Belzile and Oberg, 2012; Farnsworth and Boon, 2010; Kamberelis and Dimitriadis, 2013). Drawing from the individual social psychology perspective the study participants opinions were perceived as stable personal dispositions Eagle and Chaiken (2007) and the researcher maintained some level of objectivity by following a standardized pattern within structured questions. Researchers who adopted Individual Social Psychology perspective of focus group attempted to elicit the prevailing range of opinions, beliefs and preferences regarding a service experience. However, it was argued that since this focus group approach assumed that the data sought were basically stable opinions, hence little attention is paid to analysing participants interactions and how knowledge was socially framed (Ryan et al., 2014).

On the contrary, the Social Constructivist perspective held that opinions were socially shared knowledge and changes through social participation. This type of focus group approach was viewed as a dynamic social process, where the interviewer and participants explored opinions, attitude, feelings, belief and understanding about their service consumption experiences within a collective sense making group (Gergen, 1985; Wilkinson, 1998). Also, Gergen (1985) and Wilkinson (1998) further argued that it was through the participants' story telling that multiple

meanings and wide richness about the social world emerged, in order to stimulate conversation among the group participants. The researcher adopted some loosed protocols so that participants could feel free to express opinions and reveal some important experiences that were not initially sought. This meant that it was through shared ideas, opinions, feelings, beliefs, experiences and actions that knowledge about the real world was constructed. Additionally, Farnsworth and Boon (2010) supported the Social Constructivist perspective of focus group when they opined that rich results emerged from focus groups social interactions and social relations, which helped to clarify and reveal what was hidden and often misunderstood by participants and researchers. Therefore this thesis adopts the Social Constructivist focus group approach.

3.3.5 Justifying the Choice of Social Constructivist Focus Group Approach

This study finds the Social Constructivist perspective of focus group approach suitable because it fits the purpose of this thesis, which attempts to construct new knowledge through shared ideas, opinions, belief, feelings, actions and attitude of MT consumers in Nigeria and UK. Specifically, the key justifications for choosing the Social Constructivist perspective are as follows.

- i. Social Constructivist focus group approach enables the study to develop broad/wide understanding on why consumers feel the way they do. This is contrary to the understanding the researcher develops in a face to face interview where the interviewer solely asks why interviewee felt the way they do (Reid and Reid, 2005).
- ii. Using the Social Constructivist focus group approach target participants is able to bring to the fore issues relating to the topic under discussion, which they deemed to be important and relevant drawing from their experiences with the phenomena under investigation.
- iii. Social Constructivist focus group approach provides an interactive platform for interviewees to probe each other's reasons for holding a certain possible.

- iv. From time and money saving perspectives the study argued that focus group approach saves travelling time and money for the researcher and participants. Additionally, considering the UK and Nigerian business climate this study anticipated that arranging a face to face interview is near impossible due to time, hence the choice of focus group and thus Bryman (2012) had opined that the purpose of focus group is for saving time, cost and that focus group is likely to be used more in the future than other qualitative research approaches.

Section 2

3.3.6 Propositions on Size Structure of Focus Groups

There have been several opinions and arguments in literature as to the acceptable number of participants in focus group interviews. Morgan and Spanish (1985) suggested 4-5 and a maximum of 9 participants in all the focus groups. Morgan (1992a) suggests that a proper focus group size should be between 6-10 participants. Schlesinger et al. (1992) suggest that focus group should be between 5 to 9 and maximum of 14 participants. Kitzinger (1993) argued that 3 to 9 participants in each group was adequate, but one year after Kitzinger (1994) reviewed their earlier suggestion and argued that 3 to 10 participants was adequate in a single focus group, Macnaghten and Jacobs (1997) suggested 6 to 10 participants, Lupton (1996) suggested 3 to 5 participants to enable the researcher have full moderation control of the group size. Additionally, Fenton, Bryman and Deacon (1998) suggested 4-6 and a maximum of 14 participants in all interview groups, but Livingstone and Bober (2003) and Livingstone (2006) agreed that 5 to 10 participants was adequate and is consistent with the suggestion of Wali and Wright (2016), whilst Warr (2005) supports 4 to 9 participants. Furthermore, Silva and Wright (2005) opined that 2 to 8 participants were adequate. This is consistent with Benneth et al. (2009). However, the purpose of reviewing the position of previous scholars with respect to how many participants should be in a single focus group meeting and what an overall acceptable number of participants are to guide my field data

collection so as to have sizeable and acceptable focus groups that conforms to wider literature. The practicality of this proposition is reflected later on in this chapter after conducting and holding focus groups in Nigeria and United Kingdom.

3.4 Data Collection Strategy

3.4.1 Designing the Focus Group Interview Instruments

Two key instruments for the focus groups were developed one was the consumer attribute instrument, which contained key attribute questions about the interviewees like age, sex, income, education, subscribing firm, years of subscription with firms. Further are participants average monthly expenditure on telecoms services and a question soliciting consumer approval to be part of a focus group to discuss more on their telecommunications service experiences and if ‘yes’ could you write your email address and or contact number? This instrument was developed in line with the researcher’s University’s ethics guidelines to solicit would be participants permission and consent to be part of the focus group discussion. In addition the second instruments contained a list of overarching questions which the researcher posed before focus groups participants. However, these questions were developed in line with the aim, research questions and objectives which the study is set to achieve. Though the questions were not fixed on the stone, but took a flexible dimension bearing in mind the nature of study under investigation.

3.4.2 Test of Instruments Validity

The construct validity of the two instruments was carried out using the qualitative content validity approach, Mason (1996) and Bryan (2012) had argued that the meaning of validity in qualitative research was close in meaning to that of quantitative research whose standard had enjoyed wider scholarly acceptance. Thus, the essence of validating qualitative instrument is to ascertain whether

the researcher is observing, identifying and focusing on what it says it will achieve (Mason, 1996; Bryman, 2012). Further, these instruments were given to four specialists in the academia and two in the industry who were known in this area of research to peruse through the content of both instruments. The instruments were sent back to me after 2weeks and their suggestions and corrections of the six specialists were incorporated into the instruments.

3.5 Respondents Validation

According to Bryman (2012) respondents validation which is sometimes called member validation and is a process whereby the researcher provides the participants on whom he or she has conducted research with an account of his findings. The source further posited that respondents validation is aimed at seeking collaboration on the account of what the researcher has arrived at and therefore the respondents validation approach was used to validate the findings of this study.

3.6 The Nigerian and UK Study

3.6.1 Units of Measurement

The units of measurement in this study are consumer of MT services in Nigeria and the United Kingdom. It was expedient to sample consumers in view of the nature of phenomenon. Also, because this study intends to unravel how firms engaged their CRM with consumers and its impact on their satisfaction, dissatisfaction, loyalty, service retention and termination. Hill (1995), Wali, Wright and Uduma (2015) had suggested that consumer satisfaction, loyalty and service retention research inquiries should be devoid of firms participation but with consumers. This is because consumers were at the receiving end of firms' operations and findings from using consumers unit of measurement were reliable and dependable. Whereas findings emerging from the above phenomenon using firms unit of measurement were biased. Firms would provide responses that would portray their performances positively. Therefore, based on arguments of Hill (1995); Wali et al (2015) which this study strongly supports, the unit of measurement sampled in this study were Nigerian and United Kingdom's MT consumers. However, the study relied on firms' CRM literature to set the theoretical foundation upon which it interfaced with consumers. This was due to the researcher's argument that without services of MT firms, consumers would not have post consumption experience to discuss. Hence the need for drawing upon firms CRM literature.

3.6.2 Sampling Technique

The study adopted non-probability sampling technique, specifically the convenience sampling method in recruiting and selecting participants for this thesis and the researcher's justification for choosing the convenience sampling technique was because it is non-probabilistic and subjective in nature. This is to say that the study conveniently selected study participants that were accessible and available to the researcher without following and using any dogmatic statistical process and

this approach is mostly used by subjectivist researchers (Bryman, 2012). Sub-section 3.8.3.1 and 3.8.3.2 explains the process of participants' recruitment for Nigeria and UK studies.

3.6.3 Recruiting for Focus Group Participants

Moreover, Peek and Fothergill (2009) suggested three main strategies in recruiting for focus groups.

1. Research-driven recruitment

This is a situation whereby the researcher with the assistance of firms with an interest in the study uses telephone calls, emails and letters to solicit potential participants' interest in the study.

2. Key Informant recruitment

This is a situation whereby stakeholder firms actively assist in recruiting participants and this is somewhat similar to research driven recruitment, where the organisation develops interest in the study and further empathizes the doctrines of purposive sampling method.

3. Spontaneous recruitment

This situation arises when individuals volunteer to participate in the research having heard about the research through others. But in the case of this thesis interviewees were approached by the researcher and his research assistants. Overall, this thesis used the spontaneous recruitment strategy (Peek and Fothergill, 2009; Bryman, 2012).

3.6.3.1 Recruiting for Nigerian Focus Groups

The researcher employed the services of three research assistants to recruit Nigerian target participants for the focus groups. The research assistants were firstly trained by the researcher on the study's ethical guidelines and what was required of them in the process of recruiting

participants. This training was conducted on Skype. Nigerian participants were recruited from public places like restaurants, supermarkets and streets within Rumuokwuta-Rumuola town in the city of Port Harcourt the capital of Rivers State in the South-South zone of Nigeria. The research assistants and the researcher distributed the demographic instruments to participants who were accessible and the participants freely filled out and spontaneously returned the instruments to the research assistants and this process took “between the 15th to 20th September 2014” one week. 91 responses were collected and handed over to the researcher. Additionally, the researcher was poised to recruit more numbers of participants than he needed due to the challenge of “no show”. No show is a situation where the researcher expects to have 10 participants and only 4 participants were present. Like Bryman (2012) suggested that to fill the gap created by “no show” researchers should recruit more volumes of participants than planned. Further Morgan (1997) suggested over-recruiting by at least 20% of the total number of participants required. Wilkinson (2004) suggested an over-recruitment rate of 50%.

3.6.3.1.1 Criteria and Selection for Nigerian Focus Group Participants

Establishing criteria for selecting the right participants from the pull of potential participants was important because it ensured that only people who were knowledgeable about the topic were selected. These criteria were age, income, expenditure on MT services and education and are supported (see also Morgan and Spanish, 1985; Schlesinger et al., 1992; Morley, 1980). Out of the 91 attribute instruments received and filled by Nigerian potential interviewees, 67 participants agreed to be contacted for further discussions on their subscribing MT experiences. They provided their email addresses and mobile phone numbers, whilst 24 of them disagreed to be contacted and so did not provide their contact details. Thus the study found 67 qualified persons from Nigeria who accepted to be a part of the study. These criteria were measured against the information they provided on the recruitment slips.

3.6.3.2 Recruiting for UK Focus Groups

The researcher recruited the participants all by himself. The United Kingdom focus groups members were recruited in public places, like restaurants, supermarkets and streets within Huddersfield town of West Yorkshire England. Huddersfield town is reputed to be the largest town in Europe, England Census (2011) and attracts people from all over the world. The researcher personally administered the attribute instrument to the target audience, who granted him attention and instruments were spontaneously filled out and retrieved. He recruited a total of 80 participants and this process took between the 10th through the 14th November 2014 a one week period. He recruited over and above the actual number of participants it had projected for in order to take care of no show cases which could arise in the process. This is in line with Bryman (2012) and Morgan (1997) who suggested an over-recruitment by at least 20% of the total number of participants required. Also, Wilkinson (2004) suggested an over-recruitment rate of 50% for the purposes of managing no show cases.

3.6.3.2.1 Criteria and Selection for UK Focus Group Participants

This study found it important to establish criteria for selecting the right participants from the pull of potential participants. This is because it would ensure that only people who were knowledgeable about the topic were selected. The criteria for selecting UK participants were age, income, expenditure on MT services and education (see also Morley, 1980; Morgan and Spanish, 1985; Schlesinger et al., 1992). Out of the 80 potential participants I recruited from United Kingdom 46 of them accepted to be part of the focus group to discuss about their mobile telecommunication service consumption experiences and so provided their email addresses. 34 declined from been part of any focus group and did not provide any contact details. Thus, the study found 46 target UK participants qualified. These criteria were measured against available information provided by would be participants.

3.7 Why Compare Consumers in Port Harcourt and Huddersfield

The researcher's rationale for comparing consumer in Port Harcourt and Huddersfield is based on similarities in economic activities and population of adult MT services consumers. More specifically, as a way of reiterating the domain of the studies Nigerian Participants were recruited from Rumuokwuta-Rumuola town in Port Harcourt City of Rivers State. Rumuokwuta-Rumuola Town is reputed to be the most populous town in Rivers State with 380,000 adult residents (Rivers State Citizen Enumeration Exercise, 2012). However, this implies that the 380,000 adult residents are above 18years old and are users of MT services, as it is also a centre of economic activities in the oil rich city. Furthermore, the town hosts a higher institution and two colleges. The town has about four major oil servicing companies, which made it attractive to migrants from other Nigerian States for educational and economic purposes. The higher institution, oil servicing companies and other Small and Medium Size enterprises (SMEs) are the major employers of labour within the town. The presence of big oil giants, such as SHELL, AGIP, TOTAL E&P, CHEVRON, ADDAX OIL, Niger Delta Petroleum, Harliburton LTD, SAIPEM all across the city of Port Harcourt in Rivers State has attracted citizens from all over the country and the world.

Thereby, increasing the population of Port Harcourt to 1.2million in addition to the population of other parts of State which puts the overall population figure at 3million (Nigerian Populations Commission, 2010). On the other hand, Huddersfield is a large town in West Yorkshire region and is reputed to be the largest human settlement in metropolitan borough of Kirklees and the 11th biggest town in UK with an adult population of 163,949 (England Census, 2011). This implies that the 163,949 Huddersfield adult residents are users of MT service. Huddersfield is a host to two higher institutions and large businesses like TESCO, Sainsbury, Morrison, Marks and Spencer, Next, House of Fraser, JD Sports, Sports Direct, W H Smiths, Wilkinsons, KFC, McDonald's, Pizza Hut, Subway, Wimpy and Nando's, River Island and Topman. The two institutions and

businesses are major employers of labour, thus making the economy of Huddersfield strong and robust. Therefore, I compared consumer in Port Harcourt Nigeria and Huddersfield United Kingdom because they shared similarities in economic strength and population of adult MT consumer.

3.8 Fixing Focus Group Meetings in Nigeria and UK

3.8.1 Nigeria Focus Groups Meetings

- 1) After recruitment the researcher sent out thank you and congratulatory messages via emails and mobile phone text messages to all recruited participants who showed interest in the study. In the email the researcher re-introduced the research topic and why it was important to carry out face to face focus group discussion with consumer for the purpose of this study and positive responses were received from the respondents.
- 2) The study targeted one State public holiday in Rivers State which was on the 29th September, 2014 and two key national public holidays in Nigeria this were 1st October 2014 Independence Day and 6th October 2014 Islamic Religious holiday for the purpose of fixing the Nigerian focus group meeting and this was to enable high a turnout of participants.
- 3) Thereafter, second sets of emails and mobile phone text messages were sent out suggesting to participants that the focus groups were planned on these three public holidays (**29/09/2014, 01/10/2014 and 06/10/2014**) and the three locations where the meetings would hold and after one day the researcher received positive responses from 55 participants.
- 4) For the first focus group 15 participants were purposively selected based on age, income, education and level of monthly MT service expenditure. Thereafter emails and mobile text messages were sent to these 15 participants inviting them for the focus group. The email indicated

the day (29/09/2014); time; venue and what participants would like for lunch during the meeting, 14 participants responded on the affirmative while one gave a tentative reply.

5) Another set of 20 participants were sent invitation emails and text messages for the second focus group, the message indicated the day (1/10/2014), time, venue and their preferred food for lunch. Only 12 persons responded positively and no response from the remaining 8 invitees. Another set of 20 participants were invited for the third focus group. The invitation had the date (06/10/2014), time and venue. It is important to note that 2 days to each of these focus groups and on the morning of the meetings the researcher sent out reminders via emails and phone text messages.

6) The researcher's justification for grouping interviewees based on age, income, education and telecoms service expenditure was to establish whether there is a systematic departure in the ways in which different groups experience MT services and how they might discuss their experiences in a group.

3.8.2 UK Focus Groups Meetings

1) After the recruitment and selection process the researcher sent out thank you messages via emails and mobile phone messages and positive replies were received after one week.

2) Thereafter emails and mobile text messages were sent to these 18 participants inviting them for the focus group. The email indicated the day (**09/12/2014**), time, venue and a question asking participants what they would like for lunch during the meeting. 16 participants responded on the affirmative while one never replied.

3) Another set of 12 participants were sent invitation via emails and text messages for the second focus group. The message indicated the day (**10/01/2015**), time, venue and their preferred food for lunch. Only 7 persons responded positively and no responses from the remaining 5 invitees.

4) Also for the third focus group we invited 10 participants through email and text messages, which indicated the day (**25/05/2015**) a bank holiday, the time and venue. It is important to note that 2days to each of these planned focus groups, that is on the morning of the meeting the researcher sent out reminders via emails and text messages to participants.

5) The researcher's justification for grouping interviewees based on age, income, education and mobile telecoms service expenditure was to establish whether there is a systematic departure in the ways in which different group experiences MT services and discusses such matters generally. Further, Table 3.1 summarises how the Nigeria and United Kingdom's focus groups were conducted and discussions recorded.

Table 3.1: Conducting the Nigerian, UK Focus Group Meetings and Recording

Nigeria	UK
<p>1) Each focus group session began with the interviewer's introduction and appreciating everyone for coming and thereafter participants introduced themselves one after another and got familiarised with each other. Secondly, the researcher briefly outlined the goals of the research and the need to interact in a group.</p>	<p>1) Each focus group session began with the interviewer's introduction and further appreciating everyone for coming. Thereafter participants introduced themselves and got familiarised with each other. Secondly, the researcher briefly outlined the goals of the research and why I needed to interact in a group with the interviewees.</p>
<p>(2) The researcher solicited interviewee approval to use an electronic recording device to record the session by giving reasons and all participants unanimously agreed in all the three groups.</p>	<p>2) The researcher solicited interviewee approval to use an electronic recording device to record the session by giving reasons and all participants unanimously agreed in all the three groups.</p>
<p>3) The researcher boosted interviewees confidence by reinstating that the study</p>	<p>(3) The researcher boosted interviewees confidence by reinstating that the study</p>

<p>was purely for the PhD thesis and any data collected would be treated as confidential and anonymous. This is in line with the researcher's University's research ethics.</p> <p>4) Also, for the purpose of orderliness the study presented some common conventions to participants like one person speaking at a time in order for the interviewer to comprehend everyone's opinions and suggestions during interview transcription. These trends of introduction were carried out in all the three Nigerian focus groups.</p>	<p>was purely for the purpose of the PhD thesis and any data collected would be treated as confidential and anonymous.</p> <p>4) This is in line with the researcher's University research ethics and for the purpose of orderliness the interviewer presented some common conventions for focus group participation like one person speaking at a time to enable the interviewer comprehend participants' opinions and suggestions during interview transcription. The same trends of introduction were carried out in the two UK face to face focus groups. Further, the study conducted three face to face focus groups with interested telecoms consumer in the United Kingdom.</p>
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Source: Doctoral Research (2015)

3.8.3 Sizes and Structure of Nigerian and UK Focus Groups

Table 3.2: Summary of Size, Structure and Dates of Nigerian Focus groups

Dates of Focus Group Interviews	Group Sizes	Time / Duration
Group 1: 29/09/2014 (State Public Holiday)	8	2 hours: 44minutes: 17seconds
Group 2: 1/10/2014 (National Public Holiday)	7	2 hours: 10 minutes: 3seconds
Group 3: 06/10/2014 (National Public Holiday)	8	2hours: 25minutes: 47seconds
Total Hours/ Number of Participants	8,7,8	7hours: 20minutes: 17seconds

Source: Doctoral Research (2015)

Summarily, the researcher conducted three focus groups in Nigeria with a total of 23 participants and the sizes are supported (see also Krueger, 1988; Johnson and Christensen, 1994; 2000; 2004; Bernard, 1995; Morgan, 1997; Macnaghten and Jacobs, 1997; Baumgartner, Strong and Hensley, 2002; Langford, Schoenfeld and Izzo, 2002; Livingstone and Bober, 2003; Onwuegbuzie, Jiao and Bostick, 2004; Livingstone; 2006). These sources suggested that focus group should consist between 6 and 12 participants. On the aspect of meeting duration Nigeria focus group one lasted for 2 hours: 44minutes: 17seconds. Group two lasted for 2 hours: 10 minutes: 3seconds and group 3 for 2hours: 25minutes: 47seconds. These meeting durations are supported by previous studies (Vaughn et al. (1996; Morgan, 1997). These authors suggested that a standard focus group should last between 1 and 2 hours.

Table 3.3: Summary of Size, Structure and Date of UK Focus Groups

Dates of Focus Group Interviews	Group Sizes	Time /Duration
Group 1: 9/12/2014 (Weekday)	10	1hours: 49minutes: 16seconds
Group 2: 10/01/2015 (Weekend)	5	1hour: 9minutes: 13seconds
Group 3: 25/05/2015 (Bank Holiday)	7	1hours: 22minutes: 5seconds
Total Hours/Number of Participants	10,5,7	4hours: 20minutes: 34seconds

Source: Doctoral Research (2015)

The UK focus group 1 was held on the 9/12/2014 and had 10 participants. Though the interviewer invited 18 participants, this meant that the study had 8 “no shows” cases and the meeting lasted for 1hrs: 49mins: 16sec. Livingstone and Bober (2003), Livingstone (2006) support the structure of focus group 1. The second focus group was held on 10/01/2015 though the researcher invited 12 participants, but had only 5 participants with 7 “no show” cases. The meeting lasted for 1hrs: 9mins: 13sec, as supported by Vaughn et al. (1996), Morgan (1997). These researchers opined that a well-structured focus group would last between 1 and 2 hours. However, the third focus group had in attendance 7 participants and was held on the 25/05/2015. The meeting lasted for 1hrs: 22mins: 5seconds and the sizes of focus groups (10, 5, 7), which is consistent with the opinions of Benneth et al., (2009) and Morgan and Spanish (1985). Summarily, the researcher conducted three face-to-face focus groups in UK with a total of 22 participants. However, the suggestions of Baumgartner, Strong and Hensley (2002), Bernard (1995), Johnson and Christensen (2004), Krueger (1988; 1994; 2000), Langford, Schoenfeld and Izzo (2002), Morgan (1997), Macnaghten and Jacobs (1997), Livingstone and Bober (2003), Livingstone (2006) and Onwuegbuzie, Jiao and Bostick (2004) support these sizes of UK consumer focus group structure.

3.8.3 Data Saturation for the Nigerian and UK Study

According to Strauss and Corbin (1998) data saturation in qualitative research was a situation where no new or relevant data seemed to be emerging from the interviews. Also, it is a condition in which the relationships amongst interviewee responses were well established and validated drawing from similar interviews conducted earlier in the study. Onwuegbuzie et al., (2009) support Flick (1998), Morse (1995), Strauss and Corbin (1990) and Lincoln and Guba (1985) who suggested that using multiple focus groups allowed the researcher to assess the extent to which data saturation had been reached e.g. when information occurred so repeatedly that the researcher could anticipate future responses. Further data saturation was a situation whereby the collection of more data appeared to have no additional interpretive worth (Sandelowski, 2008; Saumure and Given, 2008). Therefore, from the Nigerian and UK studies decisions for data saturation and data redundancy were reached after conducting the third focus group meetings through constant comparison of data from group 1, 2 and 3 (Glaser, 1999). That is to say that the researcher attained the data saturation through the empirical evidences it had by repeatedly comparing data from different focus groups transcripts it recorded like Tuckett (2004), Krueger (1994) and Morgan (1997) had suggested that three to six different focus groups were adequate to reach data saturation and theoretical saturation.

3.9 Transcribing Focus Group Data from Nigerian and UK Study

Transcription in qualitative research meant transforming interviewees responses from their raw state into a readable text for effective process of analysis. In transcribing the Nigerian Focus groups the first step the researcher took was to replay and listen to the three interview discussions which took one day. The idea was to listen and get acquainted with the consumer shared experiences, opinions and voices of each interviewee so as to simplify the process of raw data

transcription. Secondly, the study carried out verbatim transcription of the raw data by manually listening and typing interviewees shared experiences and opinions into the computer. The process of verbatim transcription of the three Nigerian focus groups took a period of one month between November through December, 2014 and each Nigerian focus group took 8 hours a day to transcribe and for a period of five days (1week). This translates into 40 hours for transcribing each group interview. Therefore, the average time I took in transcribing the three Nigerian focus groups interviews were 120 hours. Thirdly, after the transcription I took some time to read through the transcript to correct mistakes arising from the process of typing e.g. word errors, unprofessional words usage by respondents. Fourthly, in the process of getting fully acquainted with the data, I carefully identified initial emerging themes before it used the Nvivo 10 software for final coding. This process took an approximate period of two weeks. Further, for the UK focus groups I did a manual verbatim transcription of data for each of the three focus groups and each UK focus groups took 10 hours a day to transcribe. For a period of five days which translates to 50 hours for transcribing each group interview, thus bringing the total hours for transcribing UK focus groups to 150 hours. These differences in the use time for transcribing a single focus group between the Nigerian and UK study was due to the cultural discrepancies in spoken English which the researcher was unfamiliar with and this process took the researcher an approximated period of three weeks to complete (3weeks).

3.9.1 Data Analysis Technique and Software

The data analysis stage was primarily about data reduction and making sense of the data collected. It is further concerned with reducing the large quantum of information the researcher had gathered so that it can make sense of it. The process of data analysis in qualitative research study begins from the process of data transcription, where the researcher gets himself familiar with the collected data set and, thus having carried out the first step in the process of data analysis the study, chooses the thematic template analysis technique because it enables me to specifically

analyse participants shared opinions, experiences, feelings and attitude as consumer of mobile telecommunication services.

3.9.2 Thematic Analysis

Braun and Clarke (2006) defined thematic analysis as a method for identifying, analysing and reporting patterns within data and it is also a process of examining data to extract recurrences of themes arising from interviewee experiences that could be distinguished both between and within transcripts. According to Bryman (2012) one of the ways of identifying themes is through coding of data transcript. The source further opined that coding is the process whereby the collected data were broken down into their component parts and those parts were then given labels. Mathews and Ross (2010) has suggested that thematic analysis was suitable for analysing focus group data, whilst Braun and Clarke (2006) has suggested steps involved in carrying out thematic analysis. They include familiarisation with data, generating initial codes, searching for initial themes, reviewing themes, defining and producing report.

3.9.2.1 Thematic Process

I got familiarised with the collected data through the process of data transcription and thereafter I read and re-read the data transcript several times just to understand the trends of participants consumption experiences, opinions and attitudes. Secondly, I did the initial coding manually in order to create the platform for easy identification of initial themes and in the third stage initial themes were identified. I reviewed the initial themes in order to come up with actual themes. This was carried out by establishing limits of acceptance and rejection based on the coding strengths for initial themes (Braun and Clarke, 2006). I defined the actual themes using thematic reports Wali and Wright (2016), Mathews and Ross (2010), Braun and Clarke (2006), developed the thematic map showing the relationship amongst themes and produced the reports using the study

data. However, thematic maps of initial themes, review of initial themes and actual themes are demonstrated in chapter four in detail. Overall, I used Nvivo 10 software to code and analyse the data because Nvivo 10 software helped in the reduction and management of qualitative data and made the process of searching for relevant themes easy.

3.10 Respondents Thematic Validation for Nigerian and UK Study

Respondents Validation had gained popularity in qualitative research because it ensured that there was a clear correspondence between the findings of a research and the perspectives of participant experiences. According to Bryman (2012) respondent validation is sometimes called member validation and is a process whereby the researcher provides participants on whom it had conducted the research with an account of its findings. The source further argued that respondents' validation was aimed at seeking collaboration on the account of what the researcher had arrived at. Therefore after the data analysis about the Nigerian and UK studies and I sent out findings of the study by email to all the Nigerian and UK participants respectively. This was for the research participants to comment whether findings actually represented their experiences and opinions regarding MT services in Nigeria and the UK.

3.11 Chapter Summary

This Chapter has extensively discussed the methodological strategies I engaged in collecting and analysing the data for this research thesis. Furthermore, careful attempts were made to justify my philosophical, ontological and epistemological positions which influenced subsequent choices and decisions I made under this chapter. However, the overarching epistemological questions I raised as per identifying how knowledge about CRM is construed were. (1) What is the nature of CRM practices by MT firms in Nigeria and the United Kingdom? (2) Are consumers in the Nigeria and

UK MT sectors satisfied with the product and services of their network suppliers? (3) What factors enhance the satisfaction of MT consumer in Nigeria and UK? (4) What are the factors that lead to consumer dissatisfaction with consuming MT services in Nigeria and UK? (5) What are the factors that lead to consumer service retention in the Nigeria and UK MT markets? (6) Why do consumers terminate the services of MT firms they subscribe to in Nigeria and the UK? (7) What are the barriers to positive CRM practices in the Nigeria and UK mobile telecoms sectors? Additionally, I justified the study's unit of measurement which were consumer and why I chose convenience sampling technique in both contexts and why I used the spontaneous participants' recruitment approach. The qualitative research design was adequate for the nature of phenomena under investigation as given in the literature and specifically, in the use of the focus group approach for collecting data.

Also, it is important to note that Nigerian participants' recruitment was carried out by the researcher with support from some research assistants, whilst the UK recruitment was strictly carried out by the researcher alone. Thereafter, meetings were fixed and three focus groups were held with consumer in Rumuokwuta-Rumuola town in Port Harcourt Nigeria comprising 23 participants and three focus groups were held with consumer in Huddersfield town of West Yorkshire in UK comprising 22 participants and these group sizes were justified in view of previous literature. I compared consumer in Rumuokwuta-Rumuola town in Port Harcourt Nigeria and Huddersfield town West Yorkshire in UK on the basis of similarities in economic strengths and population of adult MT consumer. Furthermore, I explained under this chapter how the study data was transcribed, the data analysis technique, which is thematic template analysis technique with the support of Nvivo 10 software, the thematic process I adopted and the use of the validation technique for emerging themes.

Chapter Four

Research Study and Data Analysis

4.0 Introduction

This chapter is about the research study, analysis of primary and secondary data sources from the Nigerian and UK studies. Also it presents thematic findings in relation to the research question and key objectives as well as interpretation of themes. Moreover, it is structured in sections so as to explicitly show the analysis of attribute and main study data from both study contexts. Section one is about the analysis of Nigerian participants attributes data. Such as sex, education, age, estimated monthly income, monthly expenditures and the length of service relationship on mobile telecommunications firms and their interpretations. Still in this section, I would analyse the primary and secondary data collected from Nigeria using thematic template analysis technique with the aid of Nvivo 10. Thereafter I present empirical thematic findings, reviewed the initial themes and made definite decisions on final themes as well as its definitions. Furthermore, section two is about the analysis of United Kingdom's participants attribute data. Like education, monthly income, monthly expenditures on MT services, nationality and the length of service relationships with these firms as well as their interpretations. I would further analyse the primary and secondary data which was collected from UK consumer using thematic template analysis technique with the aid of Nvivo 10. Subsequently, it would present empirical thematic findings, reviewed initial themes, make definite decisions on final themes as well as its definitions.

4.1 Research Study

This research thesis used the qualitative focus group interview approach in collecting data from Nigeria and UK MT consumer. The study conducted three target focus groups interviews with Nigerian MT users and the three groups had a total of twenty three (23) participants. Further, it conducted three target focus groups interviews with UK MT users and the three groups had a total of twenty two (22) participants. Summarily the study had a total of forty five (45) participants from both country studies.

Section 1

4.2 Analysis of Nigerian Focus Groups Participants Attribute Data

4.2.1 Sex Attribute

The result indicates that 60.87% of Nigerian participants were males and 39.13% were females. The implication of this percentage in gender variation was an indication that male participants were more willing to share their experiences with consuming MT services and because male participants are perceived economic service suppliers of their families. Secondly because Nigerian culture is such that saddled more working and spending responsibility on male gender, while female gender were to do domestics. However, the fact that the groups had 39.13% of female participants shows that the female consumer experiences and opinions were also explored to avoid the issue of gender discrimination.

4.2.2 Education Attribute

Result on participants level of educational show that 82.61% of the focus groups members had between BSc and Master's degree and the implication for this level of education to this study is that members of the groups had at least first degree. Which meant that they had developed some basic knowledge on how to critic and analyse the service gaps between what they pay and what they receive from their MT service providers. Also another implication of this educational quality of participants is that they had common knowledge about the questions posed by the study and their attitude, comportment, pattern of arguments regarding their service experiences, opinions and feelings about their subscribing firms which could represent strong reflection of their true experiences.

4.2.3 Age Attribute

Result from the analysis indicates that 78% of the participants were between the ages of 31years and 40years and the implication is simply to find out if age influenced the way consumer think, perceive things and discuss their experiences in a group. However, this shows that a reasonable number of the participants were young adults who were educated, had jobs and had started making families. Therefore the way they expected services and analysed things were believed to be different from those of younger age limits. 8.70% were between the ages of 18years and 30years, this result could imply that those between the age limits might be less concerned with how services were rendered to them, maybe because they were just school leavers who were engaged in some kind of menial jobs for survival and were planning to further their education. They are always on the go and have not really assumed such responsibility that puts them in a situation where every amount expended will be critically evaluated. Those between 41years and 50years were 8.70%, whilst those between 51years and above were 4.35% and this category of participants maybe unconcerned with service issues due to the challenges they may be faced with and due to their quantum of responsibility seem to be less bothered about telecommunications service experiences. Instead they would be concerned about the sizes or ages of their family members regarding how to make money to manage the increasing need of their large family sizes.

4.2.4 Participants Estimated Monthly Income

Nvivo 10 analysis about participants' estimated monthly income clearly shows that 82% of the focus groups members earned between N51, 000 Naira and above, whilst 18% of them earned between N18, 500 Naira and N50, 000 Naira. This implies that Nigeria participants had good income to make effective demand for MT services and so they would have expectations that were directly proportional to the money they part with on telecommunications services. They may indulge in regular evaluation of the services they get vis-a-vis the money they pay through their

aggregate services experiences. Additionally, an average earning of N51, 000 Naira and above in Nigeria was above the national minimum wage benchmark of N18, 500 Naira. In Nigeria about 60% of its citizens were living in poverty and this is however an indication that the sampled group of MT consumer would be valued by their various subscribing firms.

4.2.5 Participants Mobile Telecommunications Service Expenditure

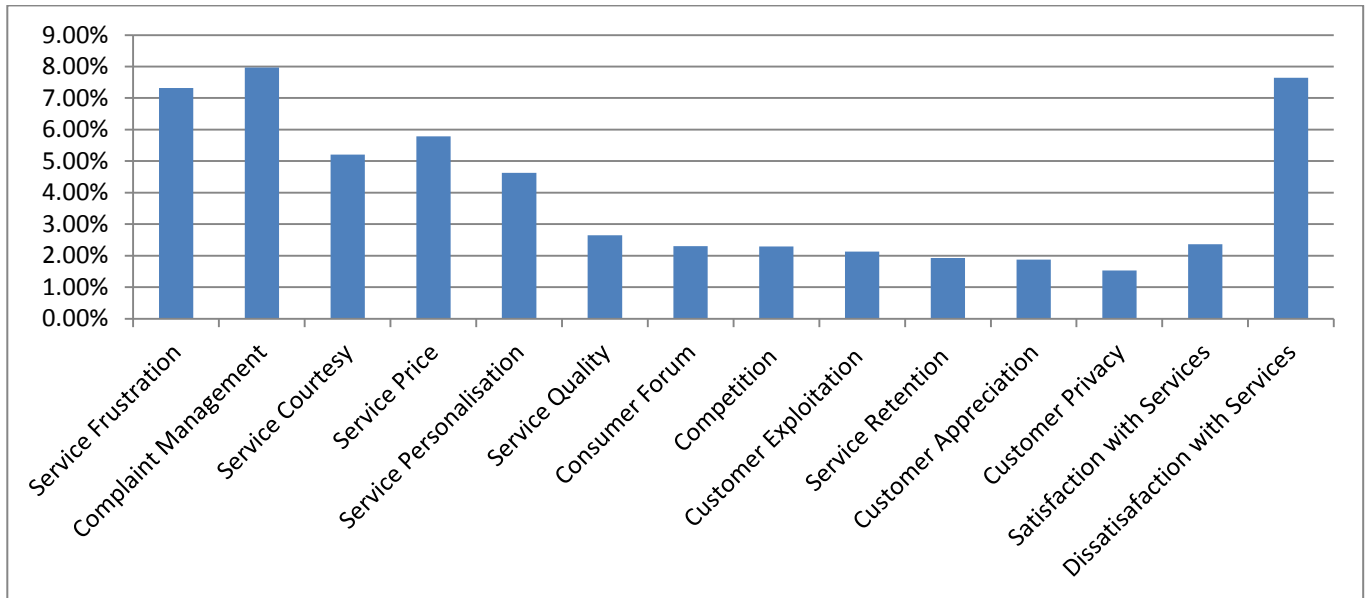
Knowing participants range of monthly MT service expenditure was important to analyse the extent to which they would expect certain kind of services from their subscribing firms. This is because in some cases consumer who spent very little would not expect so much, unlike consumer who spent hugely. In the Nigerian MT sector voice call and data top-up were priced from N50 Naira (fifty naira only) to N10, 000 Naira (ten thousand naira only) and above. Consumer who spend between N50 Naira to N400 Naira monthly (fifty naira only to four hundred naira monthly) were perceived as those belonging to the poor class or perhaps those whose earnings monthly income were below national minimum wage of N18, 500Naira. Therefore, 93% of Nigerian participants spent between N550 Naira (five hundred and fifty naira) to N10, 000 Naira (ten thousand naira) and above per month and this could imply that sampled consumer spent considerable amount of money on MT products and services, which makes them expect equal reciprocation of successful service gestures from their service providers. Thus, the researcher's justification for exploring service experiences, opinions and feelings of those classes of consumer, which was very critical to understanding the extent to which their subscribing firms satisfied their MT needs and wants.

4.2.6 Length of MT Consumer Service Relationships

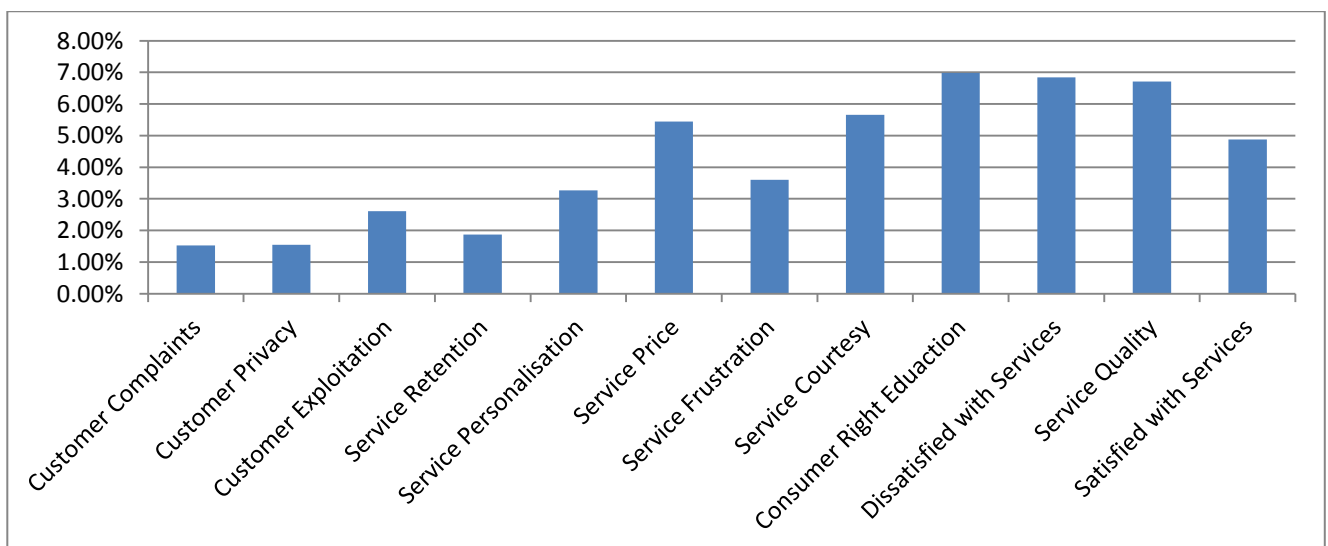
The length of time consumer had subscribed to a particular mobile telecommunication firms was very important because the longer the consumer service relationship with the firms the more the experiences they would have acquired from the firms offerings. That is why firms looked forward to maintaining existing consumer, rather than new consumer hence they were less expensive to manage. Drawing from this business ideology it therefore meant that consumer who had a long service consumption relationship was better positioned to be explored in this research than newer consumer. Result from Nigerian participants telecoms service relationship show that 92% of participants had been consuming telecoms services between 6years and 14years, whilst 8% had been subscribed between 1year and 5years. This percentage coverage implied that Nigerian sampled participants had requisite service consumption experiences because they had been with those firms for a longer time and thus had rich experiences and knowledge to provide the study with comments and opinions to achieve its objectives.

4.3 Nigerian Primary Data Analysis and Presentation

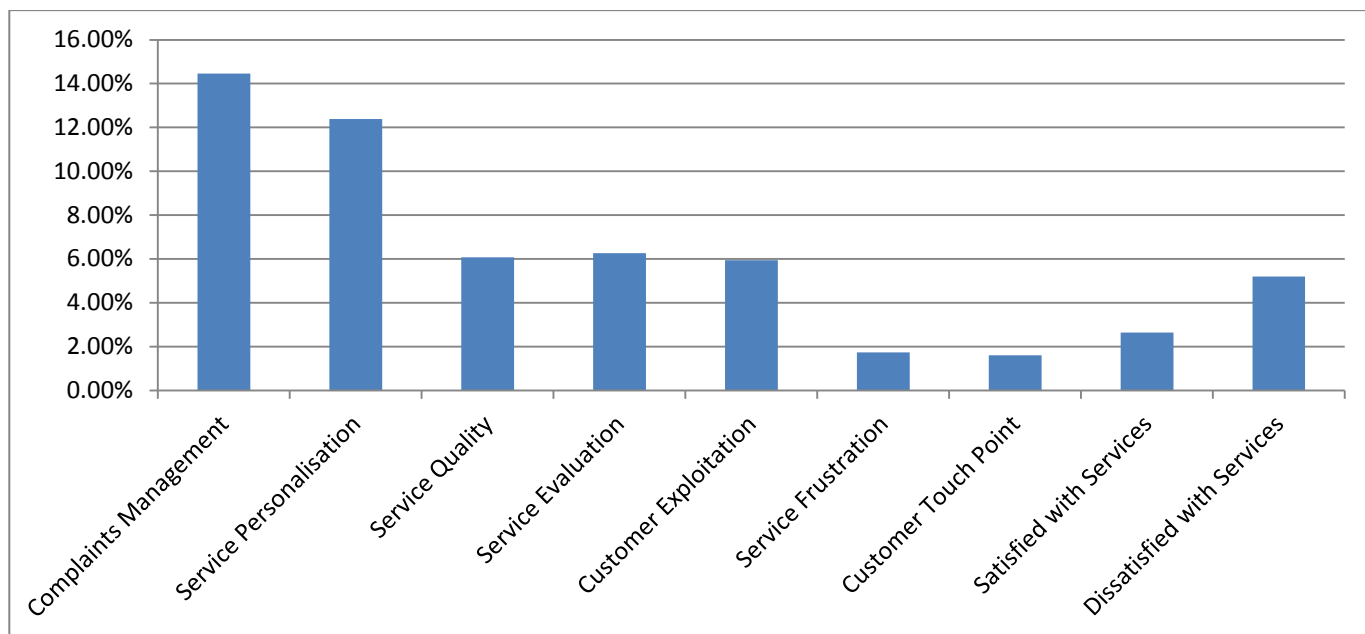
4.3.1 Analysis on Nigerian Primary Data



Nigerian Figure 4.1: Nvivo 10 Thematic Coding Analysis about Focus Group One Data
Source: PhD Research Study (2015)

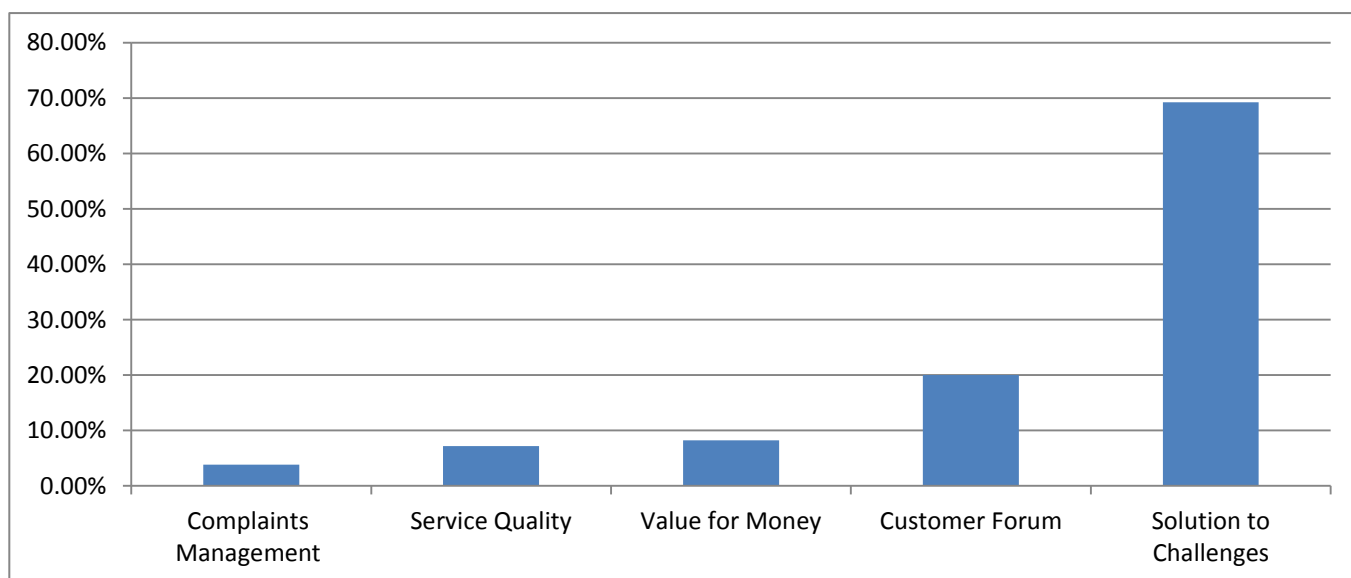


Nigerian Figure 4.2: Nvivo 10 Thematic Coding Analysis about Focus Group Two Data
Source: Doctoral Research Study (2015)

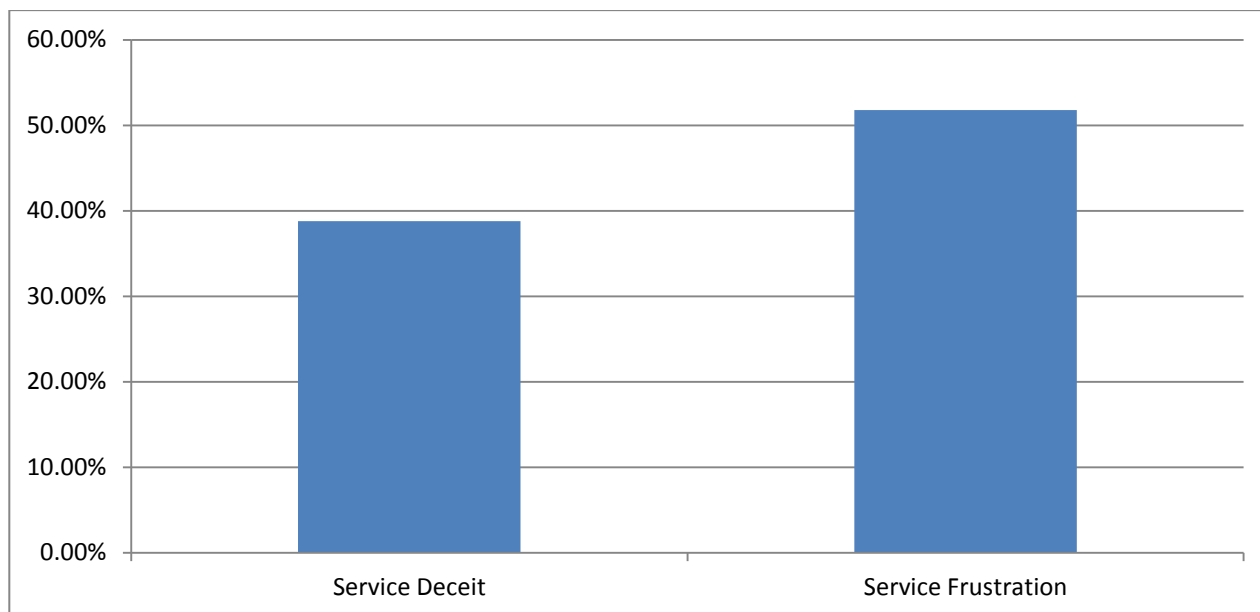


Nigerian Figure 4.3: Nvivo 10 Thematic Coding Analysis about Focus Group Three Data
Source: Doctoral Research Study (2015)

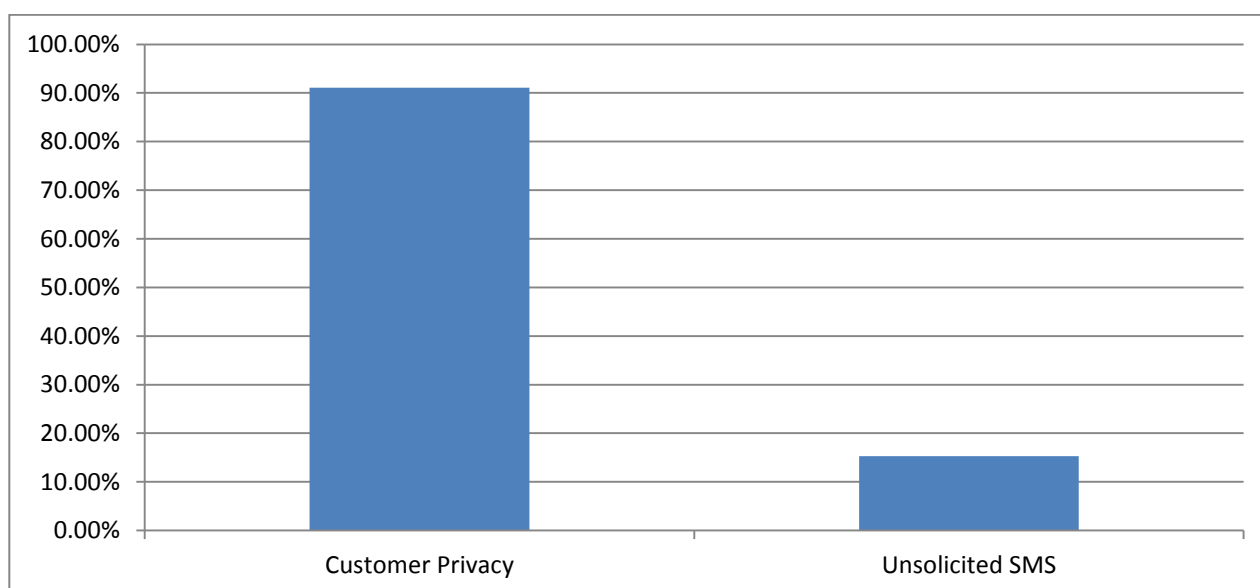
4.3.2 Data Analysis on Nigerian Secondary Data



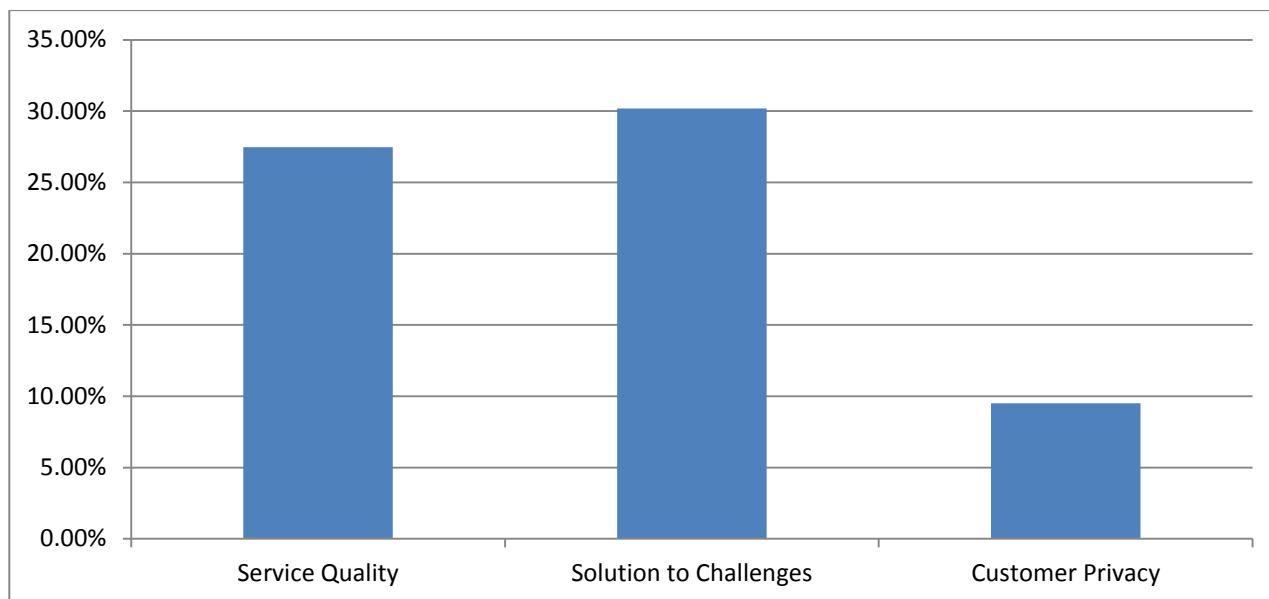
Nigerian Figure 4.4: Nvivo 10 Thematic Coding Analysis about Secondary Data Source from NCC
Source: Doctoral Research Study (2015)



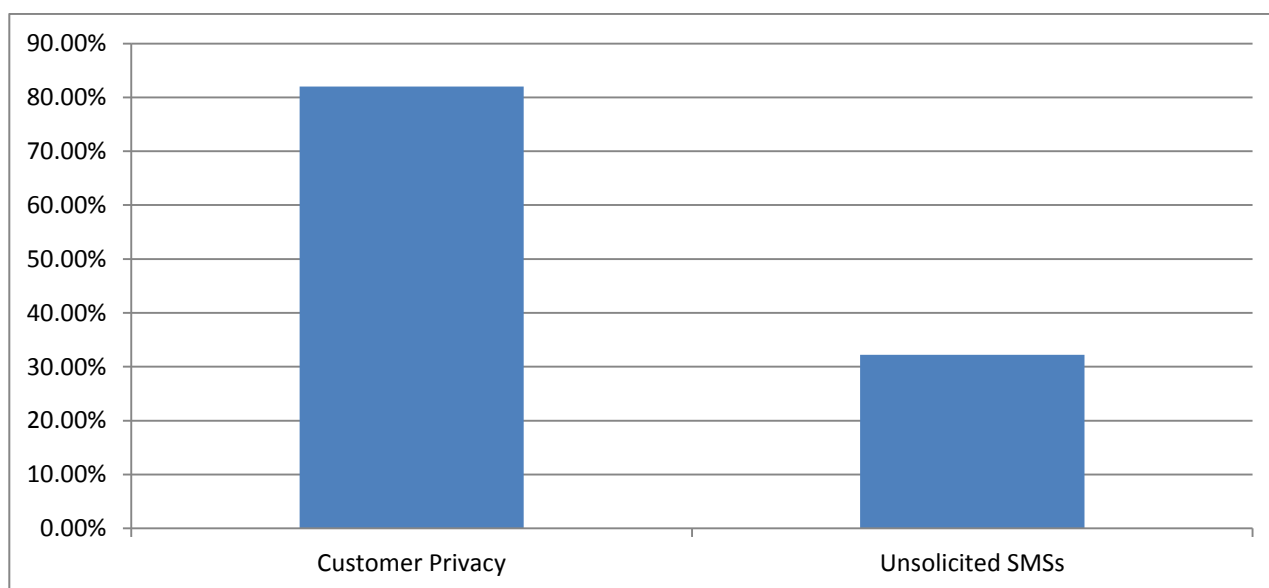
Nigerian Figure 4.5: Nvivo 10 Thematic Coding Analysis about Secondary Data Source from NCC
Source: Doctoral Research Study (2015)



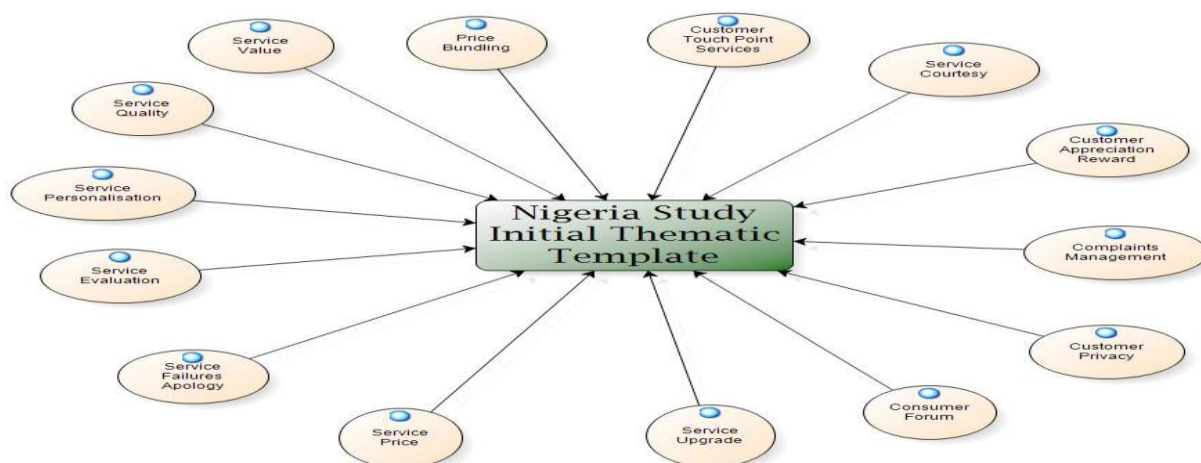
Nigerian Figure 4.6: Nvivo 10 Thematic Coding Analysis about Secondary Data Source from NCC
Source: Doctoral Research Study (2015)



Nigerian Figure 4.7: Nvivo 10 Thematic Coding Analysis about Secondary Data Source from NCC
Source: Doctoral Research Study (2015)



Nigerian Figure 4.8: Nvivo 10 Thematic Coding Analysis about Secondary Data Source from NCC
Source: Doctoral Research Study (2015)



Nigerian Figure 4.9: Nvivo 10 Initial Thematic Coding Template for Nigerian Study
Source: Doctoral Research (2015)

4.3.3 Review, Evaluation and Merging of Initial Themes

Table 4.1: Thematic Review Process on Nigerian Study

<p>Focus Group One</p> <p>From the coded data on Nigerian focus group one the following themes were weighted high as analysed by Nvivo 10 and thus were accepted.</p> <ol style="list-style-type: none"> (1) Service Courtesy (2) Service Price (3) Service Personalisation (4) Service Quality (5) Complaints Management. 	<p>Focus Group Two</p> <p>From the coded data on Nigerian focus group two the following themes were weighted high as analysed by Nvivo 10 and thus were accepted.</p> <ol style="list-style-type: none"> (1) Service Quality (2) Service Courtesy (3) Service Price (4) Service Personalisation
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<p>Focus Group Three</p> <p>From the coded data on Nigerian focus group three the following themes were weighted high as analysed by Nvivo 10 and thus were accepted.</p> <p>(1) Complaints Management (2) Service Personalisation (3) Service Quality (4) Service Evaluation</p>	
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Source: Doctoral Research (2015)

Table 4.2: Review and Evaluation on Nigerian Coded Secondary Data

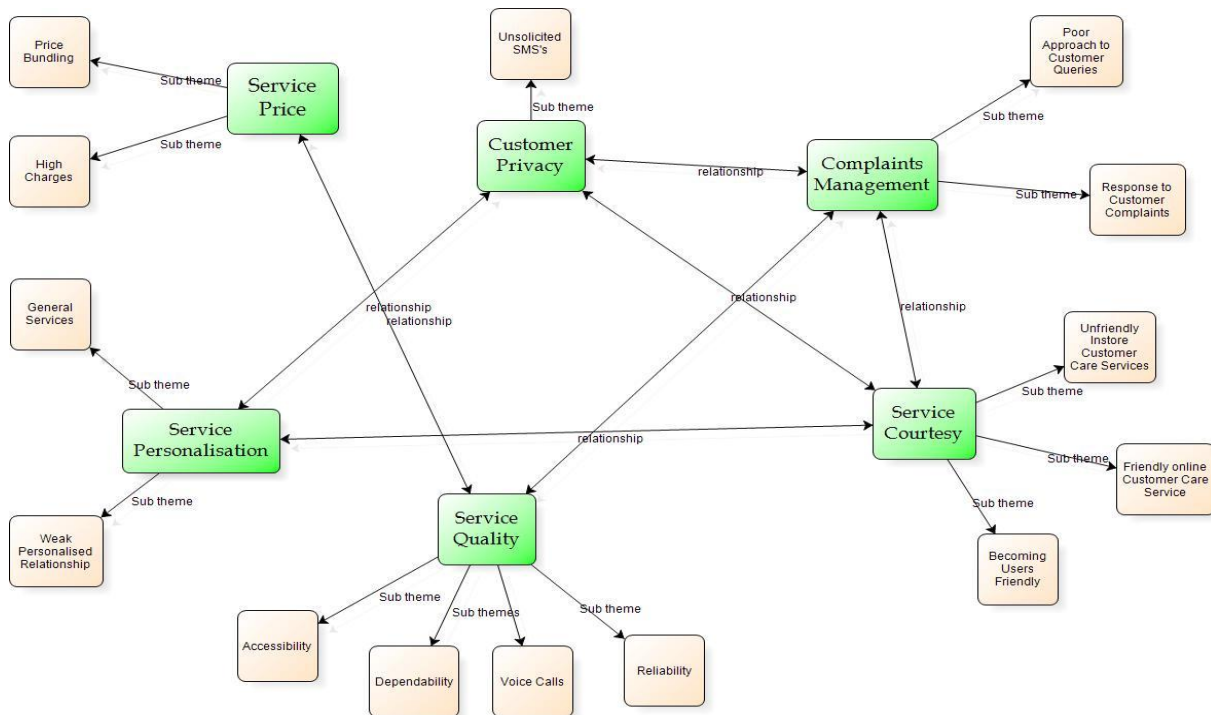
<p>Draw upon the strength of coded secondary data from the Nigerian study as represented on figures 4.4, 4.5, 4.6, 4.7 and 4.8 we therefore accepted the following themes.</p> <p>(1) Consumer privacy (2) Service Quality</p>
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Source: Doctoral Research (2015)

Table 4.3: Summary of Decision on Accepted Themes from Nigerian Study

<p>(1) Service Price, (2) Consumer privacy, (3) Complaints Management, (4) Service Courtesy, (5) Service Quality (6) Service Personalisation</p>
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Source: Doctoral Research Study (2015)



Nigerian Figure 4.10: Thematic Map of Six Final Themes and Relationship between Themes
Source: Doctoral Research Study (2015)

4.3.4 Thematic Definitions

4.3.4.1 Consumer Privacy

The theme consumer privacy deals with experiences of users regarding the manner in which their subscribing MT firms invaded their privacy through sending of unsolicited SMS's and expressed their feelings and experiences against unsolicited SMS's from their subscribing firms at work and bed times. Accordingly it indicates that their subscribing telecoms firms did not have service courtesy and respect for their privacy especially when consumer did not ask for such services. Consumer privacy is linked with complaints management because it was reported that despite several complaints they had put forward in this regard. Firms kept on sending junk messages, which was an indication that their MT service suppliers did not take seriously their privacy complaints.

However, the negligence behaviour of MT firms in Nigeria over their consumer privacy is due to the absence of strong consumer privacy framework and existing privacy policy if any is poorly monitored and regulated by the NCC which the institution saddled with responsibility to manage operators' activities within the sector. This argument further supports the fact that operators had disrespected their consumer privacy through unsolicited messages, especially when they were not requested. This is because NCC and associated agencies CPC and SERVICOM had failed in their role to protect, due to inadequate monitoring and regulation, which is rooted in the level of corruption practices in public offices in Nigeria. I have drawn some key quotes from participants experiences further narrate issues surrounding customer privacy in Nigeria MT sector.

“In terms of MTN services I always receive unsolicited messages and Etisalat also does the same thing without asking for it. This is also part of the floors of MTN and Etisalat since they came into Nigeria and this is one of the things I hate most about MTN network is that they trouble my life with unwanted SMS's this is very bad, I mean very bad for my liking” (Participant in Nigerian Focus Group 1).

“One major problem amongst many I have with MTN is that they are always disturbing my peace with unnecessary and uninvited SMS's and the rest” (Participant in Nigerian Focus Group 1).

“Yes even Airtel is worse than MTN in sending Unsolicited SMS's which disturbs the peace of customers” (Participant in Nigeria Focus Group 2).

“The only short coming of MTN is in terms of their unnecessary text SMS's where the subscriber did not ask for it they intrude into one's privacy” (Participant in Nigeria Focus Group 3).

“Why will they be disturbing people's life with unnecessary SMS's morning, afternoon and night, always disturbing our sleep all the time” (Participant in Nigeria Focus Group 3).

4.3.4.2 Service Price

The theme service price deals with their experiences over high and outrageous prices by firms. Also, participants expressed their opinions that different services and products offered had different prices like consumer pays differently for Black Berry services, SMS's, calls on pay as you go and data services. Consumer would have had more value from those provided products and services if all the service prices were consolidated like consumer paying a fixed amount to enjoy limited or unlimited services within a single month. This experience on service price was linked with service quality because participants reported that despite the high prices they pay firms still provided them with unreliable, undependable, inaccessible and unsuccessful voice calls and data services respectively. In Nigeria MT firms were in the act of over pricing their services. In most cases consumers were double charged for calls and services which should have been single charged. For instance single SMS is supposed to cost five Naira (N5), but more often when consumer send a single SMS they are charged ten Naira (N10), which means that firms charged higher price for single SMS than what they had promised. Secondly, in Nigeria MT services are charged on pay as you go, for example firms charge separate price for consumer services like data, calls and SMSs thus making the prices of their services higher and expensive to positively impact on consumer satisfaction. However, consumer price experience would have improved if operators' were practicing price bundling strategy with strict implementation devoid of excess pricing practices. Here are some quotes from consumer to support the discussion on service prices.

“Yes presently and I have dropped every other network before now due to high service charges” (Participant Nigeria Focus Group 1).

“The area where I am not happy and I think they do not understand is the bundle plans why did I say so? They sell blackberry data plan for N1, 000 for one month, while Android phones data plan for N3, 000 to N4,000 per month and this phones render the same purpose and services” (Participant Nigeria Focus 2).

“They do not know that we are paying too much for the little service they are rendering to us. If I will have a network service that will give me cheap call rate, then I will be happy. Like presently I pay 15Kobo per second after my first minute call per day but if I get a tariff call of 5Kobo per second I do not think I will wait for a legal adviser or a counselor to come and counsel me before I will switch over” (Participant Nigeria Focus 2).

“I need whether it data or voice service to enjoy the service that I need at a reasonable cost” (Participant Nigeria Focus 3).

4.3.4.3 Service Quality

The theme service quality is about participants experiences which deal with the unreliability, undependability and inaccessibility of network, unsuccessful voice calls and SMS's and data services when they needed those services the most. This made participants to feel exploited because they were not getting the services they had paid for and even when they had registered their complaints the firms' customer care team sometimes did not remedy the complaints and most of the times would provide delayed solutions. The quality of MT services in Nigeria had been adjudged as poor by consumer and NCC (Q1. 2014), thus justifying the fine of over 5billions on the four MT operators' (MTN, Etisalat, Airtel and Globacom) for failure to meet service quality target for the year 2014 and first and second quarter of 2015 (NCC, 2015). MT services in Nigeria are not reliable, dependable and accessible since the liberalisation of the sector in 1999. In fact over the last five years 2010-2015 consumers had expected that services would improve, especially after the first ten years of business operations in Nigeria. The inability of operators to provide dependable, reliable and accessible consumer service has led to the reason why an average Nigerian MT consumer is subscribed to services of at least two operators in search of a reliable and dependable service for which they are yet to find. Most often in Nigeria only about 3 out of 10

consumer calls are successful, the rest 7 calls would be intermittently disrupted “Hello can you hear me? No I cannot hear you please speak louder, I cannot hear you, I think I need to stop the call and call you back later the network is bad” Secondly, you hear in some cases a consumer telling a friend, “I sent you an SMS yesterday morning, but I never received any reply and the friend answers I never saw any SMS”. This implies that the SMS is yet to be delivered after two days as a result of poor service quality. This a typical telecommunications consumer experience in Nigeria. I have further drawn from some participants quote to justify the definition of the theme service quality.

“For me it is just the quality of service, not just being available, but the quality, the reliability like my colleague said, I mean you can never trust the services of this operators especially the once I am subscribed with MTN and Glo, it is very bad” (Participant Nigeria Focus Group 3).

“First of all my own is on the issue of mobile calls; I know how many calls I have made this week and out of ten calls made only two went through smoothly, I mean when I talked with somebody without the call breaking. So out of ten calls (10 call) I got only two successful to me that is poor and the issue of text SMS I can show you some I sent this morning that is undelivered” (Participant Nigeria Focus Group 2).

“For me number one I should be able to make calls without hearing sounds in the background or having to strain my ears just to hear “I cannot hear you I cannot hear you please shout”, I mean I should be able to make calls and send SMSs successfully wherever I am freely with access and unhindered access” (Participant Nigerian Focus 3).

“Well I expect to get good service quality like: service availability, service coverage anywhere and not have to climb a tree to get service network. Like I heard about a boy who had to climb a tree just to enable him contact network

service and he did not know when he fell into some kind of ditch and died”
(Participant Nigeria Focus Group 1).

4.3.4.4 Service Personalisation

This theme deals with service personalisation which describes how Nigerian MT firms provided consumer with general services and not individualised or personalised services. Their experiences indicate that their subscribing MT firms did not address consumer by their personal names, when they were sent SMSs. Instead they addressed consumer by their mobile numbers “Hi dear 0803” regardless of the volume of consumer data they possessed. Like participants also reported that they had not received personalised SMS’s on their birthdays or other memorable moments unlike what was practiced in the Nigerian banking industry. Thus, service personalisation is linked with service courtesy because their current experiences with MT general service practices expressed lack of consumer orientation and respect. E.g. online customer care staffs were not even addressing them by their names because most of the participants reported that most of the times in store customer care staff addressed consumer with disrespect and negligence, except if they perceived such consumer to be well positioned in the society then some level of respect can be accorded. For example, wealthy citizens and those with political power were provided with personalised services like being addressed by their names on SMS’s, birthday greeting and gifts because they wanted to keep those big consumers. However, some participants quote from each group are drawn upon to support the definition of the theme service personalisation.

“Now the operators have our data since 2012, that is over 24 months ago in their system off which by now we should have been receiving personalized services from them like I do from my banks, but as it stands now we have not received personalized services from my subscribers” **(Participant in Nigeria Focus Group 1).**

“The only occasion you will have personalized message/email sent to you is when you register your complain by calling them and saying I am NKEM, I

cannot make calls on my phones, so when you drop the call, an SMS will be sent to you 'Dear Nkem' we do apologize for the issues you have been having and the issue will be resolved in the next 10 minutes that's the only time you can receive a personalized service, I do not know if any other person has the same experience" (Participant in Nigeria Focus Group 3).

"I have never and I can also tell you that most Nigerian consumer have any not received the courtesy of service personalisation from MTN, Globacom I mean these are the companies I use their services, but I regularly received personalised services from my Banks and it goes a long way to describe how this network providers' disrespect us" (Participant in Nigeria Focus Group 1).

4.3.4.5 Service Courtesy

According to the participants experiences which reported that subscribing MT firms were not consumer friendly because online customer care staffs tried to be polite to consumer. This is because they were careful since they did not know who such consumer would be, whilst in store customer care staffs were impolite to consumer which were perceived to be common citizens, but were polite to consumer whom they perceived to be rich and wealthy as not treating such calibre of consumer with respect could be dangerous. However, service courtesy is linked with customer complaints, customer privacy and service personalisation based on consumer experiences. It shows that employees of MT firms were not customer friendly. Perhaps they are not adequately trained on how to manage different types of customers. This is demonstrated in the manner consumers were treated thus leading to increase in unresolved consumer complaints. Status identity had negatively affected employees' courtesy. For instance in-store employees were more open to show courtesy to consumer whom they perceive were rich and had strong political and economic power, as un-courteous behaviour might be detrimental, but this is often the experience

of perceived common consumer with no political and economic power. I have presented a few quotes by participants to further support the theme service courtesy.

“When you talk to them online wow there is this professionalism in terms of communication that is always displayed on their part, but if you meet them in their office, I bet you expect you are dressed very well like a political office holder or oil company worker they will treat you anyhow” (Participant in Nigeria Focus Group 1).

“For me they should be user friendly and we should pray for all this networks providers’ to be user friendly because, if they are user friendly, there is no reason why someone will be using two to three lines, but if they are user friendly I do not see the reason why a consumer will be using two to three lines” (Participant in Nigeria Focus Group 1).

“From my experience when I had a problem with my line and went to my subscribing firms’ office and the staff that attended to me was actually nice. We carried on very well and my experience with Airtel mobile personnel out of three I have encountered only one was very good” (Participant in Nigeria Focus Group 2).

“For example I walked into a Glo mobile office to inquire on how to resolve a problem with my line and I have not even finished my question the customer care girl just snubbed me and walked away, I mean they do not have simple courtesy maybe because I was dressed like a common man” (Participant in Nigeria Focus 3).

4.3.4.6 Complaints Management

According to participants this theme deals with firms’ poor approach to their numerous complaints and that their subscribing firms never treats consumer complaints satisfactorily because sometimes when consumer experienced some service difficulties the firms were not swift in providing immediate solutions. Instead the network crisis could last beyond 48 hours. Also, in most cases the

problems were never resolved until the consumer may have decided to drop the mobile line and opt for another line. Complaints management is linked with customer privacy, service quality and service personalisation. Here are key quotes to show more clarity on this theme.

“The process it takes my subscribers’ to resolve my complaints is slow. Let me take an example: there was a time I keyed into one promo they did that they charged be N10, but even when at the end when I did not want the services again, what they asked me to do, so as to cancel the promo I did but they were continuously charging me, I mean they never resolved the complaint until I broke that SIM card and bought a new one” (Participant in Nigeria Focus Group 1).

“The help desk email they give out at least I have tried it, which is as good as sending the message or complaint into the air because you will not get any response from nobody nothing; so if you find yourself in a fix talking about MTN you do not really get any response from anybody. Thus it is just a matter of wait until the issue solves itself or manages it as you see it” (Participant in Nigeria Focus Group 2).

“Yes in terms of managing my network issues they have not done well at all’ and in terms of their customer relations at time you call them and for so long a time they will put you on call wait and nobody will respond to you at the end” (Participant Nigeria Focus Group 3).

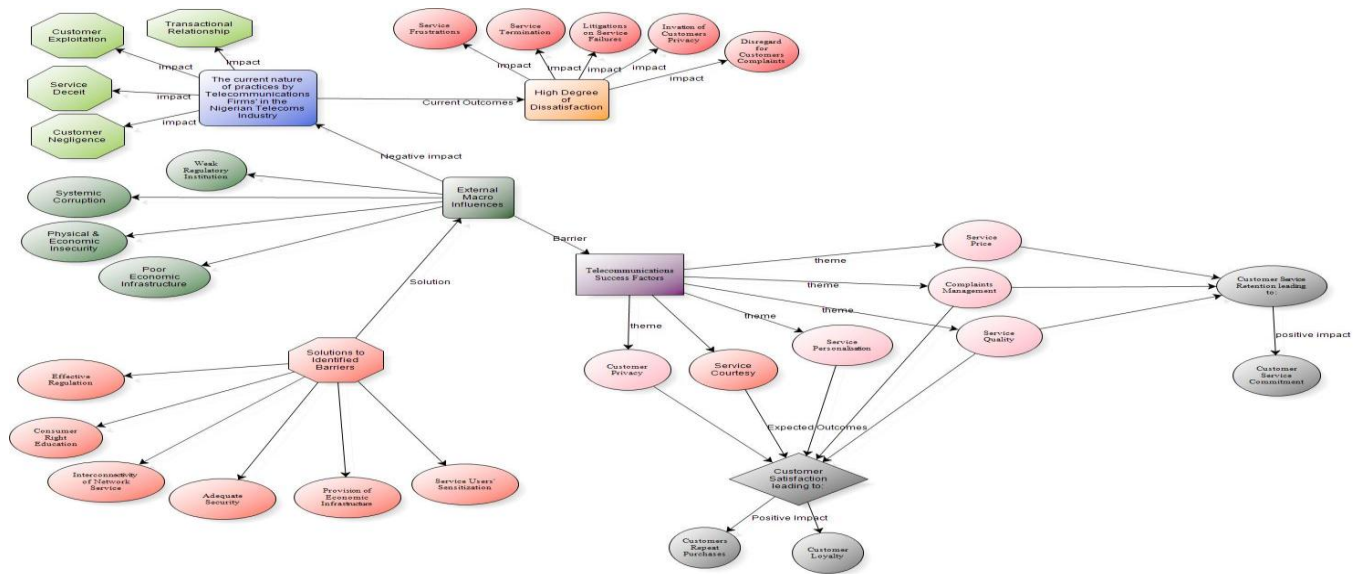


Figure 4.11: Summary of Findings from Nigerian Study
Source: Doctoral Research Study (2015)

4.3.6 Respondents Thematic Validation for the Nigerian Study

Therefore, after conducting the data analysis about the Nigerian study I sent out the study findings by email to all 23 Nigerian participants and the purpose was for the research participants to comment whether the study findings actually represented their experiences and opinions as discussed whilst consuming MT services in Nigeria. Further, out of the 23 messages sent to the Nigerian participants 21 responded on the affirmative after 5 days and stating that those findings were true representation of their experiences and opinions with consuming MT service in Nigeria.

Section 2

4.4 United Kingdom Study

4.4.1 Analysis on United Kingdom's Participants Attribute Data

4.4.1.1 Education

Analysis result indicates that 94% of UK participants were holders of BSc/Master's degree and 6% were holders of doctorate degree and this implies that those recruited and selected for the UK focus groups were qualified using educational criteria. Also it indicates that respondents had good understanding of the questions asked and their opinions, experiences and feelings generated through consuming MT products and services were constructively articulated and presented during the focus groups. Overall, participants had good understanding of what the study objectives were and what the study intends to unravel.

4.4.1.2 Participants Monthly Income

Result from UK study found that 31.82% did not indicate their range of monthly income, 68.18% of participants earn between £1, 100 and £4, 000 per month and implied that respondents had economic buying power for effective demand on MT services. Further by their purchasing economic power, they may regularly be carrying out analysis about the value of services they received to ascertain if it was directly proportional to the value of what they spend on those services. Therefore it was important to consider participants income in this study because operators could be more interested in consumers who make effective demand on their products and services.

4.4.1.3 Monthly Expenditure on MT Services

Results show that UK participants spent about £25 and £100 every month on MT services and this infers that participants were big spenders on MT service. However, the implication of this degree of MT spending is that consumer had high service expectations, which therefore made it imperative to sample this group of participants who consumed mobile telecoms service. Additionally, we argued that MT firms would be more interested in consumer with £25 and £100 monthly spending capacity.

4.4.1.4 Length of MT Consumer Service Relationship

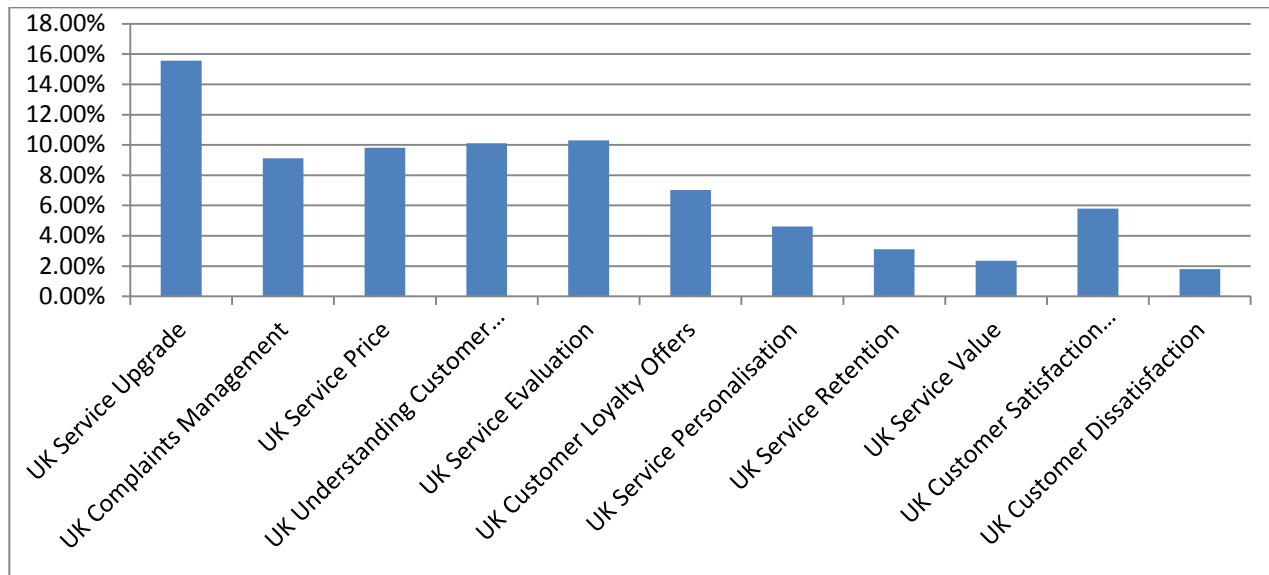
Result on consumer length of service relationship with these firms show that 100% of participants were subscribed with UK MT between 2years and 10years and its implication was that they were not new consumers. Instead they had acquired robust experiences with consuming services of their subscribed firms over the years. Therefore, their shared experiences in this study were a true representation of the practices of their subscribing MT firms.

4.4.1.5 Nationality

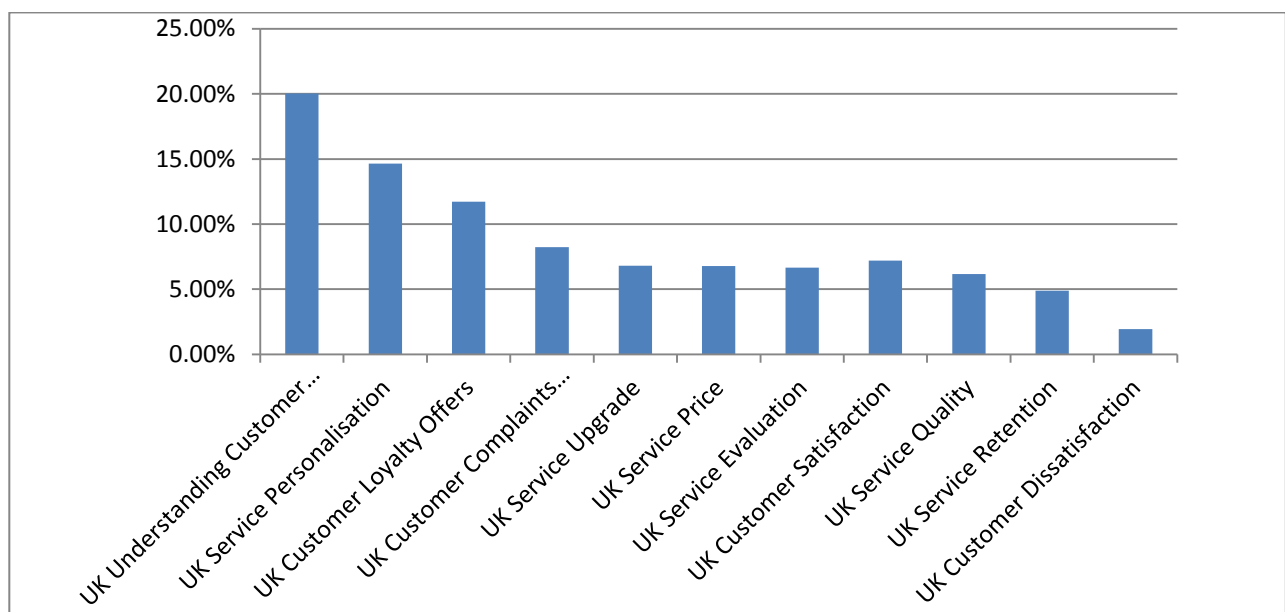
Further, result on interviewee nationality show that the nationalities of members spanned across divers boundaries with Europe 3%, Asia 7%, Africa 3.62% and British covering 86.38%. This indicates that the study participants were properly sampled. This is because the UK has high concentration of people from different countries of the world and implies that the mixed nationalities of consumer from different countries though lived in the UK had dual experiences with consuming MT between their country of origin and country of residence.

4.4.2 United Kingdom's Primary Data Analysis and Presentation

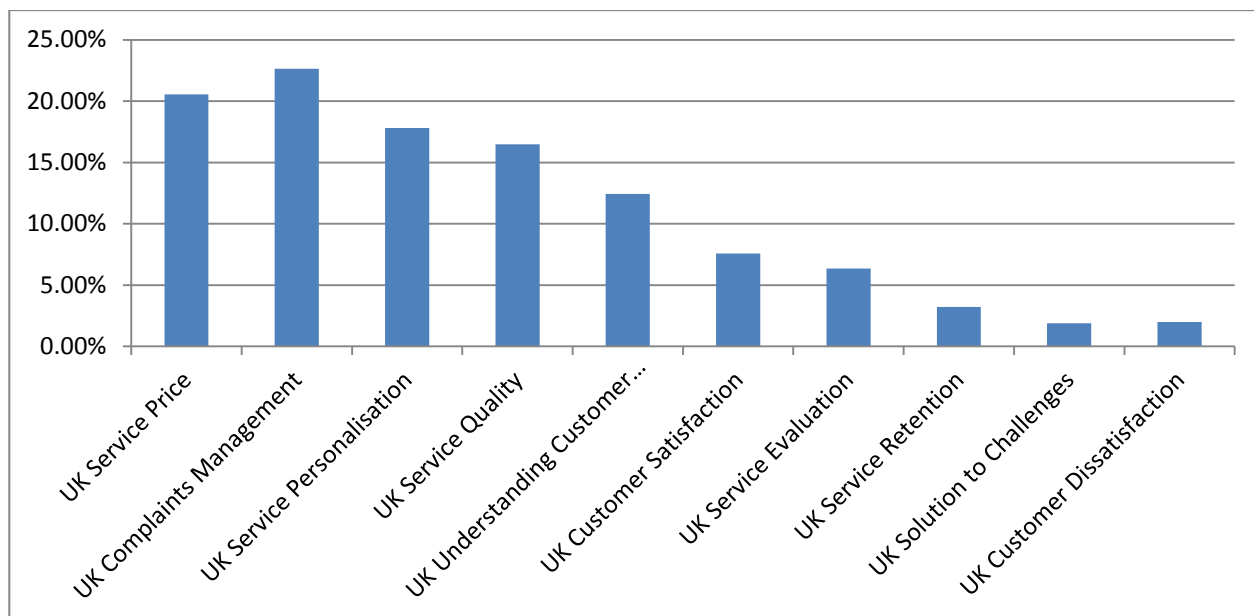
4.4.2.1 Analysis on UK Primary Data



UK Figure 4.12: Nvivo 10 Thematic Coding Analysis about UK Focus Group One
Source: Doctoral Research Study (2015)

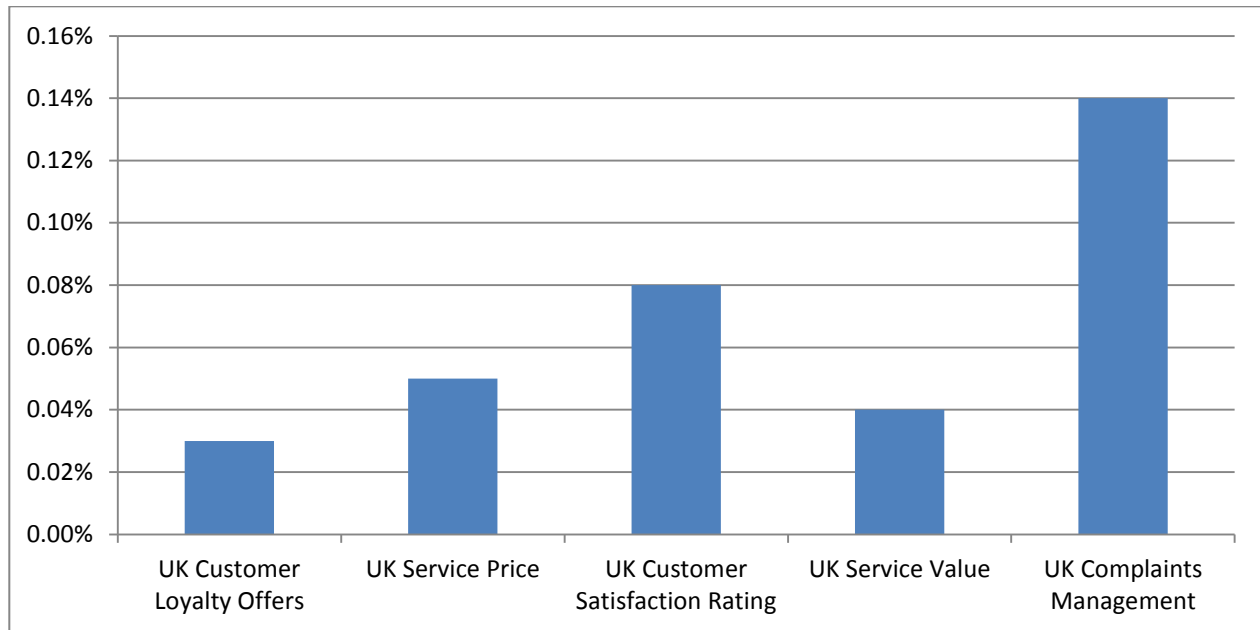


UK Figure 4.13: Nvivo 10 Thematic Coding Analysis about UK Focus Group Two
Source: Doctoral Research Study (2015)

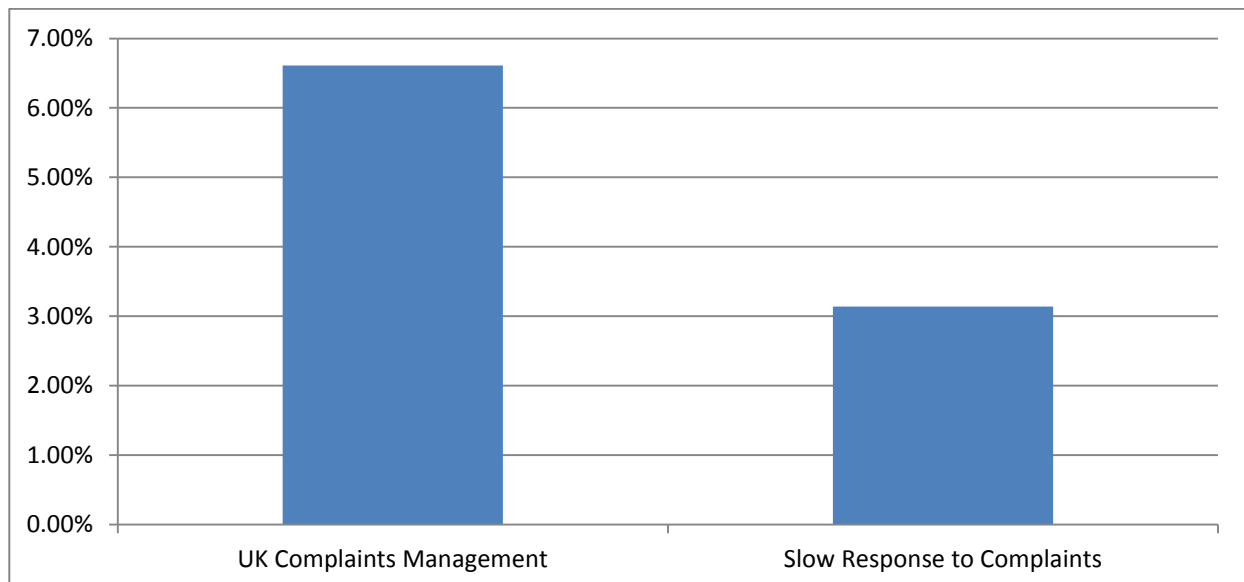


UK Figure 4.14: Nvivo 10 Thematic Coding Analysis about UK Focus Group Three
Source: Doctoral Research Study (2015)

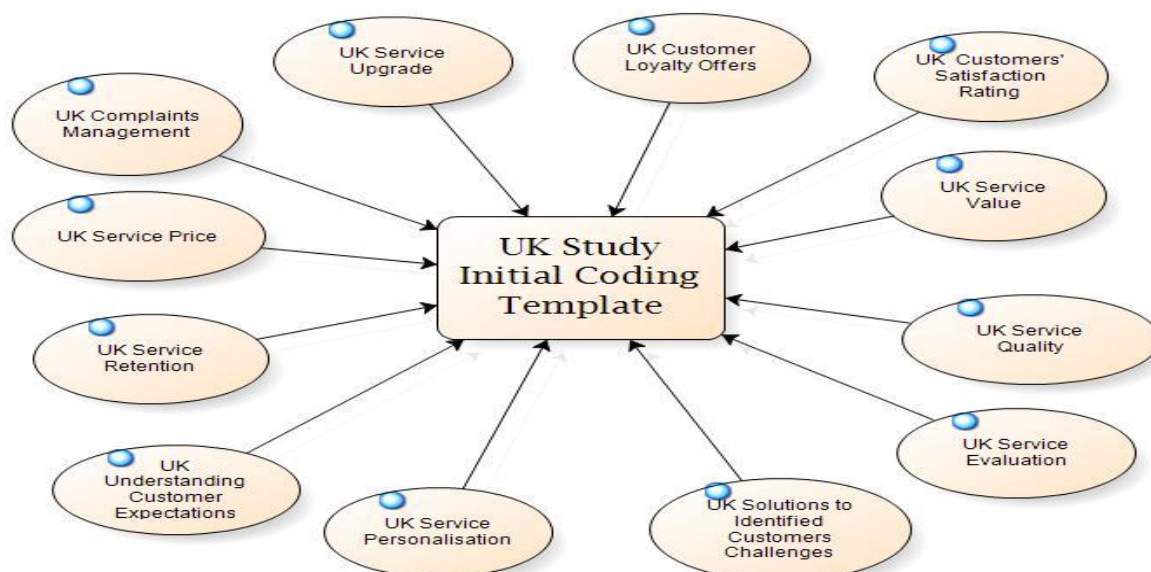
4.4.2.2 Analysis of UK Secondary Data



UK Figure 4.15: Nvivo 10 Thematic Coding Analysis about Secondary Data Source from OFCOM
Source: Doctoral Research Study (2015)



UK Figure 4.16: Nvivo 10 Thematic Coding Analysis about Secondary Data Source from UK OFCOM
Source: Doctoral Research Study (2015)



UK Figure 4.17: Nvivo 10 Initial Thematic Coding Template
Source: Doctoral Research Study (2015)

4.4.3 Review, Evaluation and Merging of Initial Themes

Table 4.4: Thematic Review Process on UK Coded Primary Data

<p>Focus Group One</p> <p>From the coded data on UK focus group one the following themes were weighted high as analysed by Nvivo and were accepted.</p> <ul style="list-style-type: none"> (1) Service Upgrade (2) Service Price (3) Service Personalisation (4) Service Evaluation (5) Complaints Management 	<p>Focus Group Two</p> <p>From the coded data on UK focus group two the following themes were weighted high as analysed by Nvivo and were accepted.</p> <ul style="list-style-type: none"> (1) Service Quality (2) Service Upgrade (3) Service Price (4) Service Personalisation (5) Service Evaluation (6) Complaints Management
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<p>(6) Understanding customer expectations</p>	<p>(7) Understanding customer expectations</p>
<p>Focus Group Three</p> <p>From the coded data on UK focus group three the following themes were weighted high as analysed by Nvivo and were accepted.</p> <p>(1) Service Quality (2) Service Price (3) Service Personalisation (4) Service Evaluation (5) Complaints Management (6) Understanding customer expectations</p>	

Source: Doctoral Research Study (2015)

Table 4.5: Thematic Review on UK Coded Secondary Data

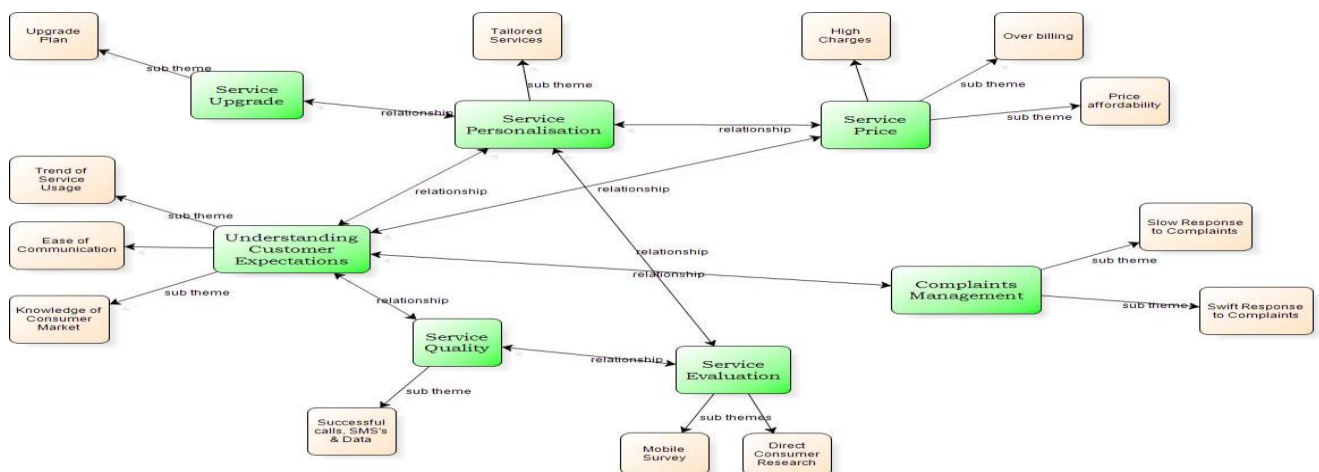
<p>Draw upon the strength of coded secondary data from the UK study as represented on figures 4.15 and 4.16 therefore the accepted are:</p> <p>(1) Complaints Management</p> <p>(2) Service Price</p>

Source: Doctoral Research Study (2015)

Table 4.6: Summary of Decision on Accepted Themes from UK Study

<p>(1) Service Quality (2) Service Upgrade (3) Service Price (4) Service Personalisation</p> <p>(5) Service Evaluation (6) Complaints Management (7) Understanding customer expectations</p>
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Source: Doctoral Research Study (2015)



UK Figure 4.18: Thematic Map of Final Seven Themes and Relationship between Themes

Source: Doctoral Research Study (2015)

4.5 Thematic Definition

4.5.1 Service Upgrade

According to participants this theme is about MT firms Service Upgrade and they reported that Service Upgrade influenced their purchase and consumption experiences. Further that good service upgrade plan would boost confidence in the firms' offerings. However, it describes consumer expectations with firms' ability to upgrade their mobile phone services that is better compared with their current contract deals. For example, when firms upgrade consumers from iPhone 4 which operated on 3G networks to iPhone 6s on 4G, they do so in order to enhance consumer satisfaction. This theme is linked with Service Personalisation because consumers expect that their next contract upgrade plan should be tailored towards their pattern of consumption as against the traditional contract plans, which is a function of service personalisation.

“In my opinion a good upgrade plan because I have heard from a few family members and also close friends as well that they have had to switch networks because they have not provided them with upgrade they want or with the price or with the phone, so if they can win back their old customers win back the public and keep their current customers as well with good upgrade plan”
(Participant in UK Focus group 2).

“I think probably things like service upgrade will make me better you know and that will make me better to stay with the network and as well go for the high packages that they are offering”
(Participant in UK Focus group 3).

“My concern is in the area of the upgrade. From my experience the longer you stay with ‘3’ the less good deal you have. Now what I mean is that at the end of the day when this smart phones came out I have been with ‘3’ like nine years

or there about. They always come out with something less and say oh we've got a very good and fantastic phone for you, but when you put that phone on the internet to find out its make, you will discover that it is not even a good phone like they are projecting it to be so, they are trying to sell something of a less value to me and they are saying because you have been with us for this long and make me feel good about myself and at the end of the day what product you are giving me is not what it" **(Participant in UK Focus group 1).**

4.5.2 Understanding Customer Expectations

From participants opinions the theme understanding customer expectations influenced their experiences and is about the need for firms to understand consumer expectations and providing services that meet those expectations. This theme is linked with service personalisation because when firms understand what their consumer should expect through the process of monitoring consumer trends of service consumption. They would be better informed to provide tailored services that meet consumer specific needs and it is also linked with service quality, service price, complaints management and service evaluation. This is because consumers expect to enjoy high service quality, affordable price, swift response to complaints and regular service evaluation from their subscribing firms.

"I think it is important they understand that every consumer expects good upgrade to be able to meet their expectations because we have been with say a given provider for perhaps two years or more, I mean the contract stuff" **(Participant in UK Focus group 2).**

"I think it is basically for the providers to understand the market and the people. Presently people are out there struggling and they want to have a better deal, rather than paying more, so it is just basically to understand the trend the market and the people" **(Participant in UK Focus group 3).**

“Like for Lyca mobile. If you subscribe to the monthly plan of say £10 a month which is very cost effective and I can say it is cheap because you can call more than 500 minutes, but when you decide to top up directly like £10 in a day or four days it is finished and this shows that my subscriber understand our expectation because we can make more calls with just £10” (Participant in UK Focus group 1).

4.5.3 Service Quality

Drawing from the participants reports the theme service quality is about the keen aspect of being a telecommunications service consumer, which had strong capacity to boost consumer satisfaction and it is linked with service evaluation and understanding customer expectations. This is because carrying out regular service evaluation assists firms to understand how their consumer felt about their services and how they could improve upon their service quality.

“My expectations are that I be able to make calls when I need to make calls and successful delivery of text messages, although it is only in few cases that I had experienced unsuccessful call and text and I expect never to have that experience because my job posting is heavily tied to availability of my mobile phone” (Participant in UK Focus group 2).

“Want to mainly to download my emails and make calls particularly when I am abroad and you know like I mentioned before I have had two instances where I roamed my line, but I could not successfully receive calls and SMSs and that was really frustrating” (Participant in UK Focus group 3).

4.5.4 Service Evaluation

According to the participants service evaluation influenced their perception about their subscribing firms' services. It is about the firms' ability to regular carry out consumer research through direct and online and telephone surveys to unravel consumer experiences with the aim of transforming their experiences positively. This theme is linked with service quality and complaints

management because through the service evaluation process consumers are able to register some negative experiences regarding how their queries were managed and aspects where the firms should improve upon.

“You know they only send me questionnaire when they do well, I mean that is when they will send the customers satisfaction survey, but when they feel they have not answered your questions or resolved your complaints they don’t send it” (Participant in UK Focus group 1).

“Yes they do from time to time, I mean my EE for an instance they do, but I have never had the time to fill it out the questionnaire but they do” (Participant in UK Focus group 2).

“I am with Virgin media mobile and what Virgin Media does basically is like an automatic survey after the conversation and it takes about a couple of minutes to response. It is like an automatic recorder and it sends to the customer message, like rate your experience on a scale of one to three” (Participant in UK Focus group 3).

4.5.5 Complaints Management

This theme emphasized how MT firms’ complaint management processes influenced consumer experiences in believing that their subscribing firms were serious about optimizing service value and expectations through the act of swift complaint handling process. This theme is linked with understanding customer expectations.

“T-Mobile and Lyca Mobile that I use if I have any challenge or if I have any question to ask them I will just call them to complain or ask and they will attend to me promptly” (Participant in UK Focus group 1).

“For me I think my own complaints has been resolved in a timely manner, I mean my service issues, complaints and concerns I have had” (Participant in UK Focus group 2).

“From my experience with Virgin mobile and O2, if I am honest they have resolved any of my complaints or problems efficiently in a reasonable time scale and I don’t have any problem with that” (Participant in UK Focus group 3).

4.5.6 Service Price

According to participants service price influenced their perception, satisfaction and dissatisfaction experiences with consuming MT service. Service price is the monetary value that MT firms placed on their products and services. However, the theme is linked with understanding customer expectations and service personalisation.

“So for now I am still on the same contract and I don’t see myself changing the contract because first it’s cheap as I am only paying £8.99 a month. Yes I am happy with service EE provides me” (Participant in UK Focus group 1).

“Like for Lyca mobile which I use, if you subscribe to the monthly plan of say £10 a month, which is very cost effective I mean, I can say it is cheap because you can call more than 500 minutes, but when you decide to top up directly like £5 in a day and in three to four days it is gone, but with £10 I can make more than 500 minutes calls” (Participant in UK Focus group 2).

“I used Talk-Talk and I had to move to Virgin media in the first place because they were on cost really from what I have been on before they were considerably cheaper and that was my initial hock” (Participant in UK Focus group 3).

4.5.7 Service Personalisation

According to participants service personalisation positively boosted their sense of service consumption because it showed that firms actually had an eye on them through the process of monitoring, evaluating and analysing consumer MT purchasing and consumption trends. This theme is linked with service upgrade, price, understanding customer expectations and service evaluation. The UK Nvivo 10 coding report on themes below provides in-depth definitions on each of the themes.

“Yes with THREE, my experience is when they’ve got a new deal they actually do call me to inform me. Look we have got this offer will you be interested in it or do you have family members who could and this is because you have been with us. Yes, they do actually get in touch if they have a new deal coming into the market they do call from my experience” (Participant in UK Focus group 1).

“I am with EE like I mentioned and they send me personalized services, I mean parcel, but more often I think by email compare to text SMS’s, especially when they have offers” (Participant in UK Focus group 3).

“In the Netherlands two to three days to my birthday my subscriber will send me a balloon at home, saying ‘happy birthday’. They do that in the Netherlands to everybody and on Christmas time they will send customers a Christmas card personalized with my name. They do that in Holland. But in the UK where I use Lyca Mobile they don’t render such services because I rarely receive emails from them with my name, no letters from them, except some calls if you want to roll over your subscription” (Participant in UK Focus group 2).

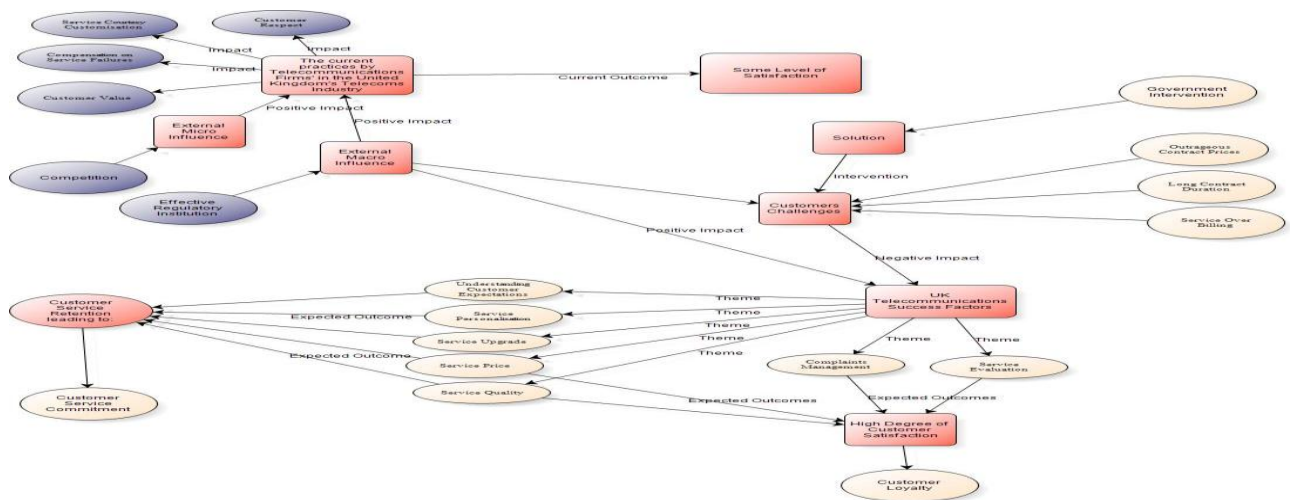


Figure 4.19: Summary of Findings from UK Study
Source: Doctoral Research Study (2015)

4.6 Respondents Thematic Validation for the UK Study

After carrying out data analysis about the UK study. The researcher forwarded by email the study findings to the 22 UK study participants, for their validation or comments. Thereafter, only 15 participants responded and their responses positively affirmed that those findings were true representation of their experiences and opinions regarding the consumption of MT services in UK.

4.7 Comparing Participants Attribute Data in Nigerian and UK

4.7.1 Comparing Age Attributes

From the Nigerian study 78% of the participants were between the ages of 31years and 40years, 8.70% were between the ages of 18years and 30years. Also, 8.70% were between 41years and 50years and those between 51years and above represented 4.35%. Whereas from the UK study 50% of the participants were between the ages of 31years and 40years, 31.82% were between 41years and 50years, 9.09% were between the ages of 18years and 30years and whose ages were

above 50years represented 9%. This indicates that most Nigerian samples were between the ages of 31years and 40years with percentage coverage of 78%, whilst in the UK participants were between 31years and 50years with total percentage coverage of 81.82%. This result shows that Nigerian participants who were active mobile telecommunication service users were within the ages of 31years and 40years, while UK participants were between the ages of 31years and 50years. Therefore I summarised that UK consumer had 10years age advantage against the Nigerian counterparts in actively consuming MT services. This gap in age could be a function of the life expectancy in Nigeria, which was put at 40years United Nations (2011) and the UK at 81years (Global Finance, 2015). This means that the useful life span of an average Nigerian would likely terminate at 40, whilst in the UK the life expectancy was at 81years which may be due to good health, economic and other social support infrastructure provided by the UK government see table 1.3 and 1.4.

4.7.2 Comparing Sex Attributes

From Nigerian study 60.87% of participants were males and (39.13%) were females, whilst from the UK study 68.2% of participants were males and females represented 31.82%. This implies that the Nigerian study had more males than females and from the UK study there were more males than females and an indication that the researcher's recruitment and sampling process was unbiased, thus both sampling groups had fair representation in terms of gender. This result also indicates that from both countries the male genders were more willing to share their MT service experiences in a group than their opposite sex. However, from the Nigerian cultural perspective we had expected to have more participants from the male circle than the female due to the fact that Nigerian culture allowed more of the males to interact externally than the female gender. On the contrary from the UK study the researcher had expected to have more female participants than the males due to the assumption that the female gender were more empowered by the UK culture than its male counterpart. However, against the researcher's expectations the UK study had more male

participants than female. I summarised that male MT consumer had more willingness to support qualitative focus group than females.

4.7.3 Comparing Education Attributes

Result from the Nigerian study on educational qualifications showed that 82.61% of the participants had BSc or Master's degree, 17.39% had OND or HND, whilst from the UK study 86.36% of participants were holders of BSc or Master's degree and those with doctorate degrees represented 13.64%. This result indicate that Nigerian samples were educated with a minimum qualification of BSc which meant that participants understood the purpose of the focus groups and had richly expressed their MT services experiences and opinions. Also, participants from the UK study were mostly qualified for the focus groups and possessed a minimum of BSc or Master's degree qualification. This is an indication that participants from both countries had good understanding of the purpose of the study and released quality information drawing on their service experiences and opinions as touching the questions. Further, the UK focus groups had 13.64% of highly qualified participants with a Doctorate degree (PhDs) as against the Nigerian groups which had none with such qualification. The reason for the qualification advantage over Nigerian participants was based on the fact that the UK is a highly literate society and Nigeria is not. Overall, the base line is that participants from both sampling groups (Nigeria and UK) were educated and met the educational selection criteria.

4.7.4 Comparing Income Attributes

78.26% of Nigerian participants earn between N51, 000 Naira and above representing and 17.39% earn between N18, 000 Naira to N50, 000 Naira, while 4.35% did not indicate their income bracket. Whereas from the UK study result indicated that most participants earned between £1, 100 and £4,000 which represents 50%, those who earn between £400 and £1, 000 represented

18.18%, while those who were indifferent about their income were 31.82%. Findings thus infer that participants from both sampling groups had economic buying power. This implies that UK participants had more economic and buying power than Nigerian participants because from the Nigerian economic context a monthly income of N50, 000 Naira was still below the required fund monthly survival. However, World Bank (2012) reported that an average Nigerian lives below \$1 per day and this has occasioned the high rise in poverty within the country, whereas in the UK a starting monthly income of £1, 100 was supported by other government social and economic benefits that can helps workers to live above poverty. Further 4.35% of Nigerian participants objected but 95.65% who declared their income affirmed the assumption in the Nigerian participants were mostly willing to tell friends and families what they earned, whilst 31.82% of UK participants objected to declare their monthly income and this may be connected with the conservative and privacy culture which participants in the UK practice.

4.7.5 Comparison on Participants MT Expenditure

Results from Nigerian participants monthly telecoms expenditure showed that 34.78% spent between N550 Naira and N4, 000 Naira, 30.43% spent about N4, 500 Naira and N10, 000 Naira and 34.78% spent between N10, 000 Naira and above on MT service every month, whilst from the UK study result showed that 15.5% of the participants spent less than £20, 32.5% spent between £25 and £50 and 52% spent about £55 and £100 respectively each month on MT services. Summarily, average Nigerian participants spent between N550 Naira and above each month, while average UK participants spent about £25 and £100 per month on MT services respectively. Further analysis found relative equality in the capacity of spending across the countries. This indicates that participants from both study streams were average spenders on MT service and would have high service expectations which qualified them to be target audience for this study and were assumed to be valued by the MT operators.

4.7.6 Comparing Consumer Length of Service Relationships

Nigeria attribute result show that 10% of the participants had between 2years and 5years telecoms services relationship, 25% had between 11years and 14years service relationship. Also, 65% had 6years to 10years telecoms service relationship whilst from the UK study attribute result showed that 100% of the study participants had between 2years to 10years MT service relationship. What had accounted for these distinct variations in years of service relationship between Nigerian samples would be connected with the rate of service frustrations experienced by Nigerian participants which had influenced consumer continued switching behaviour in search for steady quality service. Another justification was the fact that Nigerian MT market was still a growing one that came into international limelight in the year 2001. On the contrary 100% of UK participants had been subscribed to their various telecommunications suppliers between 2years and 10years and this could be due to the fact that the rate of consumer service dissonance in the UK was not ailing when compared with Nigeria. Additionally, the UK MT regulatory body has developed a strong legal and credit framework which helped operators to offer certain contractual services to consumer and this had made it difficult for UK participants to switch at will until the expiration of the contract agreement. Summarily, this shows that participants from both sampling groups were not new consumer, but have acquired requisite experiences with consuming service offering of their respective subscribing firms over the years.

4.8 Chapter Summary

This Chapter analysed the research data collected I collected from Nigerian and UK studies. Furthermore, I presented key emerging themes from Nigerian study and they include: service price, consumer privacy, complaints management, service courtesy, service quality and service personalisation. I defined the themes using interview quotes so as to justify their emergence. Furthermore, it showed key accepted themes from United Kingdom's study and they include:

service quality, upgrade, price, personalisation, evaluation, complaints management and understanding customer expectations. I defined the themes in line with the interview quotes so as to justify the emergence of the themes. Additionally, I summarized salient findings after the analysis using diagrams and thematic maps that show the links between central and sub themes as well as between themes so as to demonstrate how the operation of one theme creates activity for another theme. Consequently, I compared attribute data of Nigeria and United Kingdom's studies participants respectively. This is because the attributes data establishes the fact that participants in the comparative studies had similar or varied attributes upon which to compare. For example, comparing the age attribute of Nigeria and UK participants is important because it helps the researcher to understand how consumer of different age groups shared their common telecommunications consumption experiences. Additionally, a comparison of participants gender in both countries is important because it helps to understand how groups mixed with different genders faired and discussed their experiences, also because Nigeria and UK had different cultural orientation for gender issues. For example in the UK female gender are empowered equally with their male folk, thus empowering females to interact freely and publicly whereas in Nigeria women are considered as subject to men specifically for domestics and thus making it difficult for female consumer to feel free to discuss with male folks in a single group.

Chapter Five

Key Findings, Interpretations and Comparison of Findings

5.0 Introduction

This chapter is divided into three sections. Section one is about the presentation of key findings and interpretations from the Nigeria study. Furthermore, it listed 8 findings from the Nigerian study with interpretations whilst using key participants quote to elaborate on results. This further show how each finding supports or contradicts wider literature and identifies the way they relate to the study's chosen theories. Similarly, section two is about the presentation of 7 key findings from the United Kingdom's study and their interpretations and key participants quote were incorporated to elaborate on these findings. Also, it articulated how each of this finding supports and or contradicts the wider literature and theories which the study has chosen. Consequently, section three is about a critical comparison of findings from Nigeria and UK studies especially using key research objectives as basis for comparison as well as justifications. Thereafter, it presents a summary of the whole chapter by stating the salient points.

5.1: Key Findings from the Nigerian Study

5.1.1 Finding 1: relevant to the nature of CRM practices by MT firms in Nigeria

Finding one is about the research objective one which is positioned to examine the nature of CRM practices of MT firms in Nigeria. Finding shows that the current practices of MT firms in Nigeria are consumer exploitation, deceitful services, consumer negligence and transactional relationship with consumer rather than transformational consumer-business relationship (Olatokun and Ojo, 2014). Specifically, the finding on consumer exploitation shows that MT service providers were ripping off consumer for services which they never rendered. For example, it is unprofessional and exploitative for firms to charge consumer for services they did not render. This practice has become a norm for Nigeria MT firms because it has been in practice since the liberation of the

sector in year 2000 till 2016. However, to demonstrate more clarity on the practice of consumer exploitation, I refer to one participants quote from each of the three focus groups interview transcripts.

“Sometimes they deduct money from my call account unnecessarily even when I never made any call nor send text messages” (Participant in Nigeria Focus Group 1).

“There are instances I tried calling someone in USA two days ago, but Etisalat network never allowed my call to go successfully, yet I was charged for the service I did not consume, I mean they are just exploiting us dry” (Participant in Nigeria Focus Group 1).

“But I still have my challenges with MTN. I have this regular caller tuner where MTN will charge me two to three times before the month runs out and I receive some unnecessary messages asking me to subscribe for this or that. In most cases I do not subscribe but at the end of the month I am charged for using those services and I will be like why? How? I did not subscribe to it so how come” (Participant in Nigeria Focus Group 2).

“Most often when network on my phone just disappears and the whole call process stops and I need to redial the number again, but I still observe that my network provider will charge me for the network fault” (Participant in Nigeria Focus Group 3).

In specific terms practices of service deceit by MT firms imply that some services and promotional promises which these operators present to their consumers were not adequately delivered in accordance to the advertising promises. For example, advertising to consumer that you have been selected and offered to make 30 minutes free calls on a particular weekend and consumer would happily proceed with making free calls, but only to realise at the end of that promotional weekend that the operators had actually billed their call accounts. This is an ill

business practice because it contradicts the positive CRM orientation. A few quotes have been incorporated to strengthen the interpretation of the nature of practice by MT operators.

“Do you know that in the past MTN has done a promo that looks like they are free, but in a few days after I had to pay for it” (Participant in Nigeria Focus Group 1).

“Yes if they give you say free 10 SMS now in the very long run you must pay for it. That is why I said earlier that they are highly profit sensitive and consumer insensitive” (Participant in Nigeria Focus Group 1).

“Like the free mid night calls they give us customers, I see it as health hazard, I mean a serious health hazard. How can you tell me that you do not want to charge me for making calls but you expect me to use that money to give to the doctor? They are not charging me but they encourage me to fall ill and use that money I was supposed to spend on network service for hospital bills” (Participant in Nigeria Focus Group 2).

“I use MTN, one of the challenges we have with MTN is that when they introduce a promo say buy One thousand Naira (N1, 000) worth of recharge and receive (N1, 000) call bonus but remember that my normal (N1,000) recharge card could have ordinarily served me for two to three days, but after subscribing to their promotional call bonus of N1, 000 all my airtime will just get exhausted within two to three hours, I mean the whole money is gone, they will make sure they take their bonus including my airtime all within one day” (Participant in Nigeria Focus Group 3).

Overall, these finding show theoretical contributions into Institutional Theory (Scott, 1987 and DiMaggio and Powell, 1991b) and CRMBT (Labus and Stone, 2010). This is because Institutional Theory examines how internal and external forces within the business environment influence firms business decisions and is therefore validated based on this finding because these practices by MT institutions in Nigeria are internally driven.

5.1.2 Finding 2: relevant to the consumer satisfaction and dissatisfaction issues with services of MT firms in Nigeria

Finding 2 treats research objective two which is positioned to find out if consumer in Nigeria are satisfied or dissatisfied with services of MT firms. Finding showed that Nigerian participants' satisfaction with MT services is 23%, whilst participants' dissatisfaction with MT services is 77%. According to participants dissatisfaction rating was due to firms poor service quality arising from insensitivity to service prices, invasion of consumer privacy, poor consumer complaints management system, weak consumer service courteousness, non-provision of personalised services unlike the banking sector. However, six themes showed positive influence on consumer experiences, feelings and attitude with consuming MT and they are: (1) service quality (2) consumer privacy (3) courtesy (4) price (5) personalisation (6) complaints management. This finding on Nigeria participants' satisfaction rating indicates that most of them were dissatisfied with the services of their subscriber and only a few were satisfied. The dissatisfaction rating with MT services were owing to the unfriendly practices by operators which include unfriendly service price regimes, operators' insensitivity to consumer expectation with respect to their privacy, huge complaints, poor quality products and services and non-offering of courteous personalised services. Specifically, service quality, service personalisation, consumer privacy, service courtesy, service price and complaints management were reported as factors that would bring about increase in consumer satisfaction with consuming MT services in Nigeria and service quality was rated first amongst other themes. This finding supports previous studies (Ilgen, 1971; Westbrook, 1980; Parasuraman, Zeithaml and Berry, 1985; Partivayar and Sheth, 2001; Verhoef, 2003; Kotler and Armstrong, 2011; Haridasan and Venkatesh, 2011; Wang and Chou, 2013; To, Tam and Cheung, 2013; Wali and Wright, 2016). Also, that service personalisation, service courtesy and complaints management positively influenced consumer satisfaction and corroborates with past studies (i.e. Godin, 1999; Peppers et al., 1999; Hanson, 2000; Kramer, 2001; Allen et al., 2001; Wind and

Rangaswamy, 2001; Winsor et al. 2002; Coner, 2003; Murthi and Sarkar, 2003; Roberts, 2003; Fiore et al., 2004; Pitta et al., 2004; Polito and Watson, 2004; Prahalad and Ramaswamy, 2004; Huang, 2015). Here are some incorporated quotes to strengthen consumer satisfaction and dissatisfaction finding:

“For MTN, Etisalat, Airtel which I use, I am so unsatisfied because of their high cost, specifically MTN browsing on the internet oh my God so disappointing and unsatisfactory and the fact that they don’t respect my privacy as well provide me with successful calls and SMS” (Participant Nigeria Focus group 1).

“I am not satisfied in terms of MTN and Glo mobile services in the areas of call rate, unsolicited SMSs; I am not satisfied in terms of drop calls, delay in delivery of my SMSs, slowness in the process of handling my complaints and I think in this three aspect I am not satisfied with” (Participant in Nigeria Focus group 3).

“I am sorry to say that MTN is my worst network when it comes to voice calls, they serve you the next minute they are gone just like what everybody is saying here, and they have not met my expectation in that regard and for call rate wow it is really high and the they are in the habit of wanting to force someone to buy a service through unsolicited SMSs yet they are not responsible enough to address us courteously” (Participant in Nigeria Focus group 2).

However, for a few participants who said they were somewhat satisfied in some areas here are some quotes to support their position.

“For me I won’t say No satisfaction because at times they meet my needs, by that I mean sometimes my calls go through successfully, but not regular” (Participant in Nigeria Focus group 1).

“I am satisfied with Etisalat browsing on the internet, while on MTN I am also satisfied with their BBM services” (Participant in Nigeria Focus group 1).

“For me the Etisalat services I use have been able to meet my expectations on data package only though expensive” (Participant in Nigeria Focus group 2).

Overall, this finding shows theoretical contribution into the Consumer Utility Theory (Fishburn, 1968 and Zinkhan, 1992) because it validates the facts that consumers were in consistently search of ways and means of optimising their satisfaction experience based on varieties of factors such as these six themes therein.

5.1.3 Finding 3: relevant to identifying factors that enhances consumer satisfaction with MT firms’ service in Nigeria

Finding 3 deal with research objective three which aim to identify factors that enhance satisfaction of MT service consumer in Nigeria. The study found that: (a) service quality (b) consumer privacy (c) service courtesy (d) complaints management and (e) service personalisation all has positive influence on consumer experience which consumer reported would lead to positive repeat purchases and loyalty behaviours. This finding corroborate previous studies (Oliver, 1977, 1980; Evans and Laskin, 1994; Chow and Holden, 1997; Bendapudi and Leone, 2002; Herzberg, 2003; Lawson-Body and Limayem, 2004; Sin et al., 2005; Talet et al. 2011; Wahab et al. 2012; Olatokun and Ojo, 2014). This shows that service quality had greater influence on consumer satisfaction followed by consumer privacy, service courtesy, complaints management and service personalisation which further leads to positive repurchases and service loyalty. Additionally, it means that if firms’ services were bundled with higher quality in terms of delivering successful calls and SMSs, consumer would have been fairly satisfied and loyal to their offerings instead of switching, whilst hoping for receive adequate and improved services regarding other themes as reported. This does not indicate that consumer privacy, service courtesy, complaints management and service personalisation are less important in improving consumer satisfaction and loyalty

experience. However, the consumers perceived the following themes service personalisation, service courtesy, customer privacy and complaints management as important with service quality because quality is key for successful communications with friends, families, business partners and associates without network breakage. Participants' quotes which support this explanation follow next.

"If MTN and Glo are able to give me quality services, better than what other firms are offering why will I not be satisfied loyal to them and why will I even have more than one line if things were working well, I mean who does not like good thing, in addition stuff this their crazy unsolicited SMS to my phone"
(Participant in Nigeria Focus group 1).

"They are too fast in deducting money from my account but too slow in resolving my service problem, I mean if my first subscriber was doing well why did I buy 3 lines, am I not the one spending the money and don't I want to spend less by been loyal to one if the services MTN offers me was satisfactory? I mean we are frustrated and do not have any better choice out their"
(Participant in Nigeria Focus group 3).

"For me they should provide me with high service quality to be able to make successful calls and be user friendly because if these operators' are user friendly and keep to their promises on quality after we have purchased the services there is no reason why someone will be using two to three lines as you can see"
(Participant in Nigeria Focus group 2).

However, this finding shows significant theoretical contribution into Consumer Utility Theory Fishburn (1968) and Zinkhan (1992) and makes practical contributions which would assist firms in serving their customer more satisfactorily.

5.1.4 Finding 4: relevant to identifying factors which leads to consumer dissatisfaction and service termination with MT services in Nigeria

Finding 4 provides answer to objectives four and five which is aimed at understanding the factors that leads to consumer dissatisfaction and service termination in the Nigerian MT sector. The study found that poor CRM practices by MT firms have resulted into consumer dissatisfaction because participants were not getting the best of successful service network when needed. Furthermore, service frustration, invasion of consumer privacy by sending of unsolicited SMS's, service deceit and disregard for consumer complaints are reasons why consumer terminated MT services (Olatokun and Ojo, 2014). However, this finding corroborate previous researches that failure of trust led to consumer switching Narver, Slater and MacLachlan (2004), Olatokun and Ojo (2014), Hsiao, Shen and Chao (2015) and that firms which do not understand their consumer actual expectations as to positively improve their service experiences were likely to lose them to competitors (To, Tam and Cheung, 2013). This suggest that Nigerian MT operators were poorly managing relationship with participants as they services they offered were poor compared with what participants actually expected of operators, i.e. in respecting their subscribers' privacy by not intruding into their personal quite or working time. However, the reverse appears to be the case with the relationship between Nigerian operators and participants because operators were rapidly invading consumers' privacy at bed times, work hours and other solemn moments through unpleasant and non-value unsolicited messages. Additionally, operators were in the practice of offering promotions which they do not implement according to the laid down promises after they had earned consumer trust. For example, MTN's offer, to recharge one thousand naira (1,000) airtime at weekends so the consumer would receive 100% bonus on recharge, would make this an attractive offer and often times the promised 100% bonus did not materialise. This suggests a deceitful service promise by firms and has depleted consumer confidence and trust with their subscribers. Here are a few quotes to corroborate the discussion.

“It will be very funny to tell you here that MTN sometimes, especially Glo Mobile give my number out to whoever, just to keep sending me messages that there is chair sample here, there is one bottle of drink there, I mean, I don’t know if it is now an avenue to sell because after they got our data, they now begin to use it to send us junk messages especially when I don’t need it” (Participant in Nigeria Focus group 3).

“My worry all the time is why will MTN and Etisalat mobile be disturbing my life with unnecessary SMS’s morning, afternoon and night, always disturbing my sleep all the time. This is funny to say, but in will say it even when I am having pleasure with my husband, I mean we are tied of their disrespectful services” (Participant in Nigeria Focus group 2).

“Why send me SMS’s about daily tips on health please subscribe, did I tell MTN I do not know where to go and read up about health? Why send me issues about bible quotations. Don’t I have a bible? I have to subscribe N50 for bible quotation is that what I am looking for? I say so because they send me these tips on bible quotation, I do not want to subscribe, but they will continue to hammer me with the messages which is more like I must subscribe to this thing and I am not responding but they keep sending it on a daily basis and this is frustrating” (Participant in Nigeria Focus group 1).

Overall, this finding makes theoretical contributions into Consumer Utility Theory (Fishburn, 1968), Institutional Theory (Scott, 1987) and CRMBT (Labus and Stone, 2010). Also, this finding provides opportunity for practical contributions as it would expose operators to consumer dislikes. These contributions are strong because finding demonstrates that the negative consumer experience is as a result of weak CRM practices firms.

5.1.5 Finding 5: relevant to identifying factors that influences consumer service retention in Nigeria MT sector

Finding 5 is relevant to objective six which is to identify factors which are capable of influencing consumer retention decisions in the Nigerian MT sector. The study found that: (a) complaints management (b) service price (c) service quality has positive influence on service retention and commitment behaviour and are in line with previous studies (Oliver, 1980; Estelami and Bergstein, 2006; He, Chan and Tse, 2008; Zielke, 2008; Wong, Tsaur and Wang, 2009; Bacchiocchi, Florio and Gambaro, 2011; Fiorio and Florio, 2011; Mokhlis, 2012; Lymperopoulos, Chaniotakis and Soureli, 2013; Low, Lee and Cheng, 2013; Namukasa, 2013; Kaura, Prasad and Sharma, 2015). Specifically, the finding which show that service price positively influences consumer service retention behaviour and commitment corroborates with previous studies (see also Hidalgo et al., 2008; Seo, Ranganathan and Bahad, 2008; Chang, 2009; Dawes, 2009; Polo, Sese and Verhoef, 2011; Goritz and Crutzen, 2012; Kruger and Mostert, 2014). Therefore, this finding shows theoretical contributions in Consumer Utility Theory (Fishburn, 1968) because it demonstrates priority factors which consumer say influences their retention decision behaviours.

“If they provide me with quality service at affordable price which is lower compare with what I am paying now. I will retain their services and drop others because like the saying the ‘devil’ I know is better than the ‘Angel’ I do not know and cannot see and what I mean is that all of them are the same thing so it is better to stick to the one I know how to handle than to add more problem to myself” (Participant in Nigeria Focus group 1).

“If MTN, Glo and Etisalat can offer me good service with good price and handle my complaints what else am looking for. I will remain with their service in fact at a point I will evaluate the value from the three companies and take only one and drop the rest two because it cost me a lot of money to service three lines” (Participant in Nigeria Focus group 3).

“For me two things are very important to me now price and quality, so that I can be using only one line because it cost me two times to service two lines, but if I had only one line you can see that I would be saving a lot of money and this applies to millions of Nigerian out there” (Participant in Nigeria Focus group 2).

5.1.6 Finding 6: barriers to CRM practices in Nigeria MT sector

Finding 6 provide focus to objective seven which is aimed at finding out the possible barriers to CRM practices in the Nigerian MT sector. The study found that external macro forces have created the environment for MT firms to carry out unpleasant practices against consumers without recourse to global MT best practices. Those external factors were systemic corruption, weak telecommunications regulatory institutions, lack of physical and economic insecurity and poor economic infrastructure (see Olatokun and Ojo, 2014). More specifically, systemic corruption had provided the platform for weak institutional monitoring, insecurity arising from poverty and government inability to meet its economic obligation and this validates Ernest and Young (2001), Wang and Feng (2012) and El-Gohary et al. (2013) whose studies reported that external factors (Government regulations and business resources) impacted on firms CRM implementation failure. Furthermore from the internal business perspective employees were engaged in the collection of kickback from consumers to help in facilitating and resolving their service challenges swiftly. These corruption practices by employees are unprofessional and undermined consumer rights to have their service challenges resolved without extra inducement (see also Ernest and Young, 2001; Wang and Feng, 2012; El-Gohary et al., 2013). I refer to a quote below by a participant to explicit this interpretation.

“During the SIM registration era I went to an MTN registration centre and one of the registration staff a lady said, why don't you find give us something lunch

and we will facilitate your registration? I mean, I cannot imagine myself demanding for money from somebody for what I know I am responsible to do and you know what? The way she did it she was not even hiding it and she really meant it and even after I gave her the money she did not give me my change” (Participant in Nigeria Focus Group One).

Additionally, these external forces comprise of the government and the regulatory institutions corruption behaviours had created adequate platform which telecommunications firms factor like corporate and employees culture had leveraged upon to disenfranchise consumers of their rights to positive relationship management behaviours. This is due to the fact that regulators had been aloof to the numerous complaints of exploitations brought by consumers against operators because they were engaged in giving undue monetary rewards to government officials and regulators to overlook their ill practices on consumers. Some participants reported and I quote:

“Doing business in Nigeria, you know the firms incur unlawful overhead expenses” (Participant in Nigeria Focus Group One).

“Everything boils down to the corruption that we are experiencing in this country. Nobody will question them. No person will stop them from doing the wrong thing and without checking the main thing called corruption the problem will not be solved and I think the body regulating the telecommunications activities should be sanitised first” (Participant in Nigeria Focus Group three).

“Also I think the body regulating these operators is a problem to us because they are even worse off. We do not even know who to cry to, if you cry to NCC they will say they have heard and you will find them published something to say we have fined Etisalat, MTN and Airtel Ten Billion Naira each for bad network service for the first quarter. Firms do not have a problem with money as they will pay, but the bad services still continues afterwards because they know how much they will realise from the exploitation. But If the NCC says we suspend MTN from giving out data for a period of time and they realise the

billions of Dollars they will lose within that period, I think it will make them seat up to manage the consumer well” (Participant in Nigeria Focus Group Two).

However, finding 6 demonstrates strong theoretical contribution into Institutional Theory (Scott, 1987). This is because it validates the fact that institutional forces from external and internal business environment influences the way MT firms implemented their CRM programs.

5.1.7 Finding 7: identified solutions to key problems with CRM practices on how to improve consumer experience

Finding 7 provides some holistic solutions to these negative practices by MT firms in Nigeria. Government institutions like (NCC) and other allied institutions (CPC and SERVICOM) in the MT sector should be responsible by carrying out effective monitoring and evaluation on telecoms operators’ services in the country. Furthermore, government agencies that regulate activities in the sector should educate consumers about their rights in order for users to know what they should expect from the operators and what compensations to claim when operators default. Additionally, these solutions are significant for the validation and contributions to Institutional Theory (Scott, 1987) because the nature of issues identified is such which would be resolved by firms and regulators which are key players in the Nigerian MT sector.

“Again the regulatory body in the industry should live up their expectations by living economic politics aside and focus on the mandate handed down to them to do and telecommunications firms who default in there service agreement with consumer should not just be fined, but shut down for some time as a deterrent to others” (Participant in Nigeria Focus group 2).

“NCC can do a lot to improve things because if you remember before now if you made a call and it was three minutes and two seconds (3minutes and 2seconds) you will get charged for four minutes then also we were paying fifty naira per minute (N50 per minute); so the two seconds was taken as a minute

call and people cried out and NCC Executive Vice Chairman then around year 2000-2005 intervened then and calls were reduced and charged at per second basis, but if we had this current crop of NCC official I can tell you we would have died by now in the hands of operators”(Participant in Nigeria Focus group 1).

“I think the starting point “should be from the regulators if we have an efficient regulatory mechanism in Nigeria then the providers can start considering the basic needs of their customers and thereafter devise strategies to bringing it into reality” (Participant in Nigeria Focus group 3).

Thirdly, as part of the solution is that the government should provide adequate economic infrastructure and security like roads, electricity and physical security to protect operators’ facilities from being vandalised by miscreants. However, the solutions included that there was need for operators to sensitize service users on service usage because participants had reported that these firms sell to the public products and services which they knew little or nothing about its usage. Because government’s inability to provide basic economic infrastructure for business has prompted operators to place the extra cost they incur in providing those infrastructures by themselves. Here are some quotes for clarity.

“Then the Government on the other end of the spectrum should create the enabling environment for the firms to thrive like security, roads and electricity” (Participant in Nigeria Focus group 2).

“Aside that I think the Nigerian government needs to work on infrastructure, I think most of the service providers are facing numerous challenges in terms of power and security because youths in the communities where Networks masts are installed will go and steal things and sell for survival due to lack of jobs”(Participant in Nigeria Focus group 3).

“The cost of doing business in Nigeria is rather on the high side. The money this network operators spend in maintaining private electric power plants to run their business is too alarming and so if service needs to be improved it is more than the network operators just imbibing maintenance the government need to create the enabling environment for the firms to thrive” (Participant in Nigeria Focus group 1).

Section Two

5.2: Key Findings from UK Study

5.2.1 Finding 1: relevant to the nature of CRM practices by MT Firms in United Kingdom

Finding 1, deal with research objective one which is positioned to examine the nature of CRM practices by MT firms in United Kingdom. The current practices of MT firms I found is that operators showed respect for their consumers by offering courteous, personalised services, sensitive about their operating environment and pays compensations to consumers for service failures. However, by these practices were possible because government institutions like (OFCOM, Office of Fair Trade and Office of Competition) which are in charge of regulation and monitoring in the MT sector were strictly carrying out their functions. Therefore operators are compelled to adopt and practice best standards to the interest of their consumers. Finding number one shows significant contributions into Institutional Theory Scott (1987) and DiMaggio and Powell, (1991b) because external institutional forces showed positive support towards improving consumer telecommunications experiences in the UK. I refer to some participants quote to corroborate these findings.

“I have received vouchers’ from EE and TESCO a number of times after I complained about the service failures I experienced and you know what they

gave it to me with apologies I was really impressed”(Participant in UK Focus group 1).

I like the fact that each time I work into any EE office they are readily available to help, I mean they have adopted the apple caution system, where you find staff littered everywhere asking to help out” (Participant in UK Focus group 3).

“I mean I like the fact that each time O2 wants to request for information from me they send me a message asking when is the possible time a customer care staff to ring me. I mean I don’t know if any other person has experienced that, it impressed me because I don’t want to be bordered with the follow up on upgrading stuff” (Participant in UK Focus group 2).

5.2.2 Finding 2: relevant to consumer satisfaction and dissatisfaction issues with services of MT firms in United Kingdom

Finding 2 considers research objective two which is positioned to find out if consumers in UK MT sector are satisfied or dissatisfied with services of MT firms. I found that United Kingdom’s participants’ satisfaction rating is 79.2% and dissatisfaction at 20.8%. The following themes (1) service quality (2) service price (3) complaints management and service process (4) understanding customer expectations (5) service evaluation (6) service upgrade and (7) service personalisation positively influence satisfaction of UK participants with MT services. In specific terms, service quality and service price show positive influence for consumer satisfaction in accordance with previous studies (see also Ilgen, 1971; Oliver, 1980; Westbrook, 1980; Parasuraman, Zeithaml and Berry, 1985; Partivayar and Sheth, 2001; Verhoef, 2003; Kotler and Armstrong, 2011; Haridasan and Venkatesh, 2011; Wang and Chou, 2013; To, Tam and Cheung, 2013; Wali and Wright, 2016). Service personalisation has a positive influence on consumer satisfaction is in line with previous studies (Bitner et al. 1994; Godin, 1999; Peppers et al., 1999; Hanson, 2000; Kramer,

2001; Allen et al., 2001; Wind and Rangaswamy, 2001; Winsor et al. 2002; Coner, 2003; Murthi and Sarkar, 2003; Roberts, 2003; Fiore et al., 2004; Pitta et al., 2004; Polito and Watson, 2004; Prahalad and Ramaswamy, 2004; Jackson, 2007; Shen and Ball, 2009; Huang, 2015). Furthermore, service upgrade show significant influence on consumer satisfaction and supports previous studies (Tseng and Lo, 2011; Haverila, 2011; Tseng and Chiang, 2013; Marinova and Singh, 2014; D'Alessandro et al., 2015).

Understanding customers expectation and service evaluation show positive influence on consumer satisfaction and affirms previous studies (as in Oliver, 1980; Zeithaml et al., 1993; Evans and Laskin, 1994; Szninbach, Barnes and Garner, 1997; Van der wal, Pampallis and Bond, 2002; Narver, Slater and MacLachlan, 2004; Flint, Blocker and Boutin, 2011; To, Tam and Cheung, 2013; Hsiao, Shen and Chao, 2015). Additionally, complaints management and service process showed a positive impact on consumer satisfaction and supports previous findings (Zeithaml et al. 1990; Anderson and Sullivan, 1993; Tikkanen, et al. 2000; Pina, Torres and Bachiller, 2014; Lacoste and Johnsen, 2015; Park et al., 2015).

However, successes of these firms in improving upon the satisfaction experiences of consumers are made possible due to the stiff industry competition which I classified as external micro influence and effective institutional regulation which the study classifies as external macro influences. Furthermore, competition had shaped and compelled operators to develop strategies that kept and induced loyalty behaviour of consumers and kept operators competitive. This is because the UK business environment is believed to have high concentration of educated consumers and the government agencies which are saddled with monitoring of telecoms operators were highly effective. Overall, finding number two show strong theoretical contributions into Consumer Utility Theory Fishburn (1968) and Zinkhan (1992), Institutional Theory (Scott, 1987) and CRMBT Labus and Stone (2010). These contributions are strong because it demonstrated that

consumers are more satisfied and less dissatisfied whilst expecting to enjoy improved satisfaction experiences against some criteria and it also established the fact that consumer dissatisfaction issues were as a result of firms' practices. See participants quote to support the interpretation of this finding.

“For me in terms of services from my providers Lebara mobile and EE I think I am satisfied with their services they have met my expectations in terms of prices, quality of their service and how they handled my complaints” (Participant in UK Focus group 2).

“From my point of view basically my service providers EE and Tesco Mobile, I am very satisfied with them not because I am getting a better phone, I have not had issues like phone breakdown, my call credit is there every month, for EE I am very satisfied with them as well, but I will first give it to the regulators which are always prevailing on operators to reduce their charges” (Participant in UK Focus group 2).

“I am very satisfied with O2, I am satisfied because I have not had a reason to complain about the services of my provider in the past and also because I know what I might likely get in my next phone contract upgrade” (Participant in UK Focus group 1).

5.2.3 Finding 3: relevant to identifying factors that enhances consumer satisfaction and loyalty behaviours with MT firms service in UK

Finding 3 considers research objective three which aim to identify factors that enhance satisfaction and loyalty of MT service consumers in United Kingdom. The study specifically found that: (1) service quality (2) service upgrade (3) service price (4) complaints management and service evaluation all has positive influence on participants consumer loyalty behaviour with MT services. However, this finding supports previous studies which reported that consumer satisfaction and

loyalty were a function of service quality, service upgrade, service price and complaint management (i.e. Lymperopoulos and Chaniotakis, 2008; He, Chan and Tse, 2008; Teng, Lu and Yu, 2009; Wong, Tsaur and Wang, 2009; Haverila, 2011; Bacchiocchi, Florio and Gambaro, 2011; Tseng and Lo, 2011; Tseng and Chiang, 2013; Low, Lee and Cheng, 2013; Marinova and Singh, 2014; Pantouvakis and Bouranta, 2014; D'Alessandro et al., 2015; Kaura, Prasad and Sharma, 2015). However, this finding makes theoretical and practical contributions into the Consumer Utility Theory (Fishburn, 1968) and Zinkhan (1992). Below is some participants quote to justify the interpretation of these findings.

“I am okay with the services of my operators. Like I use Lyca mobile and they have different monthly plans for UK calls only like (£5, £7.50, £10 even up to £20) there are sometimes I subscribed to the £7.50 for UK calls only and then I also do the £20 monthly for calls to just a particular international country valued with one thousand (1000) call minutes and all calls are successful”
(Participant in UK Focus group 2).

“T-Mobile for an instance I can remember paying like 60p per minute, but today we can have smart phones which they upgrade at expiration of the contract period and we now have massive minutes you know at an affordable price. I think it’s a very good deal we have now” **(Participant in UK Focus group 1).**

“Last time I had a very top phone in that range with a Tablet for less than fifteen pounds (£15) per month, if I have to come to EE for instance that day it was £30 per month but for Tesco Mobile it was actually £15 I can tell you that this reduced price I had from TESCO had changed my perception about them”
(Participant in UK Focus group 3).

5.2.4 Finding 4: relevant to identifying factors that influences consumer service retention in UK MT sector

Finding 4 considers objective six which is to identify factors which influences consumer retention decisions in the UK MT sector. The study also found that (1) service quality (2) service price (3) service upgrade (4) service personalisation positively influenced consumer service retention experiences and would lead to positive consumer service commitment behaviour. However, relationship between service quality and consumer service retention corroborate previous findings (see in Buttle, 2004; Ang and Buttle, 2006b). In specific terms and in line with the structure of my literature service price and service quality showed significant impact on consumer service retention behaviour and corroborate previous studies (see also, Dawkins and Reichheld, 1990; Rust and Zahorik, 1993; Seo, Ranganathan and Babad, 2008; Hidalgo et al. 2008; Dawes, 2009; Chang, 2009; Ahmad et al., 2010; Rao et al. 2011; Polo, Gambaro, 2011; Sese and Verhoef, 2011; Kyriazopoulos, 2011; Edward and Sahadev, 2011; Bakasi and Parida, 2012; Bacchiocchi; Lymperopoulos, 2013; Kruger and Mostert, 2014; Taylor, 2016). Overall, this finding makes a theoretical contribution to the Consumer Utility Theory Fishburn (1968) and as supported from the quotes:

*“I have moved on with my provider because their call quality, the deals I get on upgrade and the prices I pay is good and I have not had any reason to complaint negatively in the last 4years”***(Participant in UK Focus group 1).**

*“Like with O2 I get my iPhone upgraded every two years which is fantastic and I sell off my old handset at a decent amount say £100 which is great because it’s all my phone and their call quality is good as well as all the extras like discount on gigs, priority moment I mean for now I will stick my ass with O2”***(Participant in UK Focus group 3).**

“I think a good upgrade plan will make me continue with EE after my contract expires like if they could upgrade me from the 3G which I use now to 4G with

an iPhone 6s. Wow, that would be great because I have heard my colleagues even friends saying that they would move mobile services if they do not get a good upgrade from O2 and Virgin Media” (Participant in UK Focus group 2).

5.2.5 Finding 5: barriers to CRM practices in UK MT sector

Finding 5 provide answer to objective seven which is aimed at finding out the possible barriers to CRM practices in the United Kingdom’s MT sector. I found that challenges militating consumer experiences were internal to operators and they include: outrageous contract prices, long contract duration and over billing on services. This implies that consumers were paying too much money for the contract phones, considering that it is a long term contract plan. For example, as a consumer and a researcher in the past 12 months I have not received my bills from Virgin Media with the actual amount we agreed during the contract which is £8 per month instead they give me £16 each months yet I had never gone beyond my monthly data and call minutes. However, this finding correlates my personal experience with Virgin Media, based on what participants have reported, citing that firms were in the act of overbilling consumers which contradicts the terms of the contract. Additionally, two years contract duration is really restrictive for consumers because they cannot switch or cancel the contract even when the firm violates the terms of the contract until the duration elapses. On the contrary, if the length of contract was one year, it saddles more decision powers on consumers in the face of regular price and billing impropriety from operators. More specifically, the United Kingdom’s participants expects some reduction in contract prices since the length of contract had shifted from one year fixed term to two years fixed term and the purchases were frequent and not a one off thing (see also Zielke, 2008; Polo, Sese and Verhoef, 2011; Seo, Ranganathan and Babad, 2008). This finding makes theoretical contributions into Institutional Theory Scott (1987) and Consumer Utility Theory (Fishburn, 1968 and Zinkhan, 1992) because it found that internal forces within the operational control of MT firms influenced the way CRM programs were practiced.

“The only area where I have issues with my service provider T-Mobile is debiting my account beyond what I have agreed with them, that is the place where I had issues with them. I mean my contract is £10 per month but often they charge my account about £13 and £15” (Participant in UK Focus group 1).

“When all this contract stuff started it started with one year contract; moved to eighteen months contracts and now is like they have all come together to say it is two years minimum because I would have preferred to have a 12 months contract so that I can easily move if they were not doing well” (Participant in UK Focus group 3).

“I had this experience with EE mobile because I had an account with them and I paid for my contract through direct debit, they kept debiting my account even after I had cancelled the contract and so I instructed my bank not to release any money to EE again because they kept debiting me even without me subscribing to any plan” (Participant in UK Focus group 2).

5.2.6 Finding 6: identification of solutions to key consumer issues in in UK MT sector

Finding 6 presents some solutions to the identified challenges that UK mobile consumers face whilst consuming services of MT firms. I found that the solutions to the current challenges that United Kingdom consumers experienced with MT services is for the government institutions like (Office of Communications, Office of Fair Trade and Office of Competition) which are responsible for regulating MT sector and other associated matters to intervene on the prices of services and contract durations. Theoretically, this finding validates Institutional Theory (Scott, 1987) because only MT regulators like Office of Communications, Office of Fair Trade and Office of Competition and in this case are external institutional forces that could intervene to forestall negative business practices by operators on their consumers. I have drawn on some interviewees quotes to support this finding.

“I understand and know that the OFCOM and Consumer Ombudsman are doing well to protect us, but they can still do more, this contract term of 2years is too long they should help us intervene and reduce it to 1year or better still keep the two years duration and reduce what we currently pay by about 50%, I mean if nothing changes I will drop EE and buy Giffgaff at least I will not be tied to 2years” (Participant in UK Focus group 1).

“I think the solution is basically for OFCOM and others institutions to intensify consumer market research in order to understand that we are not happy with the way these operators violates contract agreement by overbilling us. I mean don’t get me wrong the Consumer Ombudsman Commission and OFCOM are doing great, but they can do more by also reducing the contract prices because it is not a one-off payment and duration if possible because two years is a long time” (Participant in UK Focus group 2).

Section 3

5.3 Comparing Findings from Nigerian and UK Studies

Here the researcher did the comparison of findings between Nigerian and UK samples based on the overarching research question and research objectives it developed earlier in chapter one of this thesis.

5.3.1 Comparing finding based on research objective one

To examine the nature of CRM practices by MT firms in Nigeria and the United Kingdom. The thesis found from the Nigerian study that current practices by MT firms are consumer exploitation and services deceit. E.g. when MT firms inform a consumer that it had won 10 free SMS’s, 2G data and 50 free voice minutes, but later realised that firms would end up charging their accounts for the same even when they claim to have offered such accounts to their consumers for free. This

experience was contrary to consumer expectations of what those firms had offered them as a reward for their loyalty. Other practices were consumer negligence and the nature of the relationship subscribing MT firms shared with their consumers was mostly transaction based relationship. This is because MT firms were more interested in attaining high profits and gains with less emphasis about improving consumer experiences. Whereas, from UK finding it was reported that the practices of MT firms were as follows: respect for consumers by offering them with courteous, personalised services and the award of monetary voucher compensations for failures of service promise. This finding meant that CRM practices by mobile telecommunication firms in the UK were more professional and when compared with CRM practices by MT firms in Nigeria.

5.3.2 Comparing finding based on research objective two

Objective two is to determine if consumers in the Nigerian and UK MT sectors are satisfied or dissatisfied with the product and services of their subscribing service suppliers. In the areas of consumer satisfaction and service retention results showed that Nigerian participants were mostly dissatisfied with the services of their subscribing MT firms. However, the percentage of consumer satisfaction rate is 23% and dissatisfaction rate is 77% and the rate of committed service retention is 28%. From Nigerian the reasons for high dissatisfaction rate include insensitivity to service charges and prices, insensitivity to consumer privacy, inefficient and ineffective consumer complaints management system, poor service quality like unavailability of network service and non-provision of personalised consumer services. On the contrary the UK most participants were satisfied with the services of their subscribing MT firms at 79.2% while dissatisfaction rate is 20.8% and they further reported what had influenced their satisfaction was a function of the degree of telecommunication competition which had prompted operators to offer consumer different service packages like frequent promotional offers and loyalty reward, responsive complaints management system and availability of network services.

Further, dissatisfaction factors were long contract duration, overbilling and outrageous service charges. Overall, the comparison showed that UK participants were mostly satisfied at 79.2%, whilst Nigerian participants were mostly dissatisfied at 77%. Moreover, from the Nigerian study six key themes influenced consumer they include service personalisation, consumer privacy, service courtesy, service price, service quality and consumer complaints management. They reported that service personalisation have not been truly adopted and practiced by their Nigerian MT because they have not received emails from operators with their names on it asking them to comment on their service experience or introducing a new product to them ever since they began to subscribe to their services.

However, participants confirmed that they do receive junk SMS messages with lottery information which were not personally addressed to them instead it is addressed thus “stand the chance to win 500, 000 Naira when you recharge 3000 Naira airtime this weekend” or in some cases it reads *“if you are the owner of the number 08036888296 please recharge and stand the chance of winning a tripe to Dubai”* and according to participants this type of messages was disrespectful and shows negligence on the part of operators .

This could imply that operators in Nigeria understand the Nigerian business environment and were concerned in profit attainment rather than enhancing consumer satisfaction, which will lead to good profit attainment. The theme consumer privacy deals with aspects of consumer life which mobile telecoms operators had consistently violated and that on daily basis they were receiving an average of 15 junk messages which they never subscribed to and were not relevant to their service needs. This comes at times when participants could be on bed or at work which was very distracting and these received monetary sanctions on operators by the NCC (NCC, 2014; 2015). However, they affirmed that despite the sanctions MT operators were still indulging in the act of

sending those unwanted and unsolicited SMS texts to consumers. This attempts to justify why the public believe that the government has a role in the exploitation of the Nigerian consuming public.

Whereas from the UK seven key themes influenced consumer experiences with consuming telecoms services and they include service evaluation, service price, complaints management, service personalisation, service quality, service upgrade and understanding customer expectations. However, the first thematic differences found from the both countries were that UK participants identified service upgrade, understanding customer expectations and service evaluation. These were lacking from Nigeria finding, whilst the Nigerian participants identified consumer privacy and service courtesy, these Nigerian themes were not identified in the UK study. Thus implies that Nigeria participants had differences in services experiences from UK participants and those themes were explained and defined differently.

5.3.3 Comparing finding based on research objectives three and four

To identify factors which enhance consumer satisfaction and consumer dissatisfaction of MT consumer in Nigeria and the UK. For the Nigerian study, factors are listed in the order of priority and findings show that the factors which enhance consumer satisfaction were service quality, consumer privacy, service personalisation and service price as well as complaint management. Conversely, dissatisfaction factors includes poor quality service in terms of service unreliability, inaccessibility of service, disrespect for consumer privacy, failure of service trust, service deceit and poor complaints handling process. Whereas UK findings were listed in the order of priority, satisfaction factors include: service upgrade, service price and mobile phone contract duration, and service personalisation. UK dissatisfaction factors include: outrageous service billing, inappropriate service personalisation strategy and long mobile contract duration.

This implies that whilst Nigerian consumers placed top satisfaction priorities on service quality, consumer privacy and service personalisation. But United Kingdom's consumer placed top priority on service upgrade, service price and the lengthy duration of mobile phone contract. This satisfaction ranking by Nigerian consumer might be because they have not enjoyed quality MT service. The respondents reported that they had always suffered disrespect in terms of their privacy since the introduction of mobile telephony service in Nigeria. Thus when firms provide consumers with quality service, which enable access to reliable and dependable network service for successful business calls, then consumers could be convinced that operators were concerned about delivering maximum value to them. On the contrary, UK consumers are more concerned with service upgrade perhaps because the MT firms had principally delivered the basic of service which is quality. Hence, consumers are confident that service quality cannot be reduced due to strict regulatory framework. Instead service quality would be increasing and so it is imperative for operators to upgrade their phones from 3G to 4G to enable consumers to enjoy high service speed so as to meet their personal internet and mobile calls demands. In other words, consumers were convinced that the issue of MT service quality is basic and settled so service needs has now moved to upgrade, especially for contract service buyers. For example, when a consumer's contract on iPhone 6 with 3G network is upgraded to iPhone 6s on 4G network it implies that the users expectation is actually met. As such the customer would be happier because it can now have quick access to internet and other online resources better than what was obtained on 3G platforms. However, there are clear differences in dissatisfaction factors between Nigerian and UK findings.

The Nigerian consumer respondents reported that poor quality service in terms of service unreliability, inaccessibility of service, disrespect for consumer privacy, failure of service trust, service deceit and poor complaints handling process are the main issues of dissatisfaction. While UK consumers reported that outrageous service billing, inappropriate service personalisation

strategy and long mobile contract duration were key challenges limiting the experiences. Overall, this comparison demonstrates that consumers' satisfaction and dissatisfaction factors with consuming MT service in Nigeria and UK differ in terms of the issues which are raised above.

5.3.4 Comparing finding based on research objectives five, six and seven

Objective six is to identify the factors that lead to consumer service retention in the Nigeria and UK MT markets. Whilst objective seven is to identify the reasons behind Nigeria and UK consumer decisions to terminate services of their subscribing MT firms. Further, I found that those negative CRM practices by Nigeria MT firms were responsible for the high level of consumer frustration which constituted most of the experiences of participants like unsuccessful service networks, invasion of consumer privacy with unsolicited promotional and lottery SMS's. Overall, these were the factors which gave birth to the high percentage of service termination being experienced by firms in Nigeria. On the Contrary the UK study showed those participants were slightly experiencing service frustrations especially on service billings. Secondly participants reported that permission was sort by firms before promotional and lottery SMS's were sent to them which implies that consumer privacy are respected in the UK when compared with Nigeria.

5.3.5 Comparing findings based on research objective eight

Objective eight is to determine the possible barriers to CRM output in the Nigeria and UK MT sectors. From the Nigerian study some external macro factors were responsible for the unpleasant CRM practices by MT consumers, such as systemic corruption, weak regulatory institutions in the sector, inadequate economic infrastructure and physical insecurity. In the UK the challenges experienced by consumers were internal and they included outrageous contract prices contract duration and overbilling. Therefore from Nigeria the challenges of MT consumers were both

external and internal to the firms, whilst in the UK the service challenges were mainly internal to the firms when compared with Nigeria.

5.4 Chapter Summary

In section one and two of this chapter, I presented the key findings from the Nigeria and United Kingdom's studies and their interpretations. I further drew on key quotes from interviews to expatiate on the findings interpretations in the light of previous literature. However, findings from Nigeria showed that the current practices of MT firms in Nigeria are linked with consumer exploitation, deceitful services, consumer negligence and transactional relationship rather than transformational consumer-business relationship. Also, the poor CRM practices by MT firms had increased consumer service frustration, especially through the sending of unsolicited SMS's, failure of service promise and disregard for consumer complaints thus leading to actions of service termination. External macro forces had created the atmosphere for firms' internal forces to carry out unpleasant practices against consumers without any recourse to global MT best practices. These external forces included systemic corruption, weak telecommunications regulatory institutions, lack of physical and economic insecurity and poor economic infrastructure. Similarly, Nigerian participants were mostly dissatisfaction at the rate of 77% with the satisfaction rate at 23%. However, those dissatisfaction factors include poor service quality arising from insensitivity to service prices, invasion of consumer privacy, poor consumer complaints management system, weak consumer service courteousness, non-provision of personalised services unlike the banking sector. Furthermore, six themes which include service quality, consumer privacy, service courtesy, service price, service personalisation, complaints management showed positive influence on consumer experience. The study revealed that complaints management, service process, service price, service quality all had a positive influence on consumer service retention and commitment behaviours. Additionally, some suggestive solutions to the negative CRM practices by MT firms

in Nigeria are for principal government institution which is NCCs (NCC) and other allied institutions (CPC and SERVICOM) in the MT sector to be responsible by carrying out effective regulations, monitoring and evaluation on telecoms operators' services in the country so as influence operators to improve upon their existing services to consumers.

From the United Kingdom study I found that MT operators offered responsible services to their consumers by offering courteous, personalised services, sensitive about their operating environment and pays compensations to consumers for service failures. Secondly, the study revealed that United Kingdom's participants were satisfied at the rate of 79.2% and dissatisfaction at 20.8%. Specifically, service quality, service price, complaints management and service process, understanding customer expectations, service evaluation, service upgrade and service personalisation were themes which showed positive influence on consumer satisfaction with MT services. Thirdly, key factors that qualify the challenges which consumers experienced were outrageous contract price; long contract duration and over billing and these issues were internal practiced by operators which imply that external institutions did not contribute negatively to consumer experiences. The study revealed that service quality, service upgrade, service price, complaints management and service evaluation all had a positive influence on consumer loyalty behaviour with MT. Similarly, the study proved that service quality, service price, service upgrade, service personalisation positively influenced consumer service retention experiences and led to commitment behaviour. Overall, the solutions found from the United Kingdom study is for the government institutions like (Office of Communications, Office of Fair Trade and Office of Competition) to intervene on the prices of services and contract tenure. Consequently, in section three I carried out a detailed comparison of findings between Nigerian and the UK participants based on key study objectives I pursued in this research. It was necessary to compare findings from both contexts, especially in the light of the objectives because these objectives were specific

and tested in different institutional contexts like Nigeria and UK, and enabled the study to critically expose the domain of its contributions.

Chapter Six

Discussion of Findings, Contributions and Conclusions of the Study

6.0 Introduction

Chapter six is about discussion of findings in view of the wider literature, contributions and study conclusions. Specifically, the first part of this chapter presents discussions based on findings from the Nigerian study and the UK study in the context of previous literature and how they have shaped Institutional Theory, Consumer Utility Theory and CRMBT respectively. That is, the study demonstrates how its findings support and depart from previous studies. Similarly, the study presents its theoretical and practical contributions, specifically its theoretical contributions in furthering existing knowledge in Institutional Theory, Consumer Utility Theory and CRMBT. Also, practical contributions are based on unique thematic areas and strategies, which this study has unravelled as crucial for transforming consumer satisfaction and retention behaviour, but are currently neglected in practice by operators in Nigeria and United Kingdom. Similarly, the second part of this chapter presents conclusions on the aim and the overarching research questions and made key conclusions on the validation and relevance of Institutional Theory, Consumer Utility Theory and CRMBT in helping to achieve firms' successes in terms of improving on consumer satisfaction and retention decisions.

The study has uncovered findings for the key objectives and the overall research question about whether the CRM practices by MT firms in Nigeria and the United Kingdom positively or negatively influence their ME in terms of consumer satisfaction, loyalty, dissatisfaction and service retention or termination behaviour. Conclusions are presented. Specifically, there were itemised conclusions on the following key research objectives which include: the examination of the nature of CRM practices by MT firms in Nigeria and the United Kingdom; if consumers in the Nigerian and UK MT sectors were satisfied or dissatisfied with products and services of subscribing MT firms; what factors help in the satisfaction of MT consumers in Nigeria and what

leads to consumer dissatisfaction with MT products in Nigeria and the UK. The study if Nigeria and UK MT consumers are loyal to the service offering of their subscribing firms. Unravel the factors that lead to consumer service retention in the Nigeria and UK MT markets. Determine reasons for termination of services of MT firms by Nigerian and UK consumers. To expose the barriers to CRM output in the Nigeria and UK mobile telecoms sectors.

6.1 Discussion on findings and wider literature

This study has presented findings from the two contexts in chapter five. However, findings show that Nigerian MT firms practiced transactional CRM strategy with evidences in consumer exploitation, deceitful services and negligence for consumer complaints. Whereas from the UK findings show that MT firms' practiced transformational CRM strategy and it differed from those practiced in Nigeria. Additionally, from Nigeria these practices negatively impacted on their consumer satisfaction and high rates of consumer defections and are attributed to negligence of external regulatory institutions, whose responsibilities were to monitor and evaluate operators' practices, by ensuring that they are in keeping with best standards in the sector. Furthermore, internal institutional forces are attributed to firms seeking profitability, whilst facing inadequate employee training, employees' involvement in requesting for monetary rewards from consumers to fast track their complaints and disrespect for consumers. All these influenced their unwillingness to adopt a transformational CRM approach for improving consumer satisfaction (see Scott, 1987; Ernest and Young, 2001; and Wang and Feng, 2012; El-Gohary et al. 2013; Olatokun and Ojo, 2014). Explicitly, external institutional forces include endemic corruption in bribery practices by public officials and weak regulatory institutions. Lack of physical and economic insecurity and poor economic infrastructure created the atmosphere for these firms to carry out unpleasant CRM practices against consumers without having recourse to global MT best practices.

For example, on the aspect of corruption there has been several litigations brought against MT firms by consumers and non-governmental firms alike in the past six years and no judgement has been secured until this moment. This is because Law Court Judges may have collected monetary inducements from operators or they have indirectly influenced the judges using highly placed

public officers' holders to frustrate the judgement. Of course practices like this are normal in the Nigerian Judicial System. Furthermore, on the aspect of lack of available business infrastructure MT firms do pay corporation taxes. In other words, the government has the responsibility to reciprocate operators' taxes of providing electricity for operators to power facilities, security to protect facilities from vandals and miscreants (NCC, Q1. 2014). Moreover, good roads to transmit materials for "Mast" maintenance and other economic infrastructures for securing effective business climate, but the government has failed to provide these basic infrastructures and so MT operators became responsible for providing these facilities. Furthermore because they are profit making firms they must devise means of recuperating their expenses and so consumers are the easiest means by way of increasing service prices, outrageous call deductions and lottery programmes.

Overall, these unpopular transactional CRM practices by Nigerian firms were responsible for the increasing rates of consumer service termination and dissatisfaction. Also, on the UK study findings show that MT firms were practicing transformational CRM programs though there were some few lapses. Specifically, these lapses linked with firms' insensitivity to contract duration and overbilling; however UK MT firms were ahead of Nigeria MT firms in CRM adoption and implementation, which contributed positively on consumer satisfaction and retention behaviour. This is because most participants were in for two years mobile contract. CRM practices of UK firms and their impact on consumers supports previous literature (see Evans and Laskin, 1994; Chow and Holden, 1997; Bendapudi and Leone, 2002; Herzberg, 2003; Greenberg, 2004; Lawson-Body and Limayem, 2004; Mithas, Krishnan and Fornell, 2005; Haridasan and Venkatesh, 2011; Bunthuwun, Sirion and Howard, 2011; Wahab et al. 2012).

Similarly, findings show that Nigerian participants were mostly dissatisfied with MT services. This was as a result of poor network service quality arising from insensitivity to service prices, invasion of consumer privacy, poor consumer complaints management system, weak consumer service courteousness, non-provision of personalised services and supports previous reports (see also Olatokun and Ojo, 2014; NCC, 2012; 2013). Whilst UK participants were mostly satisfied with firms' services, which are attributed to reliable network service quality, fair pricing with contract options, respect for consumer privacy and provision of personalised services. Although, in the UK there are areas where operators' practices differed from consumer expectations, like outrageous billing of consumer account, which violates contractual agreement (Ofcom, 2013; 2014). Evidently, these findings support my earlier assumptions, that Nigerian consumers were more dissatisfied with MT services, whilst UK consumers were more satisfied with MT services. Therefore, the identified impact of external and internal institutional forces on these CRM practices in Nigeria and UK MT sectors, confirms the argument that institutional pressures shape the way businesses are carried out. Hence, this study affirms the relevance of Institutional Theory (Scott, 1987 and DiMaggio and Powell, 1991b) in practice and research. In other words, firms must consider institutional factors/pressures whilst taking CRM systems decisions.

Furthermore, the study revealed that service quality, service price, service personalisation, complaints management, service upgrade and service courtesy all have a positive influence on consumer satisfaction and retention behaviour. Specifically, service quality showed a positive influence on consumer satisfaction. This finding supports the fact that service reliability, dependability and accessibility create value for money, which assist in meeting consumer quality expectations. This finding supports previous literature, which revealed that consumer satisfaction was a function of service quality (Ilgen, 1971; Westbrook, 1980; Oliver, 1980; Parasuraman, Zeithaml and Berry, 1985; Partivayar and Sheth, 2001; Verhoef, 2003; Kotler and Armstrong,

2011; Haridasan and Venkatesh, 2011; Wang and Chou, 2013; To, Tam and Cheung, 2013; Wali and Wright, 2016). Moreover, findings show that service quality positively impacts on consumer service retention behaviour. Obviously, consumers expect to enjoy high quality mobile service to justify their purchases. Therefore, it is expected that consumer would retain services of firms, which meets their satisfaction expectations than those that did not meet their expectations. This is consistent with previous studies, as cited that service quality was a catalyst for winning consumer retention behaviour (see Oliver, 1980; Rust and Zahorik, 1993; Cronin, Brady and Hult, 2000; Blery et al. 2008; Al-Hawari, Ward and Newby, 2008; Ahmad et al., 2010; Padmanabhan et al. 2011; Gambaro, 2011; Rao et al. 2011; Kyriazopoulos, 2011; Edward and Sahadev, 2011; Bakasi and Parida, 2012; Kruger and Mostert, 2014; Taylor, 2016).

The finding also revealed that consumer privacy issues had significant influence on consumer satisfaction. This is consistent with previous literature (see Charters, 2002; Janda and Fair, 2004; Bart et al. 2005; Rose, 2006; Flavian and Guinaliu, 2006; Dolnicar and Jordaan, 2007; Rapp et al, 2009; Okazaki, Li and Hirose, 2009; Shin, 2010; Yang, 2012; Beitelspacher et al. 2012; Goldfarb and Tucker, 2013; Riquelme and Roman, 2014). This implies that for firms to continue to enhance consumer satisfaction so as to continue to enjoy high profitability, issues of consumer privacy must be taken seriously. Moreover, it is expected that regulatory institutions must also draw up practical control measures to ensure that operators are conforming to the policy on consumer privacy. For example, in Nigeria the absence of consumer privacy policy has created an environment where telecommunications consumers more often received fraudulent emails and messages from online hawkers. These messages were sent on the behalf of firm 'A' that "you have won a trip to Dubai for a holiday". Please, kindly send us your account details and address so that we can process your benefits. Consumers in good faith would quickly oblige without understanding that the message emerged from fraudsters, who want to gain access into their private bank account for dubious reasons.

These practices are prevalent in Nigeria because the regulators have failed in their responsibility to provide strong consumer privacy policy. Hence, firms have undermined consumer privacy concerns, instead they used consumer data for all sorts of secondary use without due authorisation. This finding validates the relevance of Institutional Theory and Consumer Utility Theory. Because it shows that institutional pressures determine consumer satisfaction or dissatisfaction experiences. But it evidently shows that Institutional Theory influences Consumer Utility Theory positively and negatively, hence their importance in making business that would aid improved consumer satisfaction. Additionally, the study found that service price had a positive influence on consumer satisfaction. This finding supports previous evidence, which held that favourable monetary price of a product or service, has a positive impact on consumer satisfaction (Ilgen, 1971; Westbrook, 1980; Oliver, 1980; Parasuraman, Zeithaml and Berry, 1985; Partivayar and Sheth, 2001). For example, if the monetary price placed on firms' product or service is higher than consumer perceived value, it induces some feeling of exploitation of consumers, but if service value is equal with consumer perceived value then they would feel fairly treated. In other words, service price influence consumer satisfaction. This supports previous works (Estelami and Bergstein, 2006; He, Chan and Tse, 2008; Lymperopoulos and Chaniotakis, 2008; Wong, Tsaur and Wang, 2009; Fiorio and Florio, 2011; Bacchiocchi, Florio and Gambaro, 2011; Low, Lee and Cheng, 2013; Pantouvakis and Bouranta, 2014; Kaura, Prasad and Sharma, 2015).

Evidently, these findings validate the relevance and currency of the utility theory (Fishburn, 1968), as it affirms that consumers are rational and are constantly searching for ways and means of increasing their satisfaction vis-a-vis availability of firms varieties. Consequently, finding showed that service prices positively influence consumer service retention behaviour. For example, existing consumers would expect the prices of their suppliers' services to be cheaper as a reward for their loyalty than what competitors would offer them. These price expectations are

more demanded by telecommunications consumers because purchased services are not one-off, but are frequent. Thus they would prefer to retain services of operators whose prices are reduced and affordable because they would spend less and buy more. For example, if Lamborghini Motors decided to offer their consumers free servicing within the first five years of their car purchases and a 50% discount on trade-in within the first five years, it would be expected that their consumers would be willing to retain their services. This is because these consumers would have free motor services for five years and could trade in their current vehicles for new models at a 50% discount, thereby saving good monies for other needs. This finding support those of previous literature as reviewed in chapter two (see Hidalgo et al. 2008; Seo, Ranganathan and Babad, 2008; Chang, 2009; Dawes, 2009; Polo, Sese and Verhoef, 2011; Bacchiocchi, Florio and Gambaro, 2011; Kruger and Mostert, 2014). Furthermore, finding showed that service personalisation positively impact on consumer satisfaction and retention behaviours. This is attributed to the fact that personalised service creates intrinsic feelings of satisfaction and triggers extrinsic satisfaction. Additionally, consumers rate operators which offer personalised services as caring and are more akin to stick with services of their suppliers'. This finding is consistent with previously studies, that service personalisation led to consumer satisfaction and positive service retention behaviour as reviewed in chapter two (see Godin, 1999; Peppers et al., 1999; Hanson, 2000; Kramer, 2001; Allen et al., 2001; Wind and Rangaswamy, 2001; Winsor et al. 2002; Coner, 2003; Murthi and Sarkar, 2003; Roberts, 2003; Fiore et al., 2004; Pitta et al., 2004; Polito and Watson, 2004; Prahalad and Ramaswamy, 2004).

More importantly, is the fact that service personalisation showed a positive link with service quality, consumer privacy and complaint management. This is because despite the depth of personalisation if firms' service offerings are not of good quality consumer personalisation notwithstanding would amount to service dissatisfaction. In other words, when firms' service personalisation strategies are combined with service quality consumer satisfaction would be

enhanced. Service personalisation aid consumer economic and social satisfaction, when it is combined with swift complaints management system with respect for consumer privacy. That is, to say that consumer oriented service personalisation practices would lead to increased consumer satisfaction, whilst the contrary would amount to consumer dissatisfaction and high service termination tendencies. More interestingly, previous scholars have defined service personalisation from a transactional perspective. That is, as an individualized courtesy and recognition behaviour in consumer service interactions process. For example, this type of service personalisation can be carried out through postage mails and personalised emails or individualized interactions on firms' websites and telephone (see Kasanoff, 2001; Johnson and Nunes, 2003; Tamminga, 2003; Lawson-Body and Limayem, 2004). This definition is consistent with the service personalisation strategy expectations of Nigerian participants and is attributed to the fact that Nigerian consumers were not familiar with firms' service personalisation. On the contrary, this definition contradicts the proposition of other scholars who conceived service personalisation initiative from a transformational perspective and this was unravelled in the UK study. Specifically, I found from the UK study that service personalisation is a committed CRM system adopted by firms to monitor individual consumer trends of service purchases and consumption in order to offer consumers with targeted individualised service deals that are unique, affordable and suits, their consumption patterns. However, this definition is consistent with those of scholars, which viewed service personalization as firms use of advanced information technology with consumer information to tailor electronic commerce interactions between businesses and each of their individual consumer, by using newly generated or previously obtained information to improve consumer purchase experience (Peppers and Rogers, 1997; Bradshaw and Brash, 2001; Personalization Consortium, 2005; Vesanen, 2007).

The transformational school's argument implies that, when firms pass a single pattern of emails, SMS and voice calls to all consumers at the same time. Then it is transactional service personalisation, while transformational service personalisation is when firms monitor what consumer "A" consumed within a period of 2 years and says "we have monitored your trend of consumption over 24 months and found that you are mostly using SMS's rather than voice call. Therefore we are ready to offer you a deal on SMS's and a few call minutes which would reduce your monthly service expenditure. However, these differences in findings support the fact that the Institutional Theory is linked with CRMBT and validate the relevance of CRMBT. That firm's successes were dependent on their ability to examine the developmental trends arising from their relationship with the society and consumer, by ensuring that consumer needs and wants are met. I also found that service upgrade influences consumer satisfaction and retention behaviours. That is, consumer satisfaction will be enhanced when operators are able to upgrade existing mobile services to meet current consumer expectations.

For example, upgrading consumer from a 3G network on an iPhone 6 to a 4G network on an iPhone 6s, these gestures enhance consumer satisfaction in terms of speed of network. This finding supports those of previous studies which illustrated that service upgrade impact positively on MT consumer satisfaction and retention behaviour (Teng, Lu and Yu, 2009; Haverila, 2011; Tseng and Lo, 2011; Tseng and Chiang, 2013; Marinova and Singh, 2014; D'Alessandro et al. 2015). In the UK some consumers on mobile contracts reported that they would be expecting to be upgraded to the new 2016 version of iPhone 6s so as to meet their social expectations. Therefore, when these expectations are met, consumers would feel happier because they believed their suppliers were committed to helping them meet their social and economic satisfactions. Similarly, I found that understanding consumer expectations has a positive impact on consumer satisfaction and retention behaviour. This is because firms which are engaged in regular consumer research

would be able to identify new trends in their consumer expectations. So they can provide targeted services, which would help in increasing consumer satisfaction and winning consumer retention loyalty. The impact of understanding expectations on consumer satisfaction and retention behaviour are attributed to the fact that consumer needs and wants were constantly changing. Thus firms, which are concerned with improving consumer experiences, will prioritise consumer research because it helps in unravelling currents trends of consumption with the aim of providing current value at expectations.

This finding supports those of previous literature, which illustrated that firms would be able to improve their consumer satisfaction, win consumer loyalty when they are regularly in touch with the dynamics of consumer expectations (Evans and Laskin, 1994; Szninbach, Barnes and Garner, 1997; Van der wal, Pampallis and Bond, 2002; Lawson-Body and Limayem, 2004; Coye, 2004; Hsiao, Shen and Chao, 2015; Flint, Blocker and Boutin, 2011). Ultimately, this finding validates the relevance and role of the utility theory (Fishburn, 1968) and CRMBT (Labus and Stone, 2010) for understanding the dynamics of consumer expectations. This finding further illustrates that the reason for the increasing rates of consumer dissatisfaction and service termination were because firms were poorly engaged with consumer research and so they were not current with current dynamics of consumer expectations. For example, the reason for the high rates of consumer dissatisfaction and service termination rate in the MT sector of Nigeria was that operators were less knowledgeable of their consumer needs and more knowledgeable of the institutional dynamics. That is, to say operators understand the institutional expectations and behaviour in the Nigerian business climate as I had listed earlier in chapter 5. But more explicitly, they know that businesses could still exist and make profits even when they were not consumer oriented. All they require is to get acquainted and play along with the institutionalised corruption expectations. This finding further show support for institutional forces because it contributed heavily to these current CRM practices of Nigerian and UK MT firms. This affirms the validity and relevance of

Institutional Theory in developing CRM program (Scott, 1987; DiMaggio and Powell, 1991b). On the contrary, UK MT operators in collaboration with OFCOM and other allied regulators like Consumer Protection Council were regularly engaged with consumers and market researches respectively so as to understand consumer experiences and to find out if operators' practices are consistent with their rules of engagement. The presence of regulators is to ensure that consumers get value for their money and to improve their satisfaction. However, this justifies why UK consumers were more satisfied than Nigerian consumers. Therefore this study's finding varied from previous findings because it has revealed the link between understanding customer expectations and service evaluation, price, quality and personalisation in delivering consumer services.

That is to say, consumers would enjoy high rates of satisfaction whilst firms would win consumer service retention loyalty if actual quality, price, complaints management, personalisation and service upgrade expectations were met by providers (Kotler and Armstrong, 2004; Lawson-Body and Limayem, 2004; Wali and Wright, 2016). Subsequently, I found that firms' service process positively influences consumer satisfaction and retention behaviours. This finding supports previous literature, which reported that firms service handling process increases consumer satisfaction, repeat purchases and consumption (Trainor and Agnihotri, 2010; Chuang, 2011; Keramati and Ardabili, 2011; PeJeng and Bailey, 2012; Pina, Torres and Bachiller, 2014; Klein and Jakopin, 2014; Wali, Wright and Uduma, 2015; Wali et al. 2015; Park et al. 2015; Lacoste and Johnsen, 2015). This is attributed to the fact that consumers would be happier when firms customer care personnel are able to handle their service issues and inquiries swiftly, but the reverse would be the experience of consumers when firms service process are unreliable, undependable and increases their frustration.

For example, the stream of participants from the developed country reported that they were prompted to retain services due to firms swift responses to their queries and that most MT firms adopted the “Apple caution” initiative. Whereas the developing context participants reported that they were regularly moving MT services because firms in-store and online consumer service handling processes were frustrating and unfriendly. This therefore affirms the fact that CRMBT was dependent on internal institutional factors and were crucial for maintaining profitable customer relationships. In other words the behaviour of firms CRM can either show a positive or negative influence on their consumer satisfaction and retention tendencies given the behaviour of institutional factors. Conversely, this illustrates that when consumer service frustration increases they tend to show post consumption dissonance by terminating or defecting from current suppliers’ to perceived reliable supplier. Consumers’ are interested in the duration of time it takes sales persons to sort out their challenges perhaps via a proactive online and in-store service handling system.

6.2 Theoretical contributions and originality of the study

When Corley and Gioia (2011) were writing about publishing in top management journals, they explained what they saw as the dimensions of originality and utility for writers. Their explanations about ‘originality’ and ‘utility’ are also applicable for research studies, as in this thesis. They saw ‘originality’ as either advancing understanding incrementally or giving some form of revelation. The ‘utility’ element provided the practical or scientific dimension. The contribution of this thesis in its originality and utility are explained in the following sections. First, this study contributes to the practical dimension of Institutional Theory as it found that MT institutional behaviours in Nigerian and the United Kingdom were different. These are evidenced in the fact that institutional forces in Nigeria have negative impact on CRM practices and they were internal and external to MT firms.

The internal institutional forces are those within the control of firms, while external forces are those outside the control of firms. Internal forces include: employees' insensitivity to consumer rights, firms unwillingness to improve consumer experience, whilst external forces include: weak regulatory institution/practices, bribery and corruption, inadequate business infrastructure, power structure, rituals, insecurity. The study's contribution validates the relevance of Institutional Theory (Scott, 1987), DiMaggio and Powell (1991b) for business sustenance and profitability. This is because it shows that some internal and external institutional forces were responsible for business behaviour and influences these CRM practices of MT firms in Nigeria and UK. It is evidently clear that the manifestations of these internal institutional forces in Nigeria and UK had negatively impacted on firms' customer orientation initiatives. Moreover, it is important to state that the practices of firms were fundamentally catalysed by external institutional forces.

For example, in Nigeria firms are more interested in increasing their profitability at all cost and have found themselves in a business climate where corruption and bribery are part of the business norm. It becomes normal for operators to adapt to those prevalent institutional rituals so as to remain in business. Furthermore, if the principal regulatory institution which is the NCC (NCC) and other allied bodies like Consumer Protection Council (CPC) and Service Commission (SERVICOM) were responsible in monitoring, evaluating and regulating operators' activities. Operators would have been more committed to improving consumer service experiences rather than what is currently experienced by consumers. Evidently because operators are very conversant with the culture of bribery and corruption which implies that they can always bribe their way through the political class in order to prevail on regulators to overlook operators' activities to the detriment of consumers.

According to the report of Consumer Volunteer Initiative (2014) a non-governmental organisation and I quote “NCC has failed Nigeria consumers because they are in the act of receiving monetary gratifications and other economic rewards like giving each Executive Board Member One Naira (N1) on all recharge vouchers consumers purchase from operators” (Nigerian Guardian Nigeria 23rd of June). Similarly, other forms of external institutional forces are conditions under which operators get indirectly involved in the selection and appointment of the Executive Vice Chairman and board members of the NCC. These acts were aimed at having persons whom they can influence so that their exploitative practices can continue. Overall, these external forces have leveraged operators to engage in acts of exploiting mobile consumers in Nigeria by providing poor MT services at outrageous prices and a high degree of negligence on consumer expectations, thus leading to high customer dissatisfaction and termination behaviours.

Secondly, the relevance of Institutional Theory Scott (1987) and DiMaggio and Powell (1991b) are strong and validated in the context of the United Kingdom MT sectors. Hence, internal institutional forces were responsible for firms’ poor practices in the areas of service pricing, service upgrade, contract duration, unfair pricing mechanism and overbilling. This was because operators’ quest for increased profitability catalysed these undue practices on their consumers. Additionally, external forces were responsible for the fair level of CRM practices of firms through strict monitoring and ensuring compliance with government regulations and policies by operators in the sector. Overall, based on the foregoing, the relevance of Institutional Theory (Scott, 1987; DiMaggio and Powell, 1991b) to business successes cannot be overlooked as illustrated in this study. Therefore in order for MT firms in Nigeria and UK to successfully implement their CRM strategies towards improving consumer satisfaction they must consider the dynamics of institutional forces like business rituals, power structure, social cultural forces and routine conditions in their operating environments.

Firms which do not take these institutional forces into consideration, but insist on importing alien institutional practices would stand the chance of losing their market to operators, which are mindful of these forces. Second, this study validates and contributes to the originality of the CUT as expressed by Fishburn (1968) and Zinkhan (1992). The Utility Theory holds that consumers are rational economic beings with high needs, wants and consistently seek to optimally satisfy their taste with best products and services quality and other augmented services. Therefore in view of the above, this study adds to the Utility Theory as it is evident that Nigerian consumers were craving for increased consumption satisfaction and value for purchased services, which is in line with the tenet of the Utility Theory. Since consumers expect improved satisfaction experiences, even when comparing a variety of factors, such as service quality, consumer courtesy, transactional service personalisation, complaint management, price and service evaluation. Thus they reported that these themes were critical in helping to optimise their satisfaction experiences when they used telecommunications services in Nigeria.

However, in view of these satisfaction factors, consumers would retain the services of mobile telecommunication firms, which are able to meet their expectations and terminate services of firms, which failed to optimise their experiences. Whilst for the UK consumer factors which influences their satisfaction were service upgrade, mobile contract service duration, service price and transformational service personalisation. Therefore, these factors show distinct differences in the utility expectations of Nigerian and UK consumers. Thus, the differences in consumer utility factors in Nigeria and UK validates the utility theory for improving satisfaction and retention behaviours, as it demonstrates that every consumer satisfaction expectation was unique and subjective. Hence the need for firms to have a robust system which would enable them to offer targeted consumer services rather than standardised services.

Third, this study contributes to providing these theoretical precepts for the CRMBT of Labus and Stone (2010), as it demonstrates that CRM strategy is critical to business prosperity. Moreover, findings from this study validate its relevance because it clearly shows that existing list of CRM constructs as adopted and implemented by MT firms in Nigeria and UK do not fit into current realities of customer expectations. For example, previous studies on service personalisation have opined that firms ought to provide their consumers with some kind of personalised services. Like named emails, SMS's and gifts, especially at strategic moments of their lives and when new products were introduced into the market, for the purpose of inducing some intrinsic feeling of value in consumer "we value you" "we respect you".

However, against this background transactional definition of services personalisation, this study reveals and described service personalisation as a system which monitor consumer trends of products, service purchases and consumption. Thereafter it makes efforts to offer personalised consumer services at prices that meet specific trends of usage and expectations, haven observed their pattern of consumption over a period of time. Therefore, these cross cultural differences in the adoption and practices of CRM strategy between Nigeria and UK makes the CRMBT relevant for researchers and practitioners. The CRMBT is also supported because I found that UK consumers were currently reviewing their MT value and service expectations using the 21st century business information technology possibility frontier, whilst those in Nigeria were longing for CRM strategies using the traditional business frontier. Thus, the need for firms to be transformational in their CRM practices. Overall, this comparative research thesis provides a list of nine CRM constructs as key contribution into CRMBT called "the transformational CRM model" on Figure 6.1 which conceptually adds to the existing body of knowledge for CRM model (see Winner, 2001; Lawson-Body and Limayem, 2004; Labus and Stone, 2010).

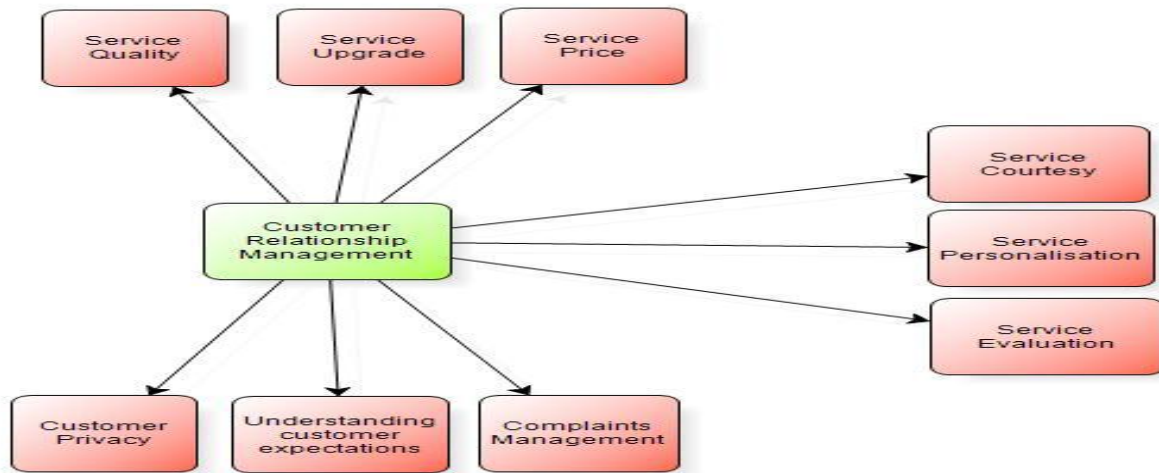


Figure: 6.1: Transformational CRM Model
Source: Third Stance of Theoretical Contribution (2015)

Therefore, in both originality and utility elements as expressed by Corley and Gioia (2011) these are present in the contribution of this doctoral research, as explained for combining the use of the Institutional Theory (Scott, 1987; DiMaggio and Powell, 1991b) and Consumer Utility Theory (Fishburn, 1968). These build into the framework for CRMBT as represented with the transformational CRM model depicted in Figure 6.1.

6.3 Practical contributions of the study

The practical contribution of this study provides MT firms in Nigeria and United Kingdom with original CRM strategies with which to reposition and improve their consumer satisfaction and retention behaviour. This study proved that MT firms in Nigeria were practicing a transactional based CRM system which had negatively affected their ME. As part of this study's practical contribution I suggest a switch to a transformational CRM strategy/system. Firms' should specifically adopt service quality, consumer privacy, price, swift complaint management, service personalisation and evaluation as well as understanding customer expectations as key components for their CRM practices. This is because these constructs of CRM were identified as catalysts for achieving high rates of consumer satisfaction, loyalty and positive retention behaviour amongst Nigerian MT consumers. Also, for the UK MT sector the study proved that firms were fairly practicing transformational CRM strategy as key areas of CRM upgrade were neglected.

Therefore, as part of this study's practical contribution for upgraded transformational CRM practices. UK MT firms need to integrate key construct into their CRM program, like service upgrade, transformational service personalisation and flexible contract duration as well as strict service billing, as these constructs were identified as catalysts to improved consumer satisfaction, loyalty and retention behaviour amongst UK consumers. More succinctly, the need for differentiated practical contributions between Nigeria and UK was because they are two different economic settings and the study's theoretical contributions in Institutional Theory, Consumer Utility Theory and CRMBT as presented above have demonstrated that forces which impacted on CRM practices in both countries were different. Hence, the need for firms to take cognizance of the social-cultural, business climate rituals and power structure in the divergent operating environments so as to find out how best to implement CRM strategies.

6.4 Key conclusions on the research aim and question

The aim of this study is actualised because a comparative consumer study into firms' CRM practices on ME in the MT sectors of Nigeria and the UK is successfully carried out with relevant conclusions and recommendations. The overall research question of this study, as stated in chapter 1, is answered, as the study revealed that firms' CRM practices in Nigeria had a negative impact on their consumer satisfaction and retention behaviour. Specifically, it revealed that Nigerian MT service consumers were highly dissatisfied with firms' services and likewise the rates of service termination. This is as a result of firms' insensitivity to service quality, price, consumer privacy, lack of knowledge on consumer expectations and acts of exploitation. Whilst, UK consumers are more satisfied with firms service because firms are sensitive to consumer expectations hence the decrease on the rate of service termination however, this is because most consumers in the UK were into a mobile phone contract. Ultimately, this study concludes that the adoption of Utility Theory (Fisburn, 1968) is relevant, as it shows great success potentials in driving positive CRM

practices for ME. The study provides an answer to the overarching research question, that internal and external institutional pressures influence firms' CRM practices. This finding validates Institutional Theory (Scott, 1987) as relevant and critical for smooth business operations and success. It is concluded firms need to manage their consumer expectations by improving their experiences and improved service delivery. There is a need for transformational CRM practices for improving consumer satisfactions and winning their loyalty. This finding validates adoption of CRMBT in shaping and developing CRM strategies to build sustainable and profitable business-customer relationships (Labus and Stone, 2010).

6.5 Conclusions on key research objectives

This thesis has achieved its objective one which is to examine the nature of CRM practices by MT firms in Nigeria and the United Kingdom. This is because it revealed the CRM practices of MT firms in Nigeria and the UK. Therefore, based on findings from this study I conclude that current CRM practices of Nigerian MT firms include: customer exploitation, deceitful services, customer negligence and transactional business relationship rather than transformational business relationship management strategy. By this I meant that Nigerian firms were not interested in positively improving their consumer experiences using standardised best business model. Instead they showed negligence and disrespect towards their consumers. Additionally, these CRM practices of MT firms in Nigeria were prompted by a high penchant for profitability and low interest on consumer satisfaction. However, external economic and political improprieties like bribery, corruption and unavailability of business infrastructures like roads, electricity and security had contributed to these practices. It is important to state that these practices were mostly witnessed in developing economies like Nigeria.

On the contrary, I conclude that CRM practices of UK MT firms include: service courtesy, provided personalised services, consumer sensitivity and service compensation for service failures. In other words UK firms practiced a transformational CRM strategy. Consumer friendly practices of UK MT firms were made possible due to their high level of civilisation, monitoring, regulations and high rate of literacy. By this I meant that consumers in the UK were knowledgeable of their rights and expectations and the various government institutions like OFCom, Office of Fair Trade, Consumer Service Ombudsman and Consumer Protection Council were committed to their responsibilities of handling consumer service complaints and monitoring operators' practices. The UK is a developed economy and this placed it in a position where both developed and developing countries looked up to them with the aim of pursuing transparent economic growth. Overall, this study concludes that MT operators in Nigeria were highly exploitative and less concerned about offering quality services to consumers and these accounts for the reasons why firms' CRM practices were poor. However, CRM practices of MT firms differ from one economy to another and depend on the country's business climate, culture and rituals that are implicitly or explicitly obtainable within that context.

Similarly, the swift intervention of government regulatory bodies helps in managing operators' practices; hence this study affirms the study's contribution into the Institutional Theory (Scott, 1987). Figure 6.2 is used to summarise the CRM practices in both contexts. Furthermore, this thesis have achieved its objective two, which is to identify if consumers in the Nigeria and UK MT sectors were satisfied or dissatisfied with the products and services of their subscribing services firms because it revealed consumer satisfaction and dissatisfaction ratings from both contexts. Therefore, based on findings from the Nigerian study I conclude that Nigerian participants were mostly dissatisfied with service of their subscribing MT firms. This conclusion supports my earlier proposition that Nigerian MT service consumers were mostly dissatisfied with the services of their suppliers. On the contrary from the UK study, I conclude that consumers were

mostly satisfied with the products and services of their subscribing MT firms and this supports my earlier proposition that UK consumers were mostly satisfied with products and service of their subscribing MT firms.

Objective three is to find out what factors enhance consumer satisfaction of MT services in Nigeria and UK. Therefore, drawing on the Nigeria's study findings I conclude that the factors which would help to enhance consumer satisfaction include, service quality, consumer privacy, service personalisation, service courtesy and complaints management. Therefore I conclude that the Consumer Utility Theory (Fishburn, 1968) and CRMBT (Labus and Stone, 2010) are relevant for enhancing consumer satisfaction with MT services in Nigeria and UK MT sectors. These consumer satisfaction factors include: service upgrade, mobile service contract duration, service personalisation, service price, complaints management and service evaluation. However, Table 6.1 is used to present a summary of satisfaction factors in both study contexts.

Table 6.1: Factors Leading to Consumer satisfaction

Nigeria	UK
(a) Service quality (b) Consumer privacy (c) Service courtesy (d) Complaints management and (e) Service personalisation all positively influenced Nigerian consumer experience.	(a) Service Upgrade (b) Mobile service contract duration (c) Service price (d) Complaints management and (e) Service evaluation all positively influenced consumer experience with MT services.

Source: Doctoral Research Findings (2015)

Consequently, objective four is to identify what factors lead to consumer dissatisfaction of MT services in Nigeria and UK. Therefore, based on available findings I conclude that consumer

dissatisfaction factors include: unreliability and undependable mobile network service, failure of service trust, insensitivity to consumer privacy, poor complaint handling system and high service prices. On the contrary from the UK study findings I conclude that the consumer dissatisfaction factors include: lengthy duration of mobile phone contract, high contract prices and outrageous service billings, as well as inadequate implementation of responsive service personalisation strategy. Table 6.2 summarises conclusions on OBJ 4 on both contexts.

Table 6.2 Factors that leads to MT Dissatisfaction

Nigeria	United Kingdom
(1)Unreliability and undependable mobile network service	(1)Long Duration of Mobile Phone contract
(2)Failure of service trust	(2)High Contract Prices
(3)Insensitivity to consumer privacy	(3)Outrageous service billings
(4)Poor complaints management system	(4)Inadequate implementation of responsive
(5)High service prices	(5)Service Personalisation Strategy

Source: Doctoral Research Findings (2015)

Additionally, objective five is to determine if Nigeria and UK MT consumers are loyal to the offerings of their subscribing firms. Therefore, based on available findings from the Nigerian study I conclude that the factors which influence consumer loyalty include: service quality, consumer privacy and service price as well as complaints management. Whereas, for the UK study I conclude that loyalty factors include: service upgrade, service personalisation and mobile phone contract duration as well as service price. Objective six is to identify factors that lead to consumer service retention in the Nigeria and UK MT markets. Therefore, based on findings from the Nigerian study I concluded that the factors which lead to consumer service retention are: service quality, service price, complaints management and service personalisation.

In contrast, based on the findings from the UK study I concluded that the factors which lead to consumer service retention include: service upgrade, service personalisation and service price. Overall, these factors are summarised on Figure 6.3a and 6.3b. Furthermore, objective seven is to find out why consumers terminate services of their subscribing MT firms in Nigeria and the UK. This objective has been achieved because it revealed reasons behind consumer service termination decisions. Therefore, based on findings from the Nigerian study I conclude that the factors which triggered Nigerian consumer decisions to terminate MT service include: consumer exploitation practices by firms, unavailable, unreliable and undependable mobile network service, deceitful customer service and a show of customer negligence towards complaints and associated behaviours. Also, from the UK study findings I conclude that factors, which were responsible for consumer service termination include: outrageous service billings, insensitivity to service upgrade and service price. However, it is difficult and slow for UK consumers to terminate MT services because they were mostly into a minimum of two years mobile phone contract.

Objective 8 which is aimed at identifying the barriers to CRM outputs in the Nigeria and UK Telecoms sectors. Thus from the Nigerian study I conclude that the factors, which had negatively impacted on Nigerian MT operators ability to meet consumer expectations were both internal and external. More specifically, the internal factors include: employees' corrupt practices, inadequate staff training and lack of operators commitment to improve consumer experience as well as other associated business culture. Additionally, the external factors include: bribery and corruption, weak regulatory institutions, insecurity and poor economic infrastructure. Whilst from the UK study I conclude that the factors, which impacted UK mobile telecoms operators' ability to optimise consumer experiences were internal. However, these internal factors include the quest for more profits leading to outrageous contract prices, lengthy mobile phone contract duration and service over billings. This conclusion supports my earlier proposition that high service prices and

other factors were responsible for the reported fair consumer satisfaction in the UK. However, Table 6.3 is used to summarise the barriers to CRM practices from both contexts. Additionally, drawing from consumer list of expectations, I hereby conclude that normative expectations influenced consumer satisfaction, especially when these expectations were actually met. However, it is important to state that normative expectations when achieved would first create intrinsic feelings in consumers before extrinsic satisfaction is attained. That is NE: $f(x)$ intrinsic satisfaction = \pm extrinsic satisfaction or dissatisfaction. That is, relying on findings from Nigerian and UK with respect to expectations from firms, I concluded that service expectations of Nigerian consumers have not been met by MT firms and that UK service consumer expectations have been fairly met by their network service suppliers. Table 6.4 is used to depict the MT consumer expectations in Nigeria and UK.

Table 6.3: Barriers to Positive CRM practices

Nigerian (External factors)	UK (Internal factors)
(a) Bribery and corruption (b) Weak regulatory institutions (c) Insecurity (d) Poor economic infrastructure	(a) Outrageous contract prices (b) Long contract duration (c) Over billing on services

Source: Doctoral Research Findings (2015)

Table 6.4: Consumer expectation from MT Firms

Nigeria	UK
(a) Service quality (accessible, reliable and dependable network service) (b) Affordable Service (c) Respect for consumer privacy (d)Enhanced consumer complaints systems (e) Service Personalisation	(a) Service upgrade (b) Service Price (c) Service Personalisation (d) Service evaluation

Source: Doctoral Research Findings (2015)

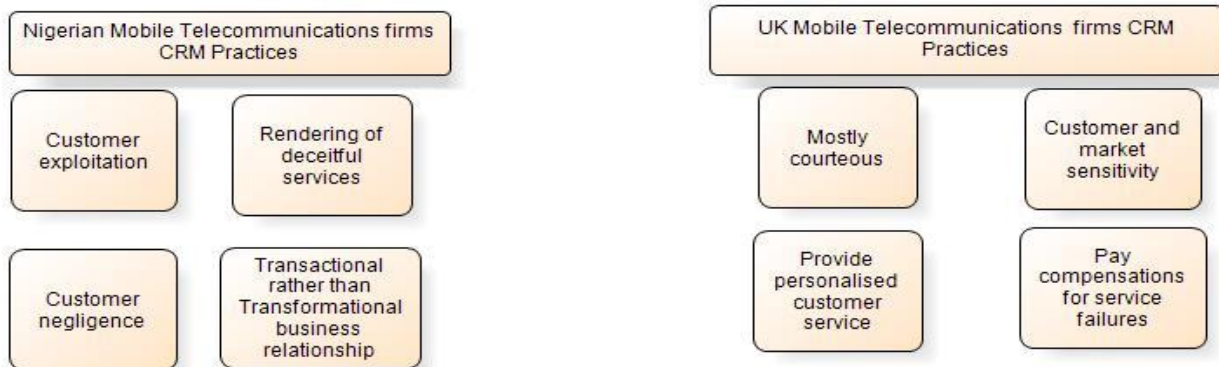


Figure 6.2: Current CRM Practices of MT Firms in Nigeria and UK

Source: Doctoral Research Finding (2015)

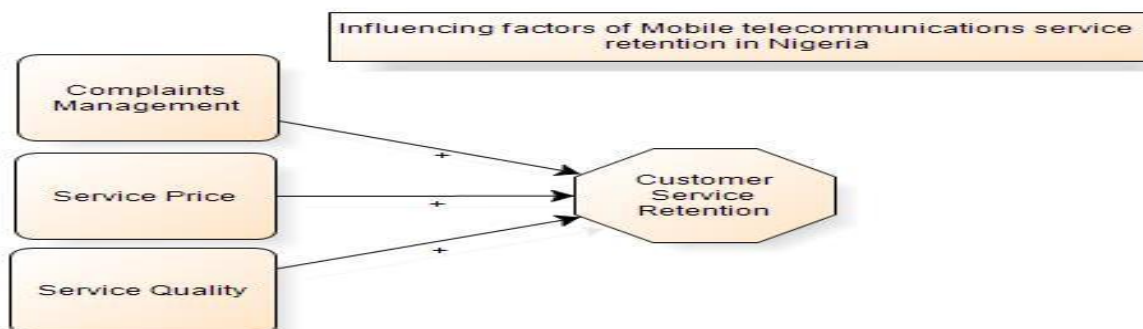


Figure 6.3a: Catalyst to Service Retention with Nigerian MT Services

Source: Doctoral Research Finding (2015)

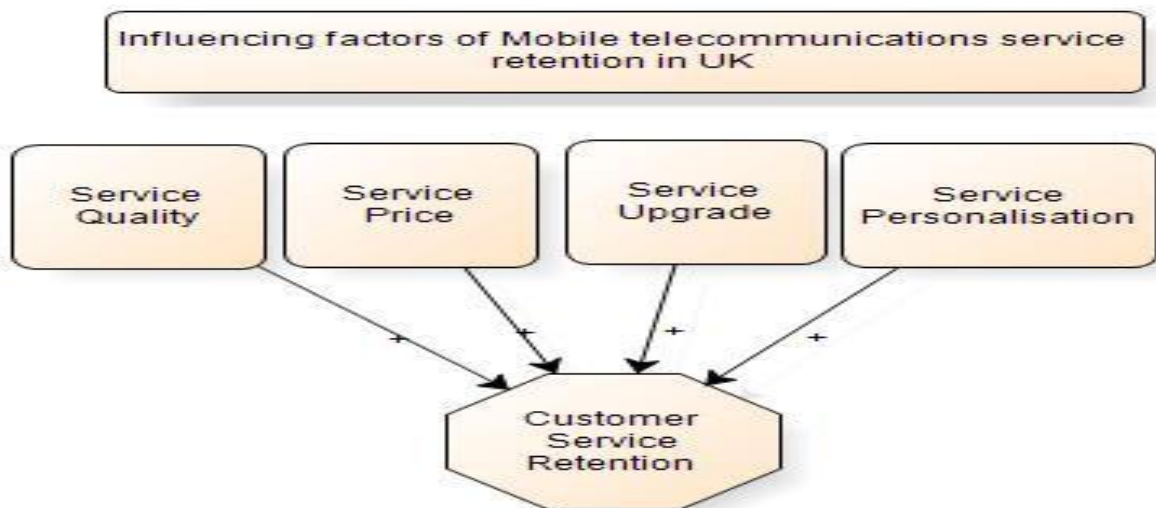


Figure 6.3b: Catalyst to Service Retention with UK Mobile Telecoms Services
Source: Doctoral Research Findings (2015)

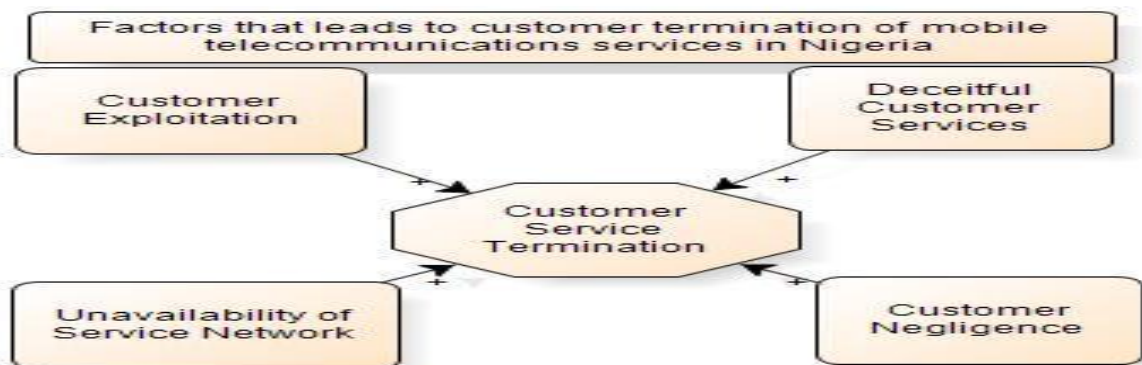


Figure 6.4: Factors Leading to Mobile Telecoms Service Termination in Nigeria
Source: Doctoral Research Finding (2015)

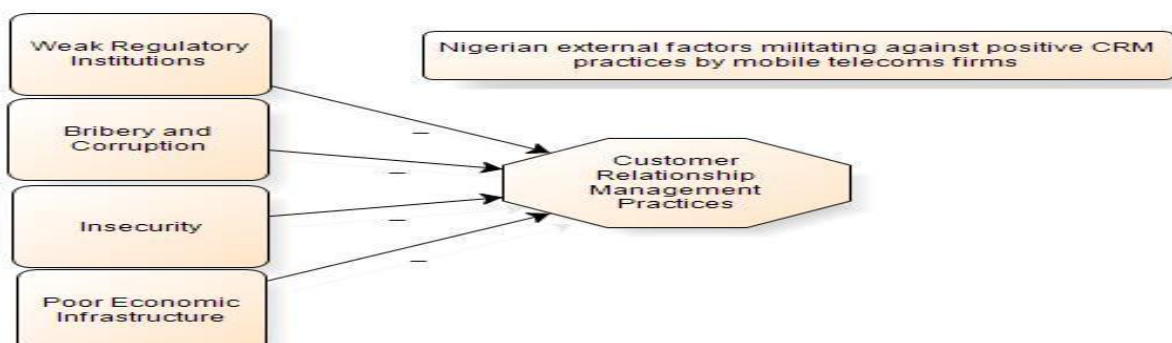


Figure 6.5a: Nigerian External Militating Factors on CRM Practices
Source: Doctoral Research Finding (2015)

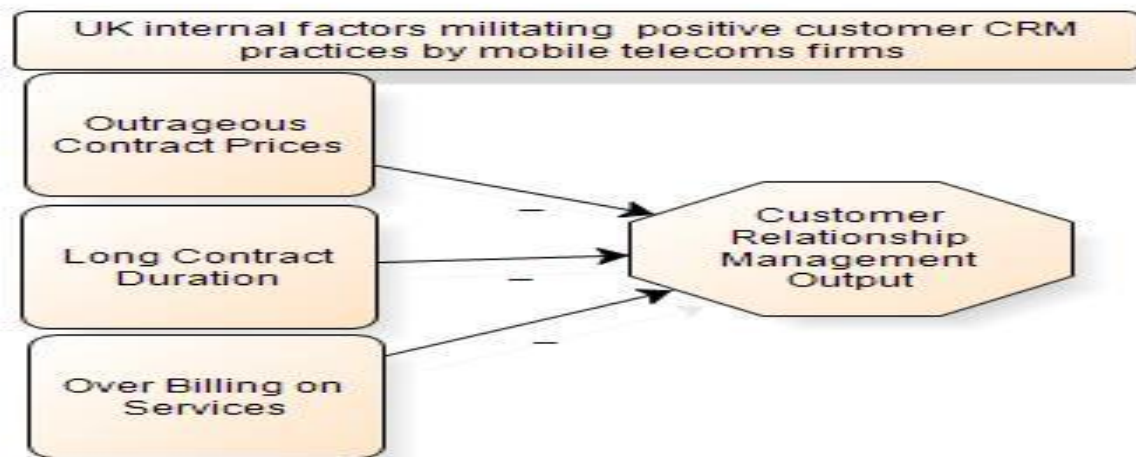


Figure 6.5b: UK Internal Militating Factors on CRM Practice
Source: Doctoral Research Finding (2015)

6.6 Chapter Summary

This chapter discussed findings from the Nigeria and UK studies in the context of previous literature and adopted theories. The study demonstrated its theoretical contributions to the existing body of knowledge into Institutional Theory, Consumer Utility Theory and CRMBT as well as practical contribution. Furthermore, the chapter presented an answer to the overall research question and made conclusions to the eight objectives of the study based on findings. The study specifically validated the relevance of Institutional Theory, Consumer Utility Theory and CRMBT as key theoretical lens for wining improving consumer satisfaction and retention. Especially because firms operate in dynamic a business environment hence the need to consider these theories whilst making decisions. Also Institutional Theory exposes firms to the power, cultural and social dynamics within the business environment and how these forces could be managed for successful business operations. Furthermore, the study validated the relevance of Consumer Utility Theory for consumer decision making and so firms should understand that consumer quest for satisfaction is ever increasing and business efforts must be targeted at improving consumer satisfaction so as to win consumer loyalty and commitment.

The study also validated the relevance of CRMBT as it demonstrates that adopting and practicing transformational CRM strategy was imperative for improving consumer satisfaction and winning customer retention of service. Hence it shaped existing body of CRM model using nine constructs see on Figure 6.1. Furthermore, I carefully drew up conclusions, specifically on the research aim, overall research question and key research objectives that were posed earlier in chapter one of this thesis and key theories. Therefore the aim of this study is achieved due to successfully carrying out this comparative study into firms' CRM practices and ME in the MT sectors of Nigeria and the UK.

Institutional Theory influences firms' CRM practices behaviours, which has a positive and negative impact on Consumer Utility Theory. So the affirmed theories in this study were relevant for understanding business practices, consumer satisfaction and retention behaviours. Overall, the conclusions that were made on key objectives is that: the current CRM practices by Nigerian MT firms include: customer exploitation, deceitful services, customer negligence and transactional business relationship rather than transformational CRM strategy. However, from the UK I concluded that the CRM practices by UK MT firms include: service courtesy, provided personalised services, consumer sensitivity and service compensation for service failures, in other words UK firms practiced a transformational CRM strategy.

Based on objective two and from the Nigerian study I concluded that Nigerian participants were mostly dissatisfied with the products and service of their subscribing MT firms, whilst I concluded that consumers were mostly satisfied with the products and services of their subscribing MT firms. Furthermore, based on objective 3 and on the Nigeria study I concluded that the factors, which help to enhance Nigerian consumer satisfaction, were service quality, consumer privacy, service personalisation, service courtesy and complaints management, whilst for the UK they include

service upgrade, mobile service contract duration, service personalisation, service price, complaints management and service evaluation. Consequently, for objective 4 and on the Nigeria study I concluded that factors, which were responsible for consumer dissatisfaction include: unreliability and undependable mobile network service, failure of service trust, insensitivity to consumer privacy, poor complaint handling system and high service prices. Whilst for the UK I concluded that consumer dissatisfaction factors were lengthy duration of mobile phone contract, high contract prices and outrageous service billings, as well as inadequate implementation of responsive service personalisation strategy. Furthermore, for objective 5 and on the Nigerian study, I concluded that consumer loyalty factors include: service quality, consumer privacy and service price as well as complaints management. Whereas, for the UK study I concluded that loyalty factors include: service upgrade, service personalisation and mobile phone contract duration as well as service price.

Similarly, for objective six on the Nigerian study I concluded that consumer service retention factors include: service quality, service price, complaints management and service personalisation. Whilst for UK study I concluded that consumer service retention factors include: service upgrade, service personalisation and service price. Furthermore, for objective seven and on the Nigerian study I concluded that the factors, which were responsible for increase in consumer service termination include: acts of consumer exploitation, unavailable, unreliable and undependable mobile network service, deceitful customer service and a show of customer negligence towards complaints and associated behaviours. Whereas, for the UK study I concluded that, factors which were responsible for consumer service termination were outrageous service billings, insensitivity to service upgrade and service price. Also, for objective eight and from the Nigerian study perspective I concluded that the factors which negatively impacted on Nigerian MT operators' ability to meet consumer expectations were internal and external. The internal forces include: employees' corrupt practices, inadequate staff straining and lack of operators' commitment to

improve consumer experience as well as other associated business culture, but the external factors include: bribery and corruption, weak regulatory institutions, insecurity and poor economic infrastructure. From the UK study perspective I concluded that the factors, which hindered UK operators' ability to optimise consumer experiences, were internal and include: quest for higher profits leading to outrageous contract prices, lengthy mobile phone contract duration and service over billings.

Chapter Seven

Study Implications, Recommendations, Limitations and Suggestions for Future Research

7.0 Introduction

This chapter is about the study's implication, recommendations, limitations and suggestions for future research. The chapter specifically it presents implications for MT operators in Nigeria and the UK, for government regulatory institutions in both countries and to upcoming researchers. This is given the practical and the theoretical contributions which has shaped Institutional Theory, Consumer Utility Theory and CRMBT with "the transformational CRM model". Secondly, it presents recommendations relevant to firms using the key thematic findings. The theoretical bases from the literature e.g. Corley and Gioia (2011) helped to lay the foundations for shaping the contributions of the thesis. The recommendations have also been practical e.g. exposing operators to specific areas for improvements using the themes found in this study and expands on needs for MT regulatory institutions in both countries to do more. There are limitations presented and suggestions for future research.

7.1 Study implication

Findings from this thesis are beneficial to firms that are currently operating in the Nigerian and UK MT sectors because this study revealed that CRM practices in UK and Nigeria were different. Therefore, MT firms in Nigeria and UK, which would take into action these operational differences in the applications of CRM initiatives, would be able to optimise consumer satisfaction and retention behaviour. Succinctly, for the Nigeria context findings serves as an eye opener for operators in understanding consumer perceptions with respect to their products and services quality.

Secondly, it would help firms in understanding what their consumer normative expectations are and what suggestions were made by consumers with respect to solving these internal and external challenges, which had hindered firms' ability to serve consumers satisfactorily. Furthermore by extension, intended investors into the Nigerian MT sector would find these recommendations interesting because it would expose them to the best ways of optimising consumer satisfaction, retention and loyalty behaviours for competitiveness. From the UK study, findings have rich implications for existing MT operators this is because it would assist firms to know what consumer expectations are. In other words, to understand that current CRM practices are no longer realistic in delivering upon consumer satisfaction aspirations, hence the need for an overhaul to optimise service delivery. Secondly, these studies findings are of benefit to already established and upcoming academic researchers in the field of CRM and marketing. Specifically, theoretical contributions of this study in the areas of IT (Scott, 1987), CUT (Fishburn, 1968 and Zinkhan, 1992) and CRMBT (Labus and Stone, 2010) would arouse researchers interest.

More succinctly, researchers would benefit from the use the "transformational CRM model". Thirdly, findings from this study have public service implications, specifically to government regulatory institutions in Nigeria. This is because it exposed government institutions to the need to develop a transformational consumer protection law and strong regulatory framework in the telecommunications sector of Nigeria. Fourthly, the study has publication service implications for government regulatory institutions in the UK specifically because regulators would be assisted through the study findings with information on how to prevail on operators from exploiting and maltreating consumers.

7.2 Recommendations for Nigerian MT firms

In line with this study's obligation towards making conclusions and in pursuance to consumer expectations as reported here. This thesis provides information about practices of CRM by firms and the barriers to its successful implementation as well as their impacts on consumer satisfaction and consumer service retention amongst consumers of Nigerian MT firms. Therefore based on the study's findings, I recommend what Nigerian MT operators should do to successfully implement and sustain their CRM strategies, so as to positively improve consumer satisfaction and in winning consumer loyalty and retention. On the theme service quality, I recommend for Nigerian MT operators to improve upon the quality of product and services they offer to the consuming public. This is to say they should make mobile network services available, reliable, accessible and dependable at all times, such that consumers can make and receive calls and SMSs successfully which would bring about enhanced consumer satisfaction and consumer retention.

Furthermore, on complaints management I recommend for an overhaul of operators existing complaints management system, so as to improve consumer complaints management experiences. For example, firms can create an online call back system, such that when consumers call in to register complaints and find that the waiting time seem to be long they can chose the "the call me back option". This system is not currently in use by MT operators in Nigeria. In addition to the call back service, operators should establish online complaints register system using emails and social media channels like Facebook and Twitter platforms. Moreover, for the theme service evaluation I recommend for operators to prioritise solicitation of consumer opinions, feelings and experiences with respect to their services through email questionnaires on a monthly basis and mobile phone SMS's.

Additionally, operators should build an automatic after call survey. For example, after a consumer has called in to register his/her complaints an automatic text SMS should drop on his/ her phone requesting to rank his/her last experience like using a scale of “1=very dissatisfied, 2=dissatisfied, 3=indifferent, 4=fairly satisfied and 5=very satisfied”. Also, with respect to service price, I recommend for operators to adopt the price bundling strategy, which helps in reducing the service prices. Secondly, operators should offer consumer say 2,000 minutes of call minutes, 500 SMSs and 1gig of data for one month for five thousand Naira “N5, 000”. This recommendation is contrary to the current pay as you go single pricing strategy which operators practice where consumers could spend between and above ten thousand Naira amount “N10, 000” a month MT services without which participants has reported was expensive and outrageous.

Consequently, operators should desist from the act of incessant and unpleasant monetary deductions from consumers call account mostly, when consumers did not buy such services. Every consumer deserves and expects some degree of respect from their supplier, hence I recommend that operators should show respect for their privacy. They should seek consumer permission to send SMSs which is ethical and stop the sending of the unsolicited lottery and other promotional SMSs which has contributed in worsening consumer experiences. Presently, the quality of MT service in Nigeria was poor and so I would recommend for firms to adopt “the consumer apology strategy”. This implies that firms could buy a system which helps to send apology SMSs to all subscribers within an area, where they anticipate a breakdown in mobile network services. An adoption and implementation of this strategy would assist in changing consumer orientation towards operators’ services and it would induce some feelings of intrinsic satisfaction in consumers.

The theme service personalisation was considered crucial in attaining satisfaction. Therefore I recommend for Nigerian MT operators to initiate and implement service personalisation strategy. Specifically, that they acquire any of these suggested CRM digital personalisation software and they are. (1) 4-Tell personalisation software (2) Adobe personalisation software (3) Optimizely personalisation software (4) Flytxt personalisation software (5) Oracle or Real-Time Decisions personalisation software (6) Barilliance personalisation software (7) Baynote personalisation software (8) IBM personalisation software (9) IgnitionOne personalisation software (10) Peerius personalisation software (11) Blueknow personalisation software (12) BloomReach personalisation software (13) Boxever personalisation software (14) BySide personalisation software (15) Certona personalisation software (16) InteractEdge personalisation software (17) Nosto personalisation software (18) NGData personalisation software (19) Dynamic Yield personalisation software (20) Kitewheel (formerly Provenir) personalisation software. Overall, if Nigerian MT operators adopt and implement these recommendations, consumer satisfaction will positively improve and there will be a decrease the rate of switching, whilst consumer retention and loyalty rate will increase.

7.3 Recommendations for UK MT firms

Drawing on findings from the UK study, I have made some recommendations. For issues of mobile phone contract duration, I recommend for firms to reduce the duration for mobile phone contract services to 1year and six months instead of this current 2years duration. This would help to put some short term decision making power in the hands of consumers. For example, findings proved that service upgrade had the highest influence on UK consumer satisfaction. So if firms should reduce the contract duration consumers would upgrade for services easily and get more satisfied. However, at present, a two years' contract makes the process of upgrade somewhat illusive for consumers. Also, in the area of service price, I recommend that since consumers were

into a contract and the payment system were continuous and not one-off. Prices of monthly mobile services should be reduced in view of consumer trends of consumption. Furthermore, going by the suggestions of UK participants it is obvious that in the UK consumer challenges with consuming MT were minimal. Therefore, the study recommends that, Mobile telecommunication operators should carry out a downward review of the product pricing policy to suit consumer expectations and the duration for contract services should be reduced to one year and six months ($1^{1/2}$ year) contract in order to allow users make alternative choices from time to time. Also, firms should carry out regular contract upgrade services by asking their subscribers to upgrade to current mobile phone products that suit their expectations without any significant change in the repayment price between previous contract and the new contract.

Furthermore, operators should offer outdoor promotional programmes like free cinema ticket for weekend to existing subscribers in order to continually induce loyalty behaviours in current consumers. More specifically, recommendation on service price is linked with service personalisation and so firms should build a personalisation system that would enable them monitor consumer usage trends for calls, SMSs, data and offer consumer prices, which best suit their expectations. For example, a consumer who is currently on a two years contract and pays £20 per month with 2000 minutes, 2000 SMSs and 1gig data, but over the past 1year the consumer mostly uses his SMSs and data with only 100 minute, his subscriber can say we have monitored your consumption over the last 1year and found that you mostly use SMSs and data and we are ready to offer you a new deal of £12 with 2000 SMS, 1.5 gig data and 100 minute calls. Hence, this would be a good way of maximising consumer satisfaction.

7.4 Recommendations for the Nigerian Government

The study makes some realistic and achievable recommendations for the Nigerian Government and its regulatory institutions. Thus, I recommend for the Nigerian government to overhaul the leadership of the NCC. This is based on consumer reports that since the emergence of the current leadership of NCC in 2011, MT network crisis have escalated because regulators were not committed to ensuring good practices in the sector. Also, the Nigerian National Assembly should conduct public hearings on the state of MT service experiences with consumer and operators in Nigeria, thereafter pass a consumer privacy law. This would be for the purpose of prohibiting MT operators from invading consumers with intermittent lottery and promotional SMSs with due permission. Also, the National Assembly should pass legislation on consumer compensation law which saddles responsibility on operators for payment of compensations to consumers for failure to keep their service promises. This is because in Nigeria today there is an absence of consumer compensation law unlike in the UK. Thus, this study strongly recommends that the presence of a consumer compensation law would compel operators to work towards improving their consumer satisfaction. Furthermore, there is need to strengthen the law establishing the Consumer Protection Council (CPC) and the SERVICOM by identifying clear roles and duties of the distinct agencies because these agencies of government were believed to be unproductive in their respective roles in the sector and their functions were overlapping one another.

7.5 Study limitations

There are limitations to this doctoral research in terms of sample size. However qualitative research is not underpinned in numbers. In the Nigerian study I and a few number of potential interviewees were willing to carry on with more focus group meetings that on their MT service experiences, but for the socio-political insecurity that enveloped the region when this study was

carried out which made it impossible. The communal clash that erupted in Bori City in Khana Local Government Area of Rivers State on the very day the researcher was to hold the fourth focus group meeting with interviewees, thus limited the Nigerian study to three focus groups. Also, in the UK study I had some challenges, whilst recruiting participants for this study. One of the key challenges was “unavailability of time”, as some potential participants complained that due to their work schedule they would not be able to participate in the planned focus group meetings. Summarily, time and insecurity were the key issues that limited this study.

7.6 Suggestions for future research

This research suggests that future research should consider conducting similar research in other sectors of the Nigerian and UK telecommunications sectors, using a larger sample size by conducting focus groups with up to 40 interviewees in each respective context. Future research should consider testing the emerging themes as shown on the “transformational CRM model” of this thesis, in transportation, health and other utility sectors in both contexts. Also, this study was limited to final consumer, but similar study could be carried out using MT operators’ channel intermediaries and business to business customers (B2Bs) which provides a viable basis for future research.

7.7 Chapter summary

This chapter provided the study’s implications and itemised key recommendations for both contexts that would be of interest to MT operators and their consumers respectively and some suggestions for future research. More specifically, I recommended for MT firms in Nigeria and the UK to increase resource commitment on CRM by considering and building robust strategies around key areas like service quality, service upgrade, consumer privacy, transformational service personalisation, service evaluation, service price, duration of mobile contract, service apology

initiative, understanding consumer market. Furthermore, for the government regulators in both countries, I recommended that regulators should regularly intervene so as to mitigate the excesses of operators in the areas of disrespect for consumer privacy, poor service quality, service overbillings, service price and weak complaints management systems. More especially Nigeria operators were more into these practices than their UK counterpart. Some of the limitations this study suffered were communal clashes result from youth restiveness and violence in parts of the areas where this study was carried out. Also, I was limited by time as most participants were working class citizens. Since, this research was limited to consumers. Thus I suggested that future studies should consider B2B and B2C firms as there are potential contributions in this respect.

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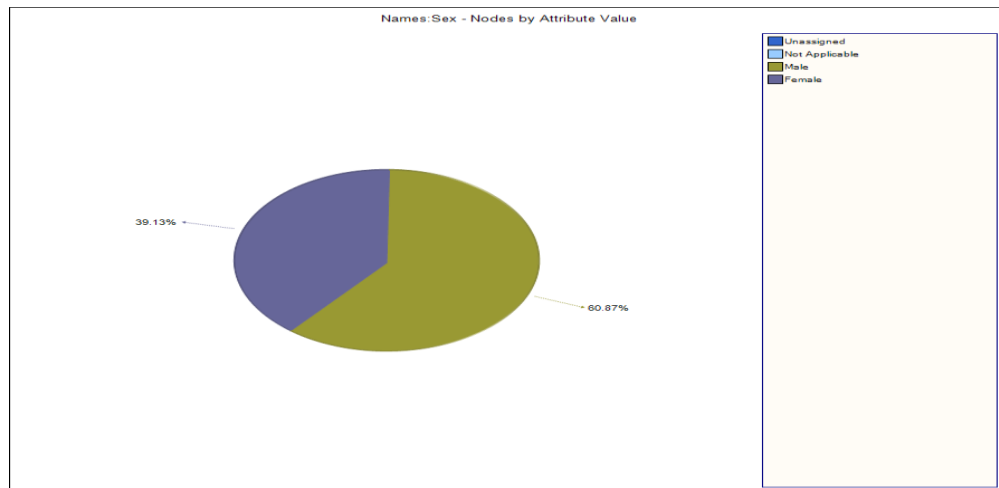
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Appendix 1:

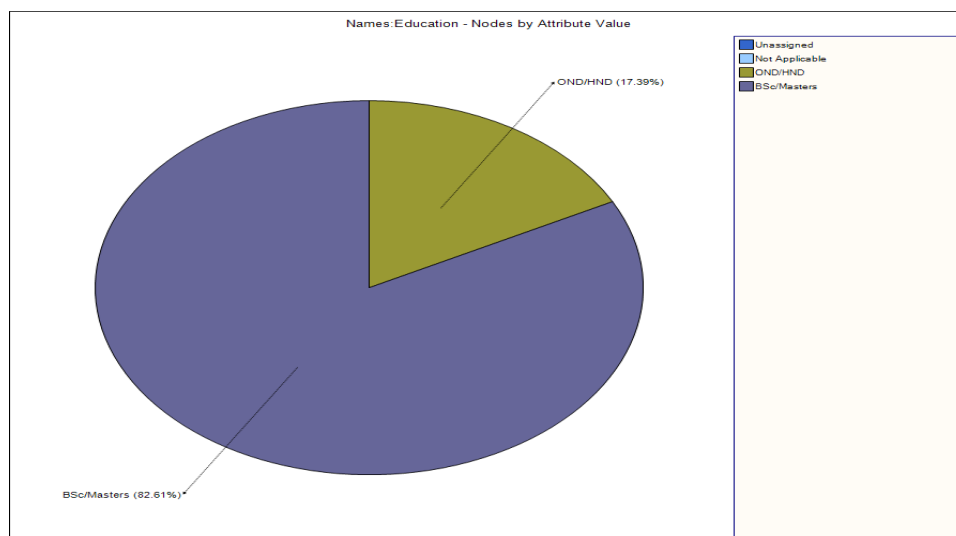
NVivo 10 Data for the Nigerian Study

Attributes Analysis of Nigerian Focus groups Participants

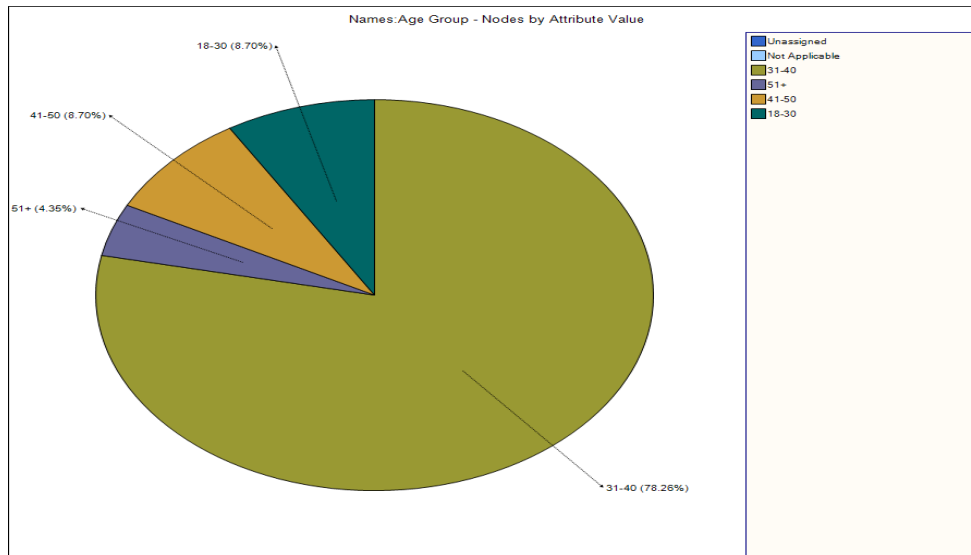
Participants Attribute Data



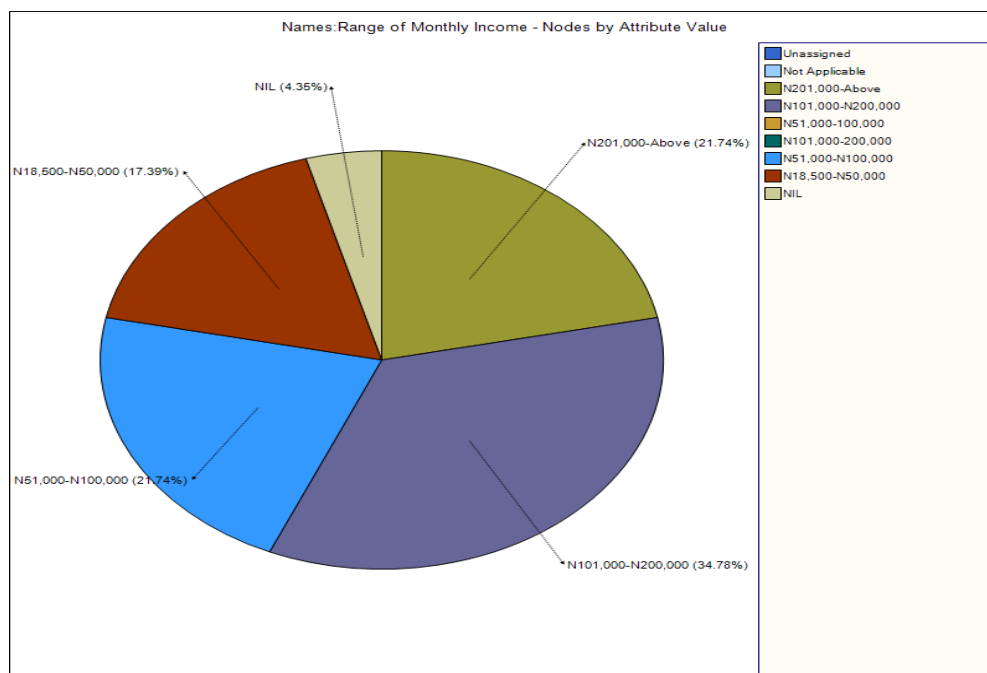
Nigerian Figure 1: Nvivo 10 Analysis about Participants Sex
Source: PhD Research Study (2015)



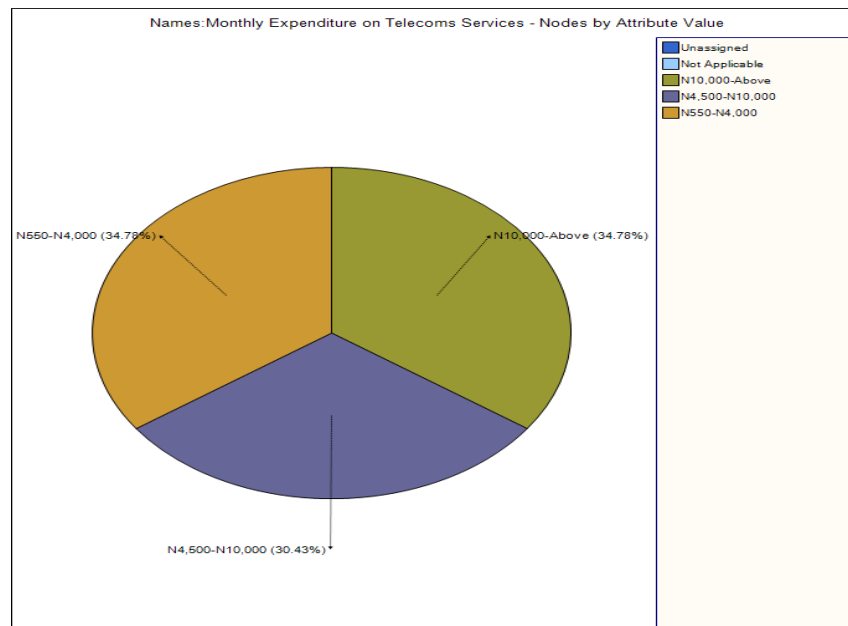
Nigerian Figure 2: Nvivo 10 Analysis about Participants Education
Source: PhD Research Study (2015)



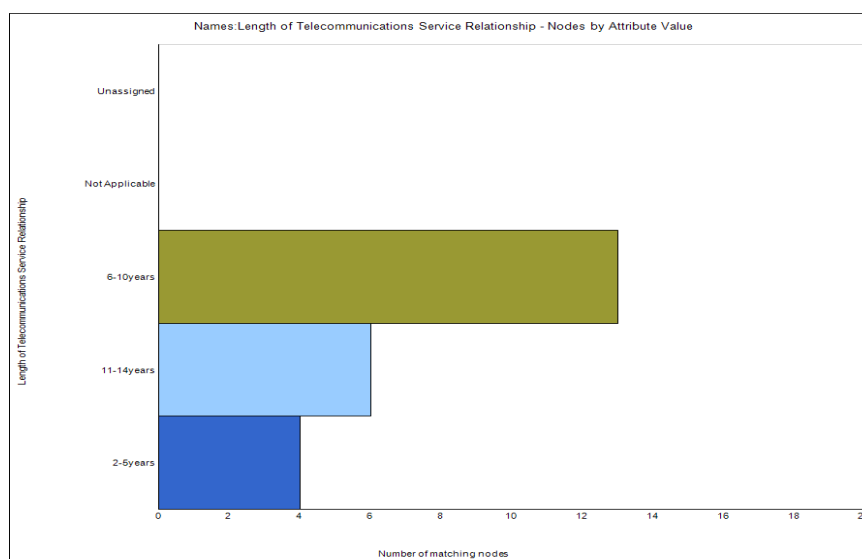
Nigerian Figure 3: Nvivo 10 Analysis about Participants Age Group
Source: PhD Research Study (2015)



Nigeria Figure 4: Nvivo 10 Analysis about Participants Range of Monthly Income
Source: PhD Research Study (2015)



Nigerian Figure 5: Nvivo 10 Analysis about Participants Monthly Telecoms Expenditure
Source: PhD Research Study (2015)

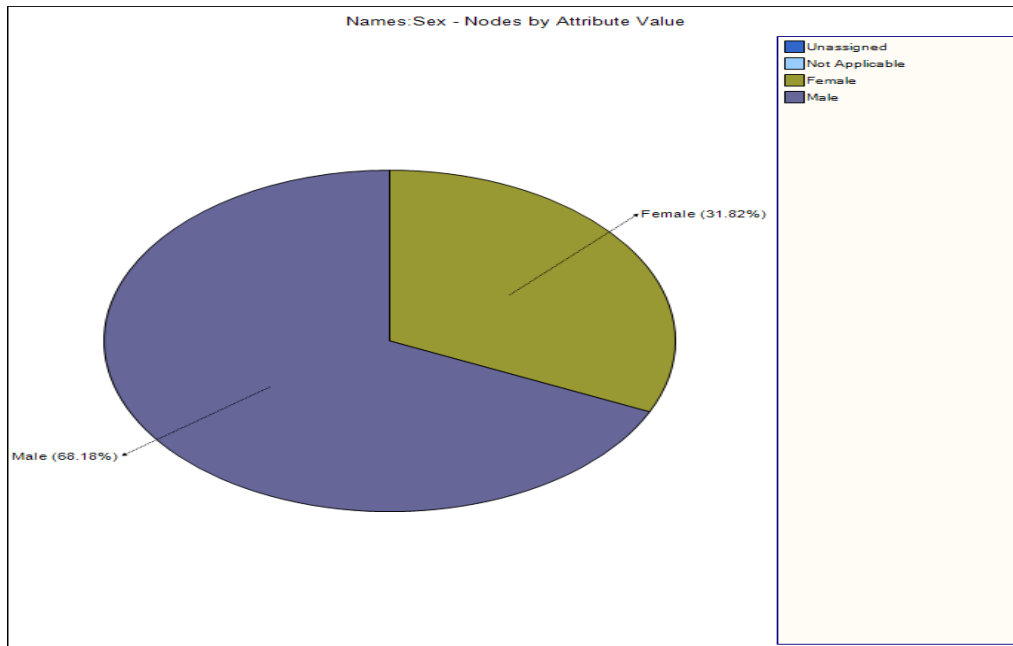


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Source: PhD Research Study (2015)

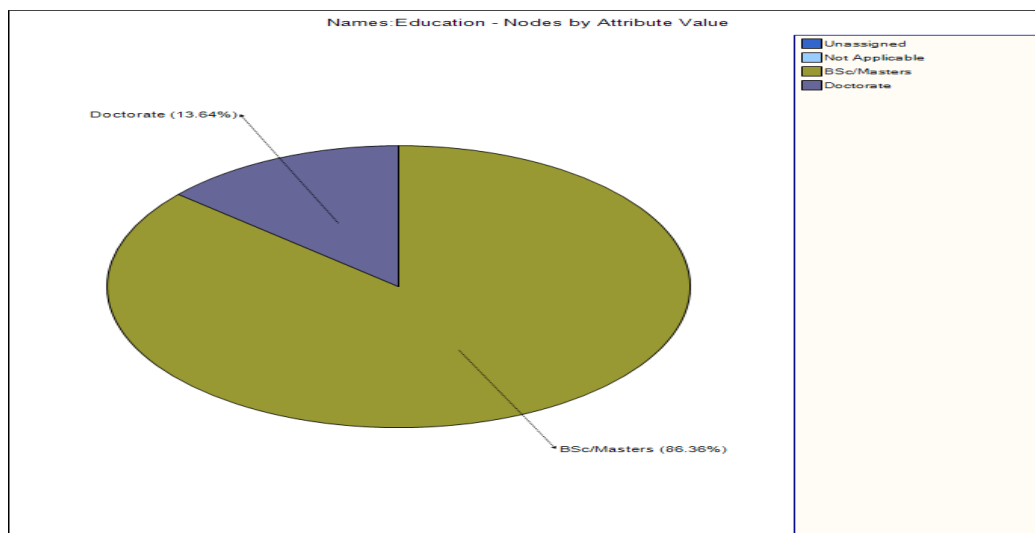
Appendix 2:

NVivo 10 Data for the UK Study

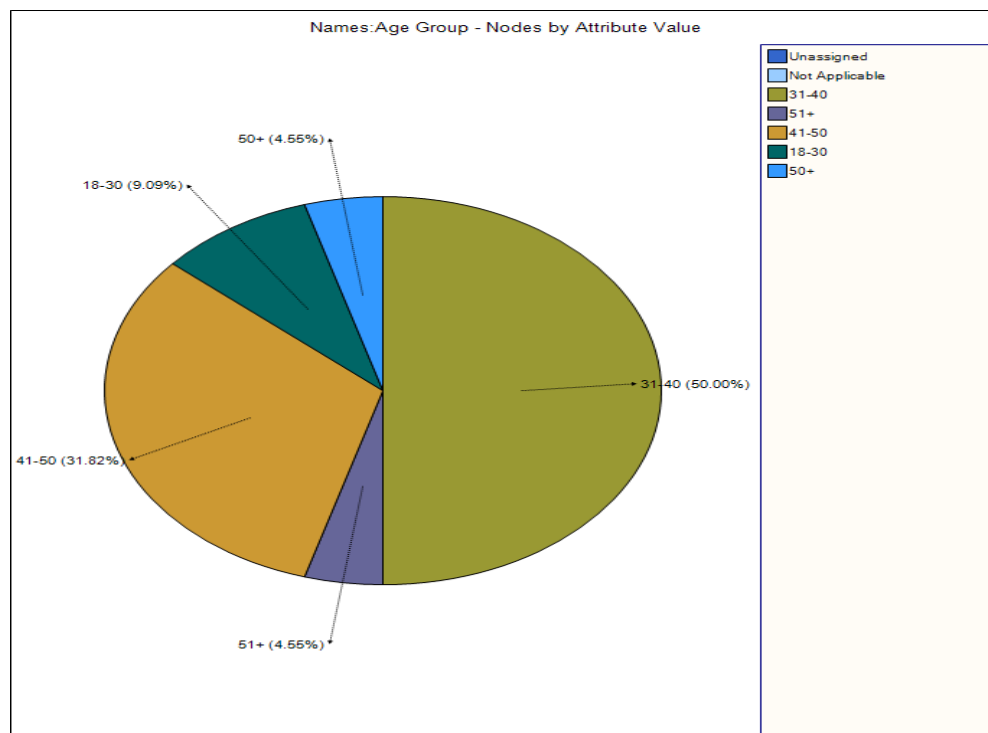
UK Study Respondents' Demographic Data Analysis and Presentation



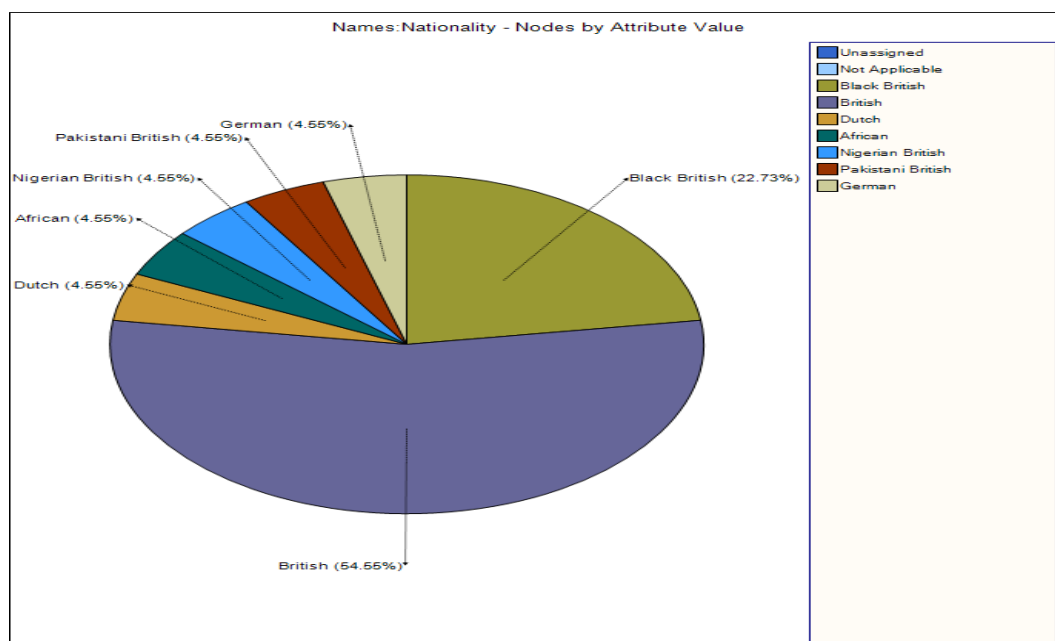
UK Figure 1: Nvivo 10 Analysis about Participants Sex
Source: PhD Research Study (2015)



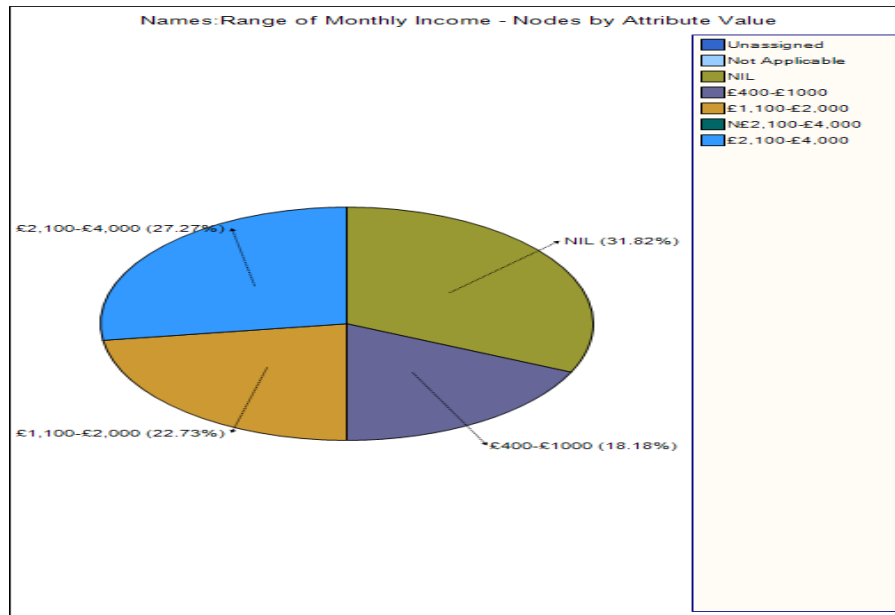
UK Figure 2: Nvivo 10 Analysis about Participants Education
Source: PhD Research Study (2015)



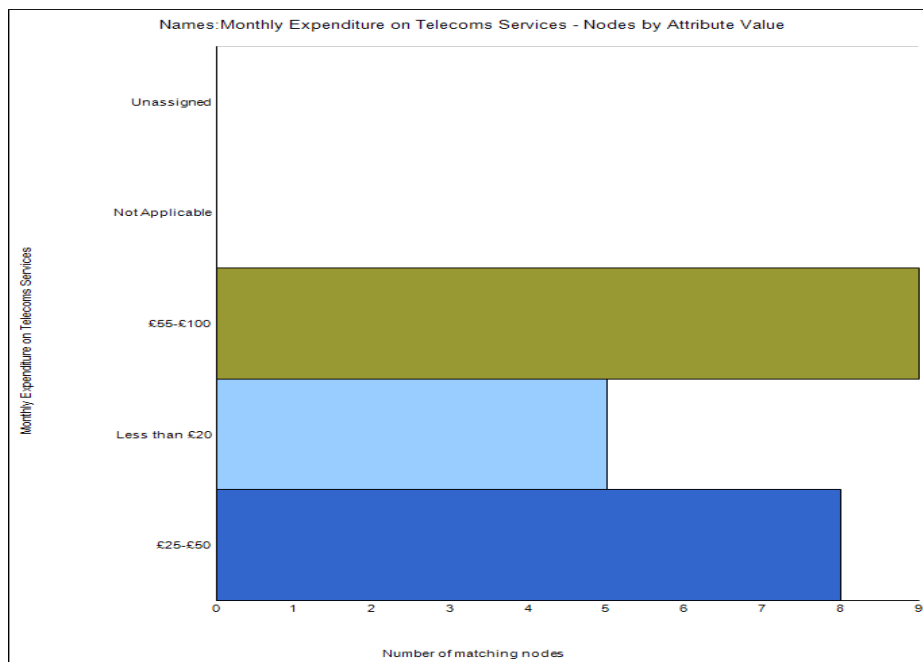
UK Figure 3: Nvivo 10 Analysis about Participants Age Group
Source: PhD Research Study (2015)



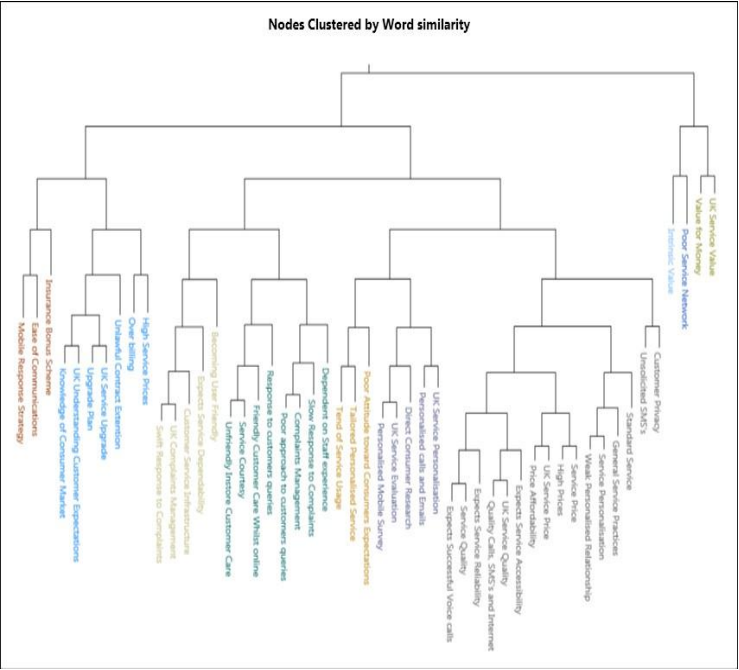
UK Figure 4: Nvivo 10 Analysis about Participants Nationality
Source: PhD Research Study (2015)



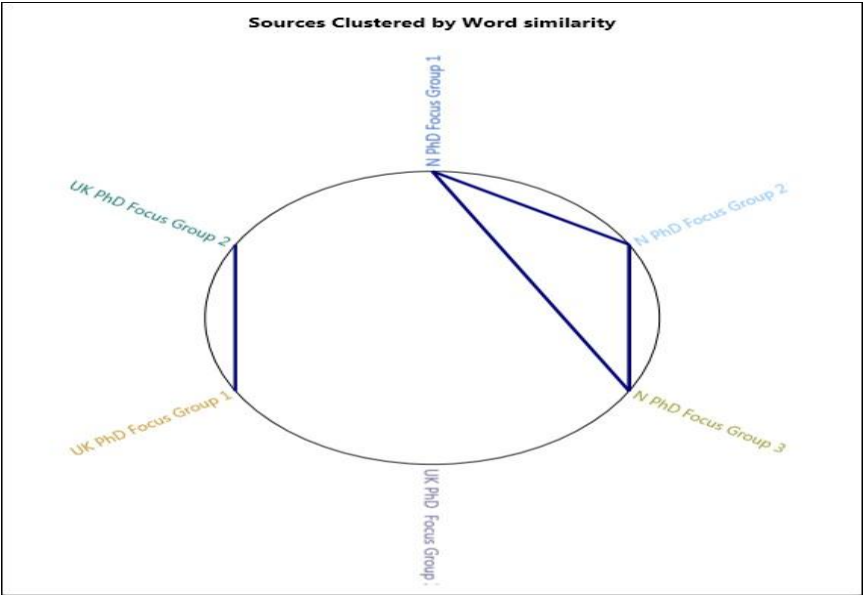
UK Figure 5: Nvivo 10 Analysis about Participants Range of Monthly Income
Source: PhD Research Study (2015)



UK Figure 6: Nvivo 10 Analysis about Participants Monthly Telecoms Expenditure
Source: PhD Research Study (2015)



Dendrogram of Nodes Clustered by Word similarity 1
 Doctoral Research (2015)



Dendrogram of Sources Clustered by Word Similarity 2
 Doctoral Research (2015)

4.3.5 Thematic Definitions and Reports for Nigerian Study

26/02/2015 11:15

Coding Summary By Node

PhD Thesis Data Analysis

26/02/2015 11:15

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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Node

Nodes\\Complaints Management

Document

Internals\\Focus Groups Interviews\\N PhD Focus Group 1

No	0.0543	12
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1	ANDY FRED WALI	22/01/2015 09:15
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Sometimes it all depends on the degree of your complaint or demand, sometimes it takes 24hours like the firms consumer care person will tell us, sometimes it may take 48 hours and some are issues that they may just resolve instantly. Sometimes it may take forever for you to reach them in the first instance may take days or hours except if you have access to the internet then you can as well log into their website and get feedback immediately.

2	ANDY FRED WALI	22/01/2015 09:12
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The process it takes my firm to resolve my complaints is slow. Let me take an example: there was a time I keyed into one promo they did that they charged be N10 but even when at the end when I did not want again, what they asked me to do so as to opt out I did but they were continuously charging me. Initially I Ignored it for months but after sometime I felt why should I be doing this; so I went to their office because I discovered that for some days they were charging me N30 it was going higher. Before they could attend to me it was difficult, in fact that was [Airtel mobile] I almost dropped that line due that experience.

3	ANDY FRED WALI	22/01/2015 09:17
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I think for me the network provider process in reaching the needs of consumer is very clumsy, disappointing; reason being that just as my colleague mentioned before now. I remember two years ago I lost an MTN line it took me three good months to reconnect that line, how? I kept going their everyday and they kept promising me come today come tomorrow haven filled and submitted all necessary document. If I make a call some body in Kaduna State will answer the call with my line I have the line pack and I have all it takes. Then I threatened to sue them to court by writing that was when my line was restored. So the service process is so clumsy, so disappointing.

4	ANDY FRED WALI	22/01/2015 09:22
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Laughs, the service process needs a lot of improvement, a lot because we are told they gave us lines to call if we have complaints instead of going to their offices. I mean the help lines to call and most times you call this help lines you will not get through till the end of that day and may be you have to continue the next day they will continuously play consumer music as if that is why we are calling for the purpose of dancing. Now maybe after two you are lucky to get someone to attend to you and you lay your complaint they tell you okay we are going to do it. For example there was a time I had an issue that money were being deducted from my MTN line I will just stay and see messages for this session of program they will say just log in and I was not just doing anything with my phone, and this continued like that after wards they tell me recharge again at the end of the day the whole money in my MTN account is gone. Now when I reached the consumer care person finally I told her what it was and she said okay we will get back to you and will do it; it took some days to take the pains to call them again, before finally after a long time somehow it has started again.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
				5	ANDY FRED WALI	22/01/2015 09:24
		I think my subscribing firms service processes are very poor. Like when I had problem with my [Etisalat mobile] line I recharged about N1000 then to subscribe and the subscription did not come up, like throughout that day I was calling and they kept playing music till my phone battery ran down, the next day I had to recharge and continued again. Even when "I laid the complaint the consumer care person said, "its okay" don't worry we will get back to you; just switch off and on your phone again it will come up. All this I did like five times, even I did it until they sent me a message that I should not try to send such request again" so I have to stop and since that year I have not been recharging that line				
				6	ANDY FRED WALI	22/01/2015 09:26
		They are too fast in taking money but too slow in resolving service problem.				
				7	ANDY FRED WALI	22/01/2015 10:23
		About the time frame within which a request is made to the consumer care team and when the response comes back, I think with regards to [Etisalat mobile] they have done well in that regards. The moment you dial a consumer care line and you drop a request within some split two to three minutes they give will you a reply. Though depending on the nature of what you are requesting for. Issues of checking account balance and trying to recharge a voucher that is unable to recharge; these are very minor things that you know the time in which they give you a feedback is very short. But with regards to other issues it may take longer time.				
				8	ANDY FRED WALI	22/01/2015 09:28
		Unbarring a line is very easy but when you have issues like subscribing for a particular package or a particular information because they will give you the advert 'you will do this you will send this to so code and you will get information A,B,C and how to opt out. But by the time you want to opt out by sending a message to that same code to stop it may take you up to three months or it may take you the whole year to the extent that you may decide to condemn that SIM card and buy a new SIM card else the deduction will continue.				
				9	ANDY FRED WALI	22/01/2015 09:30
		Yes very poor				
				10	ANDY FRED WALI	22/01/2015 09:30
		(Oh) yes its very clumsy and so disappointing				
				11	ANDY FRED WALI	22/01/2015 09:30
		Yes it is poor like I earlier mentioned				
				12	ANDY FRED WALI	22/01/2015 09:31
		Yes				

Internals\\Focus Groups Interviews\\N PhD Focus Group 2

No 0.0153 4

				1	ANDY FRED WALI	22/01/2015 09:33
		But when we want to look at their performance in terms of expectations then you can say they have not done well at all. Yes they have not done well at all and in terms of their consumer relations at times you call them and for so long a time they will put you on call wait and nobody will respond to you at the end. So these are areas where one may use in judging them on consumer service.				
				2	ANDY FRED WALI	22/01/2015 10:27
		Again I expect that if I encounter a challenge on "their service and call their call centre they should pick my call in seconds and not for me to wait for 1hour, 2hours listening to their jingles and adverts on phone.				

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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3 ANDY FRED 22/01/2015 09:35
WALI

For the few times I have had reason to call their consumer care, "well if I should rate their performance I think I will rate MTN fair but [Glo mobile] is quite poor. I think they should work on their contact personnel

4 ANDY FRED 22/01/2015 09:36
WALI

My view is that, if I make a complaint I need them to act on it, "these guys do not act on anything. Even if they do maybe I have forgotten about the challenge or I would have switched over to another line to sort out myself. They just do not act on any complaints from the processes of complaint down to the person who is supposed to handle it is zero.

Internals\\Focus Groups Interviews\\N PhD Focus Group 3

No 0.0976 11

1 ANDY FRED 22/01/2015 09:39
WALI

I must confess that the relationship between MTN which I use because I cannot speak for others. Their consumer service is really poor in the sense that, should we talk about the consumer care line which consumer can call for the whole day without getting answer?

2 ANDY FRED 28/01/2015 12:32
WALI

First of all the consumer care lines you can call for a full day; you do not get a human being but a computer responding to you and even if is a computer responding to you, the computer is telling you things you do not want to hear as if that is the persons problem at that time whereas the person has a pressing service issue at hand seeking for solution. However, if by chance you hear the voice of an individual you begin to wonder because the person is telling you something so far away from the issue you want to report by telling you we will get back to you and that is as good as the end of the matter. Also, with the help desk email they give out at least I have tried it which is as good as sending the message or complaint into the air because you will not get any response from anybody nothing; so if you find yourself in a fix talking about MTN you do not really get any response from anybody, thus it is just a matter of wait until the issue solves itself or manage it as you see it or the next step you may have to take is look for their office and go there. You may also get there and the persons you see their will tell you this is an issue we have to refer to our other office which other office? They cannot really tell you go to this office. I mean you do not really get any response. For [Glo mobile] it is basically the same thing, the only improvement which is if you go to [Glo mobile] from my own experience you can get someone to respond to you immediately, if it is something they can do then they will tell you, or if it is not they tell you to give them some time let us sort this thing out for you. So in terms of relating with consumer trying to solve their problem MTN is poor and Glo mobile is far better.

3 ANDY FRED 22/01/2015 10:01
WALI

The consumer care line that they provide they just provided it like that and not because they want to use it to serve us or use it to make better the services they provide, rather they just kept it there so that if we complain they tell you 'we have a consumer care line'. Like I will draw a case sometimes in the UK I lived in Hull and I was using this line I think it was Tesco line to run my BBM, so when I had a problem with the line all I needed do is to go to their office because I knew if I get to their office my problem will be sorted out so I did not border calling; I tell you when I got to their office the issue was sorted there. "But when you try the MTN line, I have tried it like three times when I had a problem and the link I got was Lagos, I mean here I am is Port Harcourt and when you go to any Port Harcourt office they will tell you okay we will do something; so I expected that they will have a system where if you are in Port Harcourt you can walk into any MTN office have your service complaint sorted out. But when you call the consumer care line somebody in Lagos will say here is MTN Lagos and you can hold on for two days nobody will talk to you I mean it's a problem, "so the CRM is poor, If I am to rate all of them they are below twenty per cent (20%)"

4 ANDY FRED 22/01/2015 10:08
WALI

To me MTN complaint handling process is very poor" and I rightly said it from the beginning because you will call the consumer team for a whole day and you will not get them, even when you get them and register your complaint they will not do anything. "I mean it's very poor compare to the banking sector, in the telecommunications experience one's your money is gone it is gone forever and it will take ages for you to get them to complain so it is very poor.

5 ANDY FRED 22/01/2015 10:11
WALI

Sincerely I mean sincerely it is poor BAD you know their own systems of handling consumer issues is very poor and like I said when I made my first statement that if I will rate my service providers I will score them 20%. I mean I have never registered any complain that has been successful, the tell you call back and after all they keep you on hold for ages 'time is money' who has all the time to stay on phone for hours?

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
			6		ANDY FRED WALI	22/01/2015 09:52
<p>When it comes to “handling complaints and queries, then from my experience if I have to judge; it is not just poor but very poor”, why did I say that? “I have had a number of issues that I will make a complaint and if you manage to get through to the consumer care which can take you up to two days I do not know of others but for me sometimes two days before it gets through and then you will hear someone say please can you call back we are working on this issue? Please just quietly go to your village and come back because that is the end without result”. Another issue I had was with this MTN share and sell I was trying to transfer and I don’t know how they missed up my code before I realise I was getting messages like ‘if you try to transfer airtime again you will be barred’ I say but this is my code and they say call a particular line which I did and they said okay hold on we will get back to you that issue was never resolved till today.</p>						
			7		ANDY FRED WALI	22/01/2015 10:15
<p>For example there was a time I was trying to do something on my phone and I mistakenly locked my SIM they asked me to mention four frequent numbers I call often before they will unblock it and they resolved it. So that is the experience I have had and though I have not been having serious issues with them but that is what I can remember.</p>						
			8		ANDY FRED WALI	22/01/2015 10:19
<p>My own experience was with [MTN mobile] regarding ring back tune and did not ask for it all of a sudden when somebody calls me one kind of music will be playing in the background and I am charged. So I called there consumer care office and said I did not ask for this, please I do not want it any more please return my line the way it was before, and it turned to an argument between myself and the consumer care guy who responded; it was so bad that I had to angrily tell him to let it be if he cannot remove it and they continued to charge me. So when it comes to service complaints response if it is something they can do they may do it but often time they will not do it, like I remember when I used [Etisalat mobile] for my BBM and it would load I tried calling consumer service and they will advise on what to do to get the issue resolved.</p>						
			9		ANDY FRED WALI	22/01/2015 09:50
<p>The consumer complaint handling process of MTN that I use is highly frustrating, you cannot freely call them and get them in thirty minutes it must take you hours and again the likelihood that they may not resolve the complaints on time and to your satisfaction is 70%.</p>						
			10		ANDY FRED WALI	22/01/2015 09:55
<p>I think I have not really had any problem with MTN care personnel but I have really had bad experience with [Airtel mobile]. “I bought a new line and recharged it the first few months after I bought it, then two months later I tried recharging and could not see my balance; so I called them and I was told that my line have been barred, and I asked why? They said they do not know why but it will be rectified till months later it was not rectified so I had to break the line and threw it away.</p>						
			11		ANDY FRED WALI	22/01/2015 10:05
<p>Like I told you from the beginning that the consumer care experience is bad, very bad experience, that’s the truth; though I have not been to their office to complain but other encounters and they have not solved any of my queries, even they are not easily accessible.</p>						

Nodes\\Consumer privacy Document

Internals\\Focus Groups Interviews\\N PhD Focus Group 1

No	0.0153	4
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1	ANDY FRED WALI	20/01/2015 14:00
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(Okay), looking at [MTN and Etisalat mobile] services which I am subscribe to; I can say that [Etisalat mobile] offers better service in data browsing I mean it gives me wider coverage in browsing compare to MTN services. Also in terms of MTN services I always receive unsolicited messages and [Etisalat mobile] also does the same thing without asking for it. This is also part of the floors of MTN and [Etisalat mobile] since they came into Nigeria.

2	ANDY FRED WALI	20/01/2015 14:05
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"One major problem amongst many I have with MTN is that they are always disturbing my peace with unnecessary and uninvited SMS's and the rest".

3 ANDY FRED 20/01/2015 14:03
WALI

I responded to Abraham's comment because I want to say that in terms of coverage, it is really relative to conclude. Reason being that no one can say MTN network is wider in coverage compare to other network. Personally I use [Etisalat mobile] and MTN but I can tell you that [Etisalat mobile] have been given me the best in terms of coverage even in the rural areas; in fact now when one wants to compare network coverage amongst operators I think it's important we use rural and urban barometer. One of the things I hate most about MTN network is that they trouble my life with unwanted SMS's this is very bad, I mean very bad for my liken. Yes even [Airtel mobile] is worse than MTN in sending Unsolicited SMS's which disturbs the peace of consumer.

4 ANDY FRED 21/01/2015 18:08
WALI

I am not satisfied in terms of MTN services in the area of call rate unsolicited SMS's

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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Internals\\Focus Groups Interviews\\N PhD Focus Group 2

No 0.0155 2

1 ANDY FRED 20/01/2015 14:07
WALI

If I should rate the two service providers both [MTN and Glo mobile] I think MTN is better in terms of consumer relations at least we know that one can make calls and it will go through. But [Glo mobile] is a bit on the low side and in terms of consumer satisfaction like I said MTN is still better than [Glo mobile] at least the coverage is wider than that of [Glo mobile] and in terms of packages I think MTN has more packages than [Glo mobile]; the only short coming of MTN is in terms of their charges and unnecessary text SMS's where the subscriber did not ask for it they intrude into one's privacy. I think [Glo mobile] also does it

2 ANDY FRED 20/01/2015 14:10
WALI

Let me give you an instance here sorry, everyone here knew that we were actually forced and dragged by our hands to register with the whole network operators, and that simply means that they have our titles; our full names and even our addresses". 'It will be very funny to tell you here that MTN sometimes, especially [Glo mobile] give my number out to whoever just to keep sending me messages that there is chair sample here, there is about a bottle of drink here, there is another' I don't know it is now an avenue to sell because they got our data, they now begin to send us junk messages.

Internals\\Focus Groups Interviews\\N PhD Focus Group 3

No 0.0032 2

1 ANDY FRED 20/01/2015 15:42
WALI

I think they do not understand our needs otherwise why will they be disturbing people's life with unnecessary SMS's morning, afternoon and night, always disturbing our sleep all the time.

2 ANDY FRED 20/01/2015 14:24
WALI

"Do not send us unnecessary and unsolicited messages"

For calls I can give my supplier let me just say 60%

2 ANDY FRED 23/01/2015 17:14
WALI

I am satisfied with [Etisalat mobile] services in my BBM, like I use edge I browse in fact immediately I enter they give me what I want, I do not experience breakage or network problem doing when I use my BBM to browse". Immediately I enter if I want to go into my email, once I open my email box it is opened.

3 ANDY FRED 23/01/2015 17:16
WALI

"[Etisalat mobile] browsing good satisfied".

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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Nodes\\Price Bundling

Document

Internals\\Focus Groups Interviews\\N PhD Focus Group 1

No 0.0135 3

1 ANDY FRED 22/01/2015 08:33
WALI

The area where I am not happy and I think they do not understand is the bundle plans why did I say so? They sell blackberry data plan for N1, 000 for one month, while. Android phones data plan for N3, 000 to N4, 000 per month; and these phones render the same purpose and services.

2 ANDY FRED 21/01/2015 18:51
WALI

To me all this thing they are saying about unlimited calls, I think if my subscribing firm could say for the month of January recharge N4000 to do calls and data plan for one month that will be fine as everybody can recharge it. But at the moment you can spend N10000 on calls in a month yet it looks like you have never recharged because bad network could not allow one to make a call. If they say recharge N1000 for one week and enjoy unlimited calls and unlimited SMS and data for one week that will be very fine rather than what they exploit us to recharge N1000 for calls, N1000 for data plan bundle, N1000 for BBM at the end of the month you will find out that you are spending more than N20000 in just one month and its very bad.

3 ANDY FRED 21/01/2015 18:53
WALI

"They should consolidate their cost, that means if I am using MTN and I recharge a certain amount I should be free to use it whichever way I choose to use it and not to buy N1500 for calls, N1500 for data plan and so on still on one mobile line".

Internals\\Focus Groups Interviews\\N PhD Focus Group 3

No 0.0115 2

1 ANDY FRED 21/01/2015 18:59
WALI

I bring a case you know sorry I often will want to bring a UK case because that is where I have seen a better telecommunications service, when you subscribe to a network you will have over 800 minutes or 600 minutes for a month within the local area, then if you want to make international calls that is when you now have to buy either a particular card and there are times when even by the end of the month I still have up to 300minutes that I have not used. But here in Nigeria what they charge you for a call that one make just within a local area is very high, it's very high we are paying so much to communicate and it is not supposed to be like that.

2 ANDY FRED 21/01/2015 19:00
WALI

"And not pay for things that are outrageous. Like you pay a certain amount to do your internet, another amount for making calls and sending text messages at the end of the day you do not get value for money"

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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Nodes\\Service Courtesy

Document

Internals\\Focus Groups Interviews\\N PhD Focus Group 1

No 0.0520 9

1 ANDY FRED 23/01/2015 14:17
WALI

To me [oh] each time I call them in MTN they respond very well even when they know you are angry. For example the last time I called them to complain that my subscription is not coming up, they pampered me very well and so I think there service is trying in that aspect.

2 ANDY FRED 23/01/2015 14:19
WALI

For me consumer care if you call them by phone, since they do not know who is calling or talking to them they might respond very well talk politely but they may not solve your problem right and they may not be harsh. But If you meet them one on one haven known that you are not the President or Governor they will not care what the outcome is except you begin to declare your identity it is then that they might listen and give you attention, their customer care personnel's behaviour is very poor. I have tried [MTN and Airtel mobile] I called them and they said [oh]. Sir please come to the office and I went there may be because I was wearing a T-shirt I don't know; honestly until we started talking in English I think honestly we talked and talked and talked and we declared until I told them that I can do anything because of this and I am capable of moving up; before somebody said oh come which is very bad. So the phone they will talk like human beings social pretence you know and the way it should be but if you meet them one on one without declaring who you are and that you can do anything they may not care.

3 ANDY FRED 23/01/2015 14:32
WALI

So I want to tell you those women in their way of doing things it's so annoying. It's so annoying, so disappointing that one may start regretting owning an MTN line, consumer can attest to that their customer care personnel's behaviour is very poor.

4 ANDY FRED 23/01/2015 14:23
WALI

The MTN consumer service personnel's online they have good full etiquette like for all that have picked my calls, they are polite, and they are very nice they have a way of making you calm down. But the truth is when you go down to their offices it is not the same like what you got on phone, it's a different business when you meet them in their offices.

5 ANDY FRED 23/01/2015 14:34
WALI

The behaviour of the consumer care persons of MTN online like the way that attended to me she was very rude, I mean very rude that I have to cut of the call, switched off my phone and called back the next day when a male personnel picked and I began to explain that I called yesterday to complain that I recharge a card but it was not successful and that the lady that picked my call was very rude. I do not know if somebody got her angry and she wasn't polite and I told him if this is how you guys do I tell you; you people are not going anywhere. I use [Etisalat mobile] and they treat me very well but that particular lady "I was like me if you guys should continue like this I don't think I will continue with your network" so the guy began to apologise. I think it's not everybody and not all of them are good, some are very harsh while some too are very kind.

6 ANDY FRED 23/01/2015 14:26
WALI

When you call the customer care personnel on the phone they tend to treat me or handle me with care because there supervisor is perhaps right there with them to check their performances during conversation. But when you look into the way they behave you will be forced to believe that these are not MTN workers. Because they employ half-baked and untrained consumer care persons whereby they do not have knowledge of what is required of them and they just go ahead to react the way they feel they could react, No supervisor to check what they are doing so its poor on outside the call level but on calls they do wonderfully well.

7 ANDY FRED 23/01/2015 14:29
WALI

I think I will agree with what they have all said when you interact with them on line it's a different story all together compare to when you meet them in person. When you talk to them on line wow there is this professionalism in terms of communication that is always displayed on their part; but when you go down to their offices to make this same inquiry it's a 'different ball game' this aggressive approach is something that they should work on I am speaking now for [Etisalat mobile] as the network that I am using.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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8 ANDY FRED 23/01/2015 14:50
WALI

We should pray for all this networks to be user friendly because, if they are user friendly there is no reason why someone will be using two to three lines. Like for me I might buy four mobile lines if I noticed that a "particular firm is doing promo I will drop the other lines and focus on the one that offers my bonuses and after the promo I live the line. But if they are user friendly I do not see the reason why a consumer will be using two to three lines instead to stick to one good network line.

For me they should be user friendly they should have different service packages, like students should have their own service package; workers should have their own package too because a student and a worker cannot be paying the same thing. They should have different packages for little children in the primary schools.

Internals\\Focus Groups Interviews\\N PhD Focus Group 2

No 0.0410 5

1 ANDY FRED 23/01/2015 14:37
WALI

The quality of the service, I mean from there platforms or staffs I will rate them zero 0%. For example I walked into a [Glo mobile] office to inquire on how to resolve a problem and I have not even finished my question the consumer care girl just snubbed me and walked away. "Their quality assurance platform is weak and at zero level; they should improve on their quality assurance". I think the message the consumer care girl signalled me is that if I like I can stop using [Glo mobile] services after all there are over twenty million people using [Glo mobile] services. The quality assurance department should improve.

2 ANDY FRED 23/01/2015 14:39
WALI

From my experience with the consumer care staff in-store I just told you, for [Glo mobile] the attitude of the care staff is zero, I do not know why I am giving this score it should have been worse than this. In terms of online contact for [Etisalat mobile] each time I call I get the right response, sometimes even after I have dropped the call they call me back perhaps there is something they did not complete. [Etisalat mobile] customer care personnel online are wonderful, though their staff I have met one's in-store behaved badly to me and abused me because he thinks I am nobody.

3 ANDY FRED 23/01/2015 14:41
WALI

Well as for me the few instances that I have gone to the consumer care centres to make complaints, "I think the attitude of MTN staff I have met in-store is quite fair, they treated me well; also the few times I have called their consumer care line they treated me well and they solved the problem, I think I will rate them fair there". But for [Glo mobile] I have not gone to any of their in-store or consumer care office so I cannot say much about that.

4 ANDY FRED 23/01/2015 14:44
WALI

For the walking MTN centre specifically the one located at Artillery. I will rather say that there are some of them who are really not patient with consumer, patient is not part of their character it's not their and there are quite a handful of them who really know what consumer relationship is all about in that particular office that I have visited". Also for those of them who seat in that office they do not have a choice because human being believes in 'Eye Service' and if nobody is around to monitor them they misbehave to consume. For the "online customer care personnel too they are careful to an extent because they know that the calls are recorded if the quality assurance person or manager gets back to play part of your calls that's for MTN it's a sack, I have this knowledge because I have seen one before. So all in all I would say it's been well with MTN in-store staffs because I believe that there are some checks and balances to make sure that consumer are treated well.

5 ANDY FRED 23/01/2015 14:47
WALI

My own experience with MTN. "MTN I think they have not done badly when it comes to interaction through their call centres whether online or in their offices, they have not done badly for the number of times I have called them. Even if at the end of the day what I complained will not be given to me' but the kind of interaction we have had I think it is okay. "They might not give me what I want regarding a service problem both in their office and on call but they tend to be polite but that is not good enough if they are unable to solve my service problem.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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Internals\\Focus Groups Interviews\\N PhD Focus Group 3

No 0.0102 2

1 ANDY FRED 23/01/2015 14:58
WALI

During the SIM registration era I went to there with say five hundred naira (N500) and my change is about a hundred naira (N100) and the lady said 'why don't you live this about for our lunch? The lady I encountered I was so ashamed of myself because I cannot imagine myself demanding money from somebody you know the way she did it she was not even hiding it and I felt embarrassed that a lady like this will sell herself just for N100 or N200 she really meant it and did not give me my change.

2 ANDY FRED 23/01/2015 14:57
WALI

Like I told you from the beginning that the consumer care experience is bad, very bad experience, that's the truth; though I have not been to their office to complain but other encounters and they have not solved any of my queries, even they are not easily accessible.

Document

Internals\\Focus Groups Interviews\\N PhD Focus Group 1

No 0.0105 5

1 ANDY FRED 22/01/2015 08:51
WALI

"Do you know that in the past MTN has done a promo's that looks like they are free; in the long run you have to pay.

2 ANDY FRED 22/01/2015 08:53
WALI

"Yes, if they give you say free 10 SMS now in the very long run you must pay for it. That is why I said that they are highly profit sensitive.

3 ANDY FRED 22/01/2015 08:53
WALI

Yes, even in the city called free town nothing is free. These firms will take back whatever they give to us in the name of free bonus

4 ANDY FRED 22/01/2015 08:54
WALI

Like the free mid night calls they give us consumer, I see it as health hazard, I mean a serious health hazard. How can you tell me that you do not want to charge me for making calls but you expect me to use that money to give to the doctor? They are not charging me but they encourage me to fall ill and use that money I was supposed to spend on network service for hospital bills.

5 ANDY FRED 22/01/2015 08:56
WALI

One of the experience with free mid night call is that if you make the mid night call the next day you find out that any call you make gets huge call drop and you will be charged.

Internals\\Focus Groups Interviews\\N PhD Focus Group 2

No 0.0099 1

1 ANDY FRED 22/01/2015 08:58
WALI

I use MTN, one of the challenges we have with MTN is that they will introduce their promo say buy N1000 worth of recharge and you will receive N1000 bonus but by the time you buy that recharge card which could have ordinarily served me for two to three days. But by the time you subscribe to their promo where they will give you N1000 bonus then when you add the both together within two to three hours the whole money is gone, they will make sure they take it all within one day it is not fair. "At the same time they will ask us to subscribe to their ringing tone at the end of the day they will remove your chosen ringing tone and fix their own where they will be advertising their product while we will pay some of these things are not fair" I mean is not too fair.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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Internals\\Focus Groups Interviews\\N PhD Focus Group 3

No 0.0129 4

1 ANDY FRED 22/01/2015 09:04
WALI

Another thing with MTN when they give you free credit, you are expected to utilise it within 24hours but with Etisalat it is not like that because they give consumer a grace of seven days to exhaust the airtime they are consumer insensitive.

2 ANDY FRED 22/01/2015 09:08
WALI

"MTN as a telecommunications firm is used to tricking their consumer 'let me put it that way I am personalising it now. There was a time I was sent a message that I have been given free mobile bundle that I can browse freely so I took advantage of it whilst my mobile data was still on and active they collected all the money in my own existing bundle account".

3 ANDY FRED 22/01/2015 09:06
WALI

They have said it all, quality services, they should stop tricking us with their services by giving us something from one way and collecting it back in ten ways.

4 ANDY FRED 22/01/2015 12:19
WALI

"MTN and Etisalat that I use and by extension all the telecommunications network providers in Nigeria should be truly sincere in serving Nigerians and not to serve us trickily"

3 ANDY FRED 22/01/2015 09:06
WALI

They should stop tricking us with their services by giving us something from one way and collecting it back in ten ways

4 ANDY FRED 22/01/2015 12:20
WALI

"Telecommunications network providers in Nigeria should be truly sincere in serving Nigerians and not to serve us trickily"

Nodes\\Service Personalisation

Document

Internals\\Focus Groups Interviews\\N PhD Focus Group 1

No 0.0283 10

1 ANDY FRED 23/01/2015 09:10
WALI

[Wow] it does not exist, I have never experienced it in my over 11years usage of Telecommunications services.

2 ANDY FRED 23/01/2015 09:12
WALI

No we haven't gotten that, there is no personalised services in consuming Telecoms services in Nigeria.

3 ANDY FRED 23/01/2015 09:14
WALI

"Now the operators have our data in their system over 24 months ago off which by now we should have been receiving personalised services from them like we do from the banking industry. We ought to be receiving personalised services from our telecom service providers but as it stands now we have not".

4 ANDY FRED 23/01/2015 09:15
WALI

"I have not received personalised services in the form of emails, SMS and calls from the two mobile Lines I use (MTN and Etisalat). The only time you will receive such message is when you lay your complaints and over some days they will reply you and say "Miss Rita your problem have been attended to" that is the only time you will ever see such".

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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5 ANDY FRED 23/01/2015 09:17
WALI

I have never experienced any personalised services in the form of emails, SMS's and calls. I use [MTN and Glo mobile]. I have never gotten any of these expected kind gestures. Even when after the SIM registration thing I just got a call like "am I speaking with"? Now this is someone that is supposed to have, okay with the SIM registration where I gave them my data they are supposed to have my data but he went like "am I speaking with"? That means the personnel is not even sure, so I don't think they are serious.

6 ANDY FRED 23/01/2015 09:20
WALI

I have not received any personalised messages; calls or emails from either [Etisalat or MTN mobile]. Though I was telling you that my [Etisalat mobile] is used for my BBM they are meant to send me messages to tell me when my bundle is expiring but they don't do that. They are meant to send me messages telling me that on a certain date my bundle will expire. Not even the good will of message on my "birthday; wedding anniversary and so on". I expect this because I am their consumer. I have not received any personalised message from the three lines I'm currently using.

7 ANDY FRED 23/01/2015 09:22
WALI

"For the extent to which they do it, it is better to say they do not because the extent to which they do it is very small and it is to their benefit"

8 ANDY FRED 23/01/2015 10:04
WALI

They do not and that is the reason why if they want to send us messages, they address us by our mobile number say "if you are the owner of this mobile number" you are about to win say N20, 000 please recharge and play a game, this is the only personalised message we receive and that is if a reasonable person calls this type personalised message, what a disrespect to my person.

9 ANDY FRED 23/01/2015 10:06
WALI

"If this is your number, it has qualified to win "[bla bla bla]"

10 ANDY FRED 23/01/2015 10:06
WALI

"Exactly, they do not address us personally except by our mobile numbers".

Internals\\Focus Groups Interviews\\N PhD Focus Group 2

No 0.0326 7

1 ANDY FRED 23/01/2015 09:24
WALI

Just like I said earlier I can only speak from the perspective of the service provider I use which is MTN, it does not work like that. For me oh the financial sector does it to me on my Birthday like 'Happy Birthday Nkem' the financial sector does that a lot. But for MTN it's a generic SMS they send you just see it 'MTN this is wishing you happy Independence [bla bla bla]' yes they send a lot of messages but is not personalised messages. The only occasion you will have personalised message sent to you 'is when you register your complain by calling them and saying I am NKEM I cannot make calls on my phones so when you drop the call, an SMS will be sent to you "Dear Nkem we do apologise for the issues you have been having the issue will be resolved in the next 10 minutes"; that's the only time you can receive a personalised message I do not know if any other person has the same experience; that is the only time you will received a personalised message saying that". But say on birthday's that MTN will send you a happy birthday message it's a lie, or they tell you happy Christmas it's a lie I do not see it".

2 ANDY FRED 23/01/2015 09:27
WALI

Any way I have not seen any personalised service or receive any personalised messages from my network service providers MTN and Glo at all since I started using them. I have not received any personalised service before I think maybe that is an area they need to improve on. I am not enjoying it there is nothing like that.

3 ANDY FRED 23/01/2015 09:58
WALI

I think something just struck my mind now. I have received their calls a number of times but maybe because of the package I use; I use a business plan so they call me a number of times to ask if I am enjoying their services? Do I have issues with their line? I think once or twice they have invited me for a dinner in Port Harcourt.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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4 ANDY FRED 23/01/2015 10:00
WALI

So for the personalised services I have never received a message or calls or any gesture bearing my name before so I do not think they do it to everybody but a selected class of buyers.

5 ANDY FRED 23/01/2015 09:59
WALI

I have never received any personalised emails, text SMS or calls from any of my network service providers since the past 10years I have been subscribed with them.

6 ANDY FRED 23/01/2015 09:28
WALI

What they do is to send a generic message to my mobile number on new products; you just see the message from MTN go to the nearby shop, it is not a personalised message.

7 ANDY FRED 23/01/2015 10:02
WALI

Like I have said earlier I have not received any personalised service from them. I have not, well it's an area they have to start with. I have not received any personalised service from them in any respect.

Internals\\Focus Groups Interviews\\N PhD Focus Group 3

No 0.0744 15

1 ANDY FRED 23/01/2015 09:31
WALI

No, my own experience no. it's only with the banks that I have experienced it; like this morning I received a message from First Bank on [Eld-emubarak] to me, Access Bank sent their own yesterday just the banks. But the telecommunications companies like MTN I do not think I have received any message, the only message I receive from MTN was after the SIM card registration era some years ago when they sent me my pin code and it was addressed by my name just that I must confess that they have failed in that regard, I mean in this service personalisation area they have failed woofly in this area. Consumer expect that during our birthday a company we feel we have contributed so much to should be able to send me a message say wishing me happy birthday". I know how times I receive messages from First Bank, Access Bank on my birthday then I now feel that yes I am part of this people because they give me this sense of belonging. Unlike the telecommunications companies such as MTN No way I have never received.

2 ANDY FRED 23/01/2015 09:35
WALI

Some days ago there was something [Etisalat mobile] did, it says happy consumer service week thank you for choosing our network we pledge to consistently deliver excellent service; I mean when I saw it I was like wow that was the first time to getting a message like this which I have never gotten from MTN which I have been using for over ten years; even if it was not so personalised but getting it for the first time I felt really good wow MTN over ten years and I have never gotten such but one year with [Etisalat mobile] they could do this.

3 ANDY FRED 23/01/2015 09:38
WALI

From my experience every message I get from my network service providers has been generalised because I cannot remember any personalised message from any of them. For example I expect that this is my birthday and they tell me happy birthday [Emmanuel] I mean after they have collected our data' we have been using different packages with this people and it is assumed that they should have known the kind of services we like or websites we visit frequently and the kind of things we purchase online. It is basically general services they render to their consumer I mean the message they send to Mr A is what Mr B and Mrs C will get general services.

4 ANDY FRED 23/01/2015 09:41
WALI

All this service providers should have a way of using consumer data in their possession, I have not received any form of personalised emails or calls from my service providers, be it through emails, calls or SMS's at all, and this guys do not take us serious.

5 ANDY FRED 23/01/2015 09:42
WALI

I use [MTN and MTN mobile] has never sent me any goodwill message at all, whether through service offering or service consumption. When I used [Etisalat mobile] I never got any personalised services, I used [Glo mobile] then there wasn't this SIM registration but I still did not get any even till this moment and after the era of SIM registration.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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6 ANDY FRED 23/01/2015 09:43
WALI

To cut the long story short I have not received any personalised message or emails or text SMS's from MTN that I have been using for years now.

7 ANDY FRED 23/01/2015 09:43
WALI

I have never received any personalised services from them. It's only the banks that have the pleasure of providing us with personalised services, through our birthdays, festive seasons and so on. I tried calling MTN one certain time they called me by my name before we started talking.

8 ANDY FRED 23/01/2015 09:45
WALI

MTN and [Etisalat mobile] that I use have not rendered personalised services to me before, in-fact when you call their consumer care line they will be like 'I am Mary so please who am speaking with?' they have never called me by my name before. Instead when you call them they will ask you to hold on that they are searching for your details.

9 ANDY FRED 23/01/2015 09:46
WALI

Even when you call their consumer care line they will not call you by name, instead they will start asking you some questions, so that they will know you are the one calling but at least even if it is required that they ask such questions courtesy demand that you address me by my name first

10 ANDY FRED 23/01/2015 09:48
WALI

From my own experience I will say a loud No, the only time I get to know about MTN new product is about TV or Radio or Billboards only.

11 ANDY FRED 23/01/2015 09:49
WALI

The only personalised message that I get in this regards if at all I get some in a year comes from my banks. Like my ATM card is ready and we are upgrading to new debit card and we have a new product called ABCD please visit any nearest A bank.

12 ANDY FRED 23/01/2015 09:51
WALI

Over a period of time it is assumed our subscribing telecommunications firms should be able to track our preferences but you will never get any call. You will never get an email not even an 'SMS telling you we are introducing this new product and based on your past activities we think you will enjoy using this product' you do not get it instead when you walk on the road you will just see a bill board some new services have been introduced. If they are too nice once or twice you will just get a general SMS 'well this are the list of new services' there is nothing unique or specific to me" nothing like we know what he likes I have never gotten that.

13 ANDY FRED 23/01/2015 09:52
WALI

I have not received any personalised message advertising new products to me; I only see them mostly on billboards along Aba road.

14 ANDY FRED 23/01/2015 09:53
WALI

To get to know about their new product or service in the market is through mass media.

15 ANDY FRED 23/01/2015 09:55
WALI

The way I got to know that you can borrow credit on MTN was on the television, the next time I heard it was on the radio, apart from 'caller tunes follow us on MTN twitter like us on Facebook and drill your callers to this persons whatever' that's all. You do not get anything else even when caller tunes first came up it was on the Television, so they do not bring it to me personally.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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Nodes\\Service Price

Document

Internals\\Focus Groups Interviews\\N PhD Focus Group 1

No 0.0380 17

1 ANDY FRED 21/01/2015 17:48
WALI

"Also [Airtel mobile network] is weak around my resident but super in the office and there charges are very high".

2 ANDY FRED 21/01/2015 17:50
WALI

"Like I bought my [Glo mobile] line first but had to buy MTN because most of my friends, family members and colleagues are subscribed to MTN network. However, their service is not what one will rely upon, reasons being that there service charges are outrageous"

3 ANDY FRED 21/01/2015 17:50
WALI

Also, I found out that most times when I call MTN with my Glo line they charge me less amount, than when I call MTN to MTN line

4 ANDY FRED 21/01/2015 16:41
WALI

[Yeah] I mainly have MTN line presently and I have dropped every other network before now due to high service charges.

5 ANDY FRED 21/01/2015 17:52
WALI

So when people say MTN is not doing well I don't see it, apart from the problem of high call charges.

6 ANDY FRED 21/01/2015 16:52
WALI

[Yeah] let me not say I am disagreeing or agreeing because in as much as they know what we want (I talk about MTN) and trying to meet them, they do not know that we are "paying too much for the little service" they are rendering to us. Because my network service provider MTN I could remember then, when Vodacom took over [Econet mobile], I could send SMS to the UK at the same amount I could send SMS to a local number. But you will agree with me that today even when you want to make calls across to other networks, even when you want to use data bundle MTN will want to make you pay more than it should have cost.

7 ANDY FRED 21/01/2015 18:07
WALI

Our expectations are the best of service delivery because we have also paid for the services. The "cost" of buying these services should be considerably minimal.

8 ANDY FRED 21/01/2015 17:56
WALI

For example if MTN is charging per minute call at N15, [Etisalat mobile] and others should as well charge the same thing and not charging differently.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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9 ANDY FRED 22/01/2015 08:49
WALI

For me I can say that their calls and service "charges should be reduced", this the operators do not understand yet because I don't see the reason why I will recharge N400 and won't make up to 20-30 minutes mobile calls before the call drops. Again If I call MTN to MTN lines they should charge less cost, so that their consumer will really enjoy the whole essence of staying with MTN or other network as the case may be. This gesture by the operators will even help in influencing my peers who are not MTN users to switch to MTN but at the moment MTN for example "charges its consumer who make MTN to MTN calls, the same price when MTN line calls a Glo or Airtel line".

10 ANDY FRED 21/01/2015 18:02
WALI

To me oh [MTN, Airtel, Etisalat and Glo mobile] should reduce their charges for internet data plan because it is currently way too outrageous.

11 ANDY FRED 21/01/2015 18:09
WALI

"Not satisfied in terms of [MTN mobile] services in the area of call rate"

12 ANDY FRED 21/01/2015 18:04
WALI

"For me I will have a divergent view to what he said, for me I should be talking about how minimal and "not too many free things"; if we "talk about too many free they cannot perform"; if we are talking about performance we should be talking about minimal cost as in to "reduce cost of services".

13	ANDY FRED WALI	21/01/2015 17:44
"Yes definitely just like I said earlier if I will have a network service that will give me a call tariff of presently I pay 15Kobo per second after my first minute call per day; if I should get a tariff call of 5Kobo per second I do not think I will wait for a legal adviser or a counsellor to come and counsel me that the network I am using is far expensive than what I am been offered. I think if I have a better offer, a better tariff from competitor I will not think twice."		
14	ANDY FRED WALI	21/01/2015 17:45
"First of all the rate, call rate and then poor service. Like high call rate"		
15	ANDY FRED WALI	21/01/2015 17:46
"My reason for having different network is because of arbitrary call rate"		
16	ANDY FRED WALI	21/01/2015 17:58
"Call rate is there as a factor"		
17	ANDY FRED WALI	21/01/2015 18:06
"If we want to browse let it go through fast reduced call cost"		

Internals\\Focus Groups Interviews\\N PhD Focus Group 2

No 0.0358 11

1	ANDY FRED WALI	22/01/2015 09:01
"I think MTN has more packages than [Glo mobile]; the only short coming of MTN is in terms of their charges"		
2	ANDY FRED WALI	21/01/2015 18:11
"A very strong institutional framework that monitors" the activities of this guys they will "not be charging us any how they like or treating us anyhow they like"		
3	ANDY FRED WALI	21/01/2015 18:19
"To enjoy the service that I need, at the right time, the right place and at a reasonable cost"		
4	ANDY FRED WALI	21/01/2015 18:21
"All this has to be at a reasonable price like I should not be paying for what I did not use I should "have value for my money" I just realised that calling within Nigeria is no longer as cheap as I thought I should have been, the time of the calls runs very fast I mean very fast than I do not know if it has always being like this"		
5	ANDY FRED WALI	21/01/2015 18:23
[Airtel, MTN and Glo mobile] should try and improve a little bit because what I am paying for they are not giving me the service, the cost of their service is too much they should reduce it.		
6	ANDY FRED WALI	21/01/2015 18:24
"Well as for me the key things in getting me satisfied are: getting the service when I want it, where I want it and at the right cost."		
7	ANDY FRED WALI	21/01/2015 18:25
"For me it's about affordability, the service billing is just too high"		

8	ANDY FRED WALI	21/01/2015 18:25
"The billing if they can bring it down to suit what is happening globally that will be fine and I will be satisfied".		
9	ANDY FRED WALI	21/01/2015 18:28
"The price of the service also counts on my level of satisfaction because if I am spending so much to get what I can get at a cheaper price then my level of satisfaction would not be high as it would have been if it was a little cheaper"		
10	ANDY FRED WALI	21/01/2015 18:31
[MTN mobile] is not giving me, I am an affordability person so probably MTN gives me 200MB for one thousand naira (N1, 000) and [Etisalat mobile] gives me 260MB for one thousand naira (N1, 000) I will continue with him, that's because I am an affordability person I need more of service cost, price, and service affordability.		
11	ANDY FRED WALI	21/01/2015 18:16
Often times I have always believed that everything in western world is perfect but thank God we have had the opportunity of been there to know that some of the things we suffer here they too suffer it there. "I had one network you know when I entered the UK and the network was mainly for calling outside the UK like Nigeria because I call mainly Nigeria and then I discovered that there is about that is cheaper, the rate was cheaper because UK is a price sensitive environment because getting money in the UK is very difficult and off course spending money is very easy; so I was going for the one that I can spend cheaper. But some of the experiences we are also encountering here they also encounter it, I was talking one day in the UK and we were 'shouting hello can you hear me hello can you hear me'. I mean UK to UK even sometimes even Skype too and it's funny so that was why I had to use two mobile lines for price sake. But relatively they are much better than Nigeria.		

Internals\\Focus Groups Interviews\\N PhD Focus Group 3

No 0.0126 4

1	ANDY FRED WALI	21/01/2015 18:45
But here in Nigeria what they charge you for a call that one make just within a local area is very high, it's very high we are paying so much to communicate and it is not supposed to be like that.		
2	ANDY FRED WALI	21/01/2015 18:37
"Be able to download and access the internet as fast as possible and it does not have to be at any extra cost because already they are killing us here and they do not care".		
3	ANDY FRED WALI	21/01/2015 18:42
"What will constitute satisfaction to me is that "the call rate should come down"		
4	ANDY FRED WALI	21/01/2015 18:43
Sorry to cut you off; "a friend of mine called me from the UK last Christmas and we spoke for more than thirty five minutes (35minutes) and 'I said boy you have enough cash now and he said that the call rate there to Nigeria is very cheap compare to what we pay here' so I think the owners of this companies apart from [Glo mobile] are from that area they know what is happening here but they come to Nigeria to milk the little one we are trying to survive with, please reduced service tariff.		
"There charges are very high".		

	2	ANDY FRED WALI	21/01/2015 17:50
“Their service is not what one will rely upon, reasons being that there service charges are outrageous”			
	3	ANDY FRED WALI	21/01/2015 17:51
“When I call MTN with my [Glo mobile] line they charge me less amount, than when I call MTN to MTN line”			
	4	ANDY FRED WALI	21/01/2015 16:42
“I have dropped every other network before now due to high service charges”			
Again If I call MTN to MTN lines they should charge less cost,			
	10	ANDY FRED WALI	22/01/2015 08:50
“But at the moment [MTN mobile] for example “charges its consumer who make MTN to MTN calls, the same price when MTN line calls a Glo or Airtel line”			
	11	ANDY FRED WALI	21/01/2015 18:03
“[MTN, Airtel, Etisalat and Glo mobile] should reduce their charges for internet data plan because it is currently way too outrageous”.			
	12	ANDY FRED WALI	21/01/2015 18:09
“Call rate”			
	13	ANDY FRED WALI	21/01/2015 18:04
“If we are talking about performance we should be talking about minimal cost as in to “reduce cost of services”			
	14	ANDY FRED WALI	21/01/2015 17:44
“If I will have a network service that will give me a call tariff of presently I pay 15Kobo per second after my first minute call per day; if I should get a tariff call of 5Kobo per second I do not think I will wait for a legal adviser or a counsellor to come and counsel me that the network I am using is far expensive than what I am been offered”			
	15	ANDY FRED WALI	21/01/2015 17:46
“The rate, call rate”			
	17	ANDY FRED WALI	21/01/2015 17:47
“My reason for having different network is because of arbitrary call rate”			
	18	ANDY FRED WALI	21/01/2015 17:58
“Call rate is there as a factor”			
	19	ANDY FRED WALI	21/01/2015 18:06
“Reduced call cost”			

Internals\\Focus Groups Interviews\\N PhD Focus Group 2

No 0.0184 16

	1	ANDY FRED WALI	22/01/2015 09:01
“The only short coming of MTN is in terms of their charges”			

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
				2	ANDY FRED WALI	21/01/2015 18:11
						"Monitors the activities of this guys they will not be charging us any how they like or treating us anyhow they like"
				3	ANDY FRED WALI	21/01/2015 18:18
						"In terms of their 'billing or prices when you do not enjoy this service and you are cut off at the end of the month' I think its unfair"
				4	ANDY FRED WALI	21/01/2015 18:18
						"At a reasonable cost"
				5	ANDY FRED WALI	21/01/2015 18:22
						All this has to be at a reasonable price
				6	ANDY FRED WALI	21/01/2015 18:22
						I just realised that calling within Nigeria is no longer as cheap as I thought I should have been
				7	ANDY FRED WALI	21/01/2015 18:22
						Like if you recharge N400 now and start making calls in those days it can last you longer than 2days but now before you know it it has finished
				8	ANDY FRED WALI	21/01/2015 18:23
						"The cost of their service is too much they should reduce it".
				9	ANDY FRED WALI	22/01/2015 11:07
						"Because we are paying so much"
				10	ANDY FRED WALI	21/01/2015 18:24
						"At the right cost".
				11	ANDY FRED WALI	21/01/2015 18:25
						"The service billing is just too high"
				12	ANDY FRED WALI	21/01/2015 18:27
						"The billing I think they can bring it down to suit what is happening globally"
				13	ANDY FRED WALI	21/01/2015 18:29
						"The price of the service also counts on my level of satisfaction because if I am spending so much to get what I can get at a cheaper price"
				14	ANDY FRED WALI	21/01/2015 18:29
						"As it would have been if it was a little cheaper"
				15	ANDY FRED WALI	21/01/2015 18:31
						"That's because I am an affordability person I need more of service cost, price, and service affordability"

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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16 ANDY FRED 21/01/2015 18:15
WALI

Because I call mainly Nigeria and then I discovered that there is a network that is cheaper, the rate was cheaper because UK is a price sensitive environment because getting money in the UK is very difficult and off course spending money is very easy so I was going for the one that I can spend cheaper

Nodes\\Service Quality

Document

Internals\\Focus Groups Interviews\\N PhD Focus Group 1

No 0.0265 10

1 ANDY FRED 21/01/2015 15:02
WALI

My expectation is that if I want to put a call across to my clients it should go through without breakage or barrier. Like I said before there have been occasions whereby I have tried to reach a client, who wanted a service from me and I needed to attend to it, only for my calls not to go through but that was a line I just called 5minutes ago and the network provider answered that the "MTN number I am calling is not reachable" this will continue for hours. Now the issue is that MTN knows I need to reach my clients but they have made it difficult to do so and so I might be at the verge of losing the job I am supposed to execute for my client.

2 ANDY FRED 21/01/2015 15:04
WALI

Our expectations are the best of service delivery because we have also paid for the services

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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3 ANDY FRED 21/01/2015 15:05
WALI

I want to say that in terms of expectations, what we expect is better and quality service that is equal with what we pay

4 ANDY FRED 21/01/2015 15:13
WALI

"I repeat we expect better service, quality mobile calls and SMS's that will justify what we pay"

5 ANDY FRED 21/01/2015 15:08
WALI

In Nigeria I am speaking what I assume as the general opinion of Nigerians [MTN, Airtel, Glo and Etisalat mobile] Nigerians expect super satisfactory service from you all, like good and quality mobile calls? quality SMS service delivery at the right time as well as "quality video calls"

6 ANDY FRED 21/01/2015 15:07
WALI

"For me I think they have all said it, we expect that our mobile calls, data plan usage and SMS's to successfully go through without breakage"

7 ANDY FRED 21/01/2015 15:11
WALI

Okay, the primary expectations are quality mobile call services, quality data bundle services or packages without any delay or breakage when in use.

8 ANDY FRED 21/01/2015 16:17
WALI

From the Nigerian window, now the extra effort I expect from them is quick service delivery, faster service delivery; if I make a call it should go through; SMS's should be successful too and if other people are calling me I should be able to receive my calls too on time Again the MMS and video calls which is not really working in this side of the world should be worked upon and improved. [Etisalat mobile] should look into that.

9 ANDY FRED 21/01/2015 17:59
WALI

“Then there unreliable nature in terms of service delivery these are some reasons why I would in the near future opt for another line”

10 ANDY FRED 21/01/2015 15:32
WALI

The needs of the consumer now are that if we want to make calls it should go through successfully if we want to browse let it go through fast reduced call cost let the interconnectivity be there any time ones these things are there and ones they understand that Marketing concept in satisfying them you will discover that these problems will not be there.

Internals\\Focus Groups Interviews\\N PhD Focus Group 2

No 0.0493 11

1 ANDY FRED 21/01/2015 15:15
WALI

I think its a good area to start because when expectations are identified we will now be able to access or appraise the providers based on this criteria. I think for me my expectations are as a user of voice calls, is to (a) receive calls and any time I dial a mobile number it should go through successfully without unnecessary waiting.

2 ANDY FRED 21/01/2015 15:19
WALI

“My expectations are quite simple; is to get the services I need whether it data or voice service to enjoy the service that I need, at the right time, the right place and at a reasonable cost”

3 ANDY FRED 21/01/2015 15:17
WALI

“My expectations are in two words reliability and integrity; I should be able to have a network. I can rely on at any given time, and off course they should have the integrity of giving me what I paid For if I am paying “for a data of 2MBBS.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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4 ANDY FRED 21/01/2015 15:25
WALI

My expectations are this, maybe I should use the incident that just happened now; ‘I have this person since morning and his line is not going through, he just sent me an SMS text that he has been calling me since morning but my line is not going through’. You can see I cannot do my business or what I want to do but I have a line and I spend my money in recharging this line.

5 ANDY FRED 21/01/2015 15:20
WALI

My own expectation is in line with the general expectations of what everyone has said. It all boils down to “getting a reliable service, I mean reliable quality service, being able to make calls and it goes through successfully as well as receives calls. For data plan being able to use it and search the internet whenever and wherever because life is very fast now and people are actually having time poverty, there is no time, so people are always on the move whilst doing their work because wherever one is with his tablet or Ipad is an office.

6 ANDY FRED 21/01/2015 15:22
WALI

“So quality service, quality voice calls and data”

7 ANDY FRED 21/01/2015 16:27
WALI

“If I begin from the reliability aspect, I will say no that there services are not reliable because what is reliable means that whenever you need a service you can get it. Mobile network in Nigeria be it data plan or voice calls I think they are not reliable which everybody have mentioned, be it [MTN, Etisalat, Airtel and Glo mobile] are not reliable because you are not too sure that the next call you will make will go through, you cannot be too sure that the text SMS you send can be delivered within 2minutes, you are not too sure if you take you Ipad or tablet to send a mail that it will be delivered. They are not dependable because something you depend on means that oh at any point in time if I call this consumer care line that they will help, you cannot find help from this network providers as it is today”

8 ANDY FRED 21/01/2015 15:38
WALI

To me I need to make my calls successfully without breakage; when I do SMS messages it should be sent and the recipient successfully receives it at the right time; I need to browse the internet using my data package and be able to check my mails without wasting time; I need to send emails to colleagues and clients and it is successful I had a case just last week Thursday that a mail was sent to me and I did not get it till this week Monday and whoever sent it told me that he sent that email on that day, just confirming it the original date the email was sent appeared on the day email was originally delivered to me.

9	ANDY FRED WALI	21/01/2015 15:39
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"Well as for me the key things in getting me satisfied are: getting the service when I want it, where I want it"

10	ANDY FRED WALI	21/01/2015 15:40
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For me I think the cost is okay but "I am looking at affordability, 'it's only in Nigeria that you will send an SMS message and you will need to call the person to confirm if he or she has received your message. So also if I pay for something of one naira I should get value for that money I have patted with.

11	ANDY FRED WALI	21/01/2015 15:43
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"What counts as satisfaction to me is just the quality of service, not just being available but the quality, the reliability like she said"

Internals\\Focus Groups Interviews\\N PhD Focus Group 3

No	0.0436	10
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1	ANDY FRED WALI	21/01/2015 16:07
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"What we are asking because I can top up my phone, what we want is to pick up my phone dial a number or SMS and it is successful because there are a times when I send an SMS's it will be returned afterwards"

2	ANDY FRED WALI	21/01/2015 16:09
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"Like MTN they know they have plenty of consumer and they know that their services are not always available, I tried sending the interviewer SMS this morning and it was returned and much later it was successfully delivered". Therefore they know that their network service is not at the top and that consumer cannot make calls freely but the problem is that they are not willing to solve the problem"

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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3	ANDY FRED WALI	21/01/2015 16:24
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"Everybody expects to get good service like: service availability, service coverage anywhere and not have to climb a tree to get accessible to network service. Now I heard off a boy who had to climb a tree just to enable him contact network service and he did not know when he fell into some kind of place and died"

4	ANDY FRED WALI	21/01/2015 16:12
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"I want to be able to make calls and hear the person on the other side and be heard on this side so that is good quality and when the line eventually goes through it should be clear network service should be excellent that is what I expect; I want to be able to download things from the internet in record timing"

5	ANDY FRED WALI	21/01/2015 15:53
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First of all my own is "on the issue of service delivery, the issue of mobile calls; I know how many calls I have made this week and out of ten calls made only two went through smoothly I mean when I talked with somebody without the call breaking. So out of ten calls (10 call) I got only two successful to me that is poor and the issue of text SMS I can show you some I sent this morning that is undelivered, these are the areas I looked at in passing my satisfaction judgement, having been with MTN for a very long time". I mean there is no way in Nigeria that you can make strength calls for ten minutes.

For me to be satisfied: "number one I should be able to make calls without hearing sounds in the background or having to strewn my ears just to hear 'I cannot hear you I cannot hear you please shout'; also I should be able to make calls wherever I am freely with access and unhindered calls; three I should be able to send SMS successfully and been delivered on time and I should not be charged for undelivered message that is your fault and not mine.

6	ANDY FRED WALI	21/01/2015 15:57
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"Consistent service quality".

7	ANDY FRED WALI	21/01/2015 15:58
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For me what will make up my satisfaction "is when I can download things online using my data bundle easily, yesterday I tried to download again and I kept in fact I had to just live my phone to be idol for over if am not missing word for over an hour I was trying to download again just a very simple thing but it took me over an hour to download, and I kept watching the percentage because 'my daughter wanted to play a game and I told her do not touch anything so that it will not stop' so my younger sister said why don't you do it in the mid night so it will go smoothly.

8	ANDY FRED WALI	21/01/2015 16:01
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I should be able to make calls without any hindrances and problem"

9	ANDY FRED WALI	21/01/2015 16:03
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They should "appreciate us and give us quality service that will enable us make calls without any intermittent breakdown and drops, what they are charging us is also high it should be reduced, quality service, unhindered service access

10	ANDY FRED WALI	21/01/2015 16:05
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They have said it all, "quality services

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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4.5.1 Thematic Definitions and Reports for UK Study

Coding Summary By Node PhD Thesis Data Analysis

30/05/2015 09:15

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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Nodes\\UK Complaints Management Document

Internals\\Focus Groups Interviews\\UK PhD Focus Group 3

No 0.1314 17

1 ANDY FRED 29/05/2015 10:56
WALI

However, online information on bills and services provided is very detailed, in particular online chat with their technical team is very good.

2 ANDY FRED 29/05/2015 11:14
WALI

My expectation is that any product or services they offer remains that way but in most cases it is not so, and to channel your complaint you have to speak faceless consumer advisors.

3 ANDY FRED 29/05/2015 11:19
WALI

No. I am a business consumer to my mobile network supplier. I am held on line waiting then get passed to someone who does not understand or can resolve my issue.

4 ANDY FRED 29/05/2015 07:16
WALI

I have purchased a new mobile phone on my renewal contract and was advised to take an insurance policy which if my phone went faulty I could get an immediate replacement without waiting. I did have a software problem which they tried resolving and took all day. The next day I was advised to contact the manufacturer and make an appointment to get the phone inspected. This took another two days, resulting in me not been on line for three days for the manufacturer to replace with a new handset.

5 ANDY FRED 29/05/2015 07:20
WALI

No for 3G because of poor connection when I am on the train and at my apartment in Huddersfield. Yes for EE for speed and reliability of connection. Good consumer services by the young staff in Kingsgate.

6 ANDY FRED 29/05/2015 11:46
WALI

I will give a pass mark to the service platform and service process of my telecom service providers. This is because most times they are very responsive to my complain but I have also had an encounter were one of my service providers locked a new SIM free iPhone I bought and asked me to pay £20 and later denied that they were not the ones that locked the phone. That was a real bad experience, I mean their consumer service process of handling issues can be good most times but their weaknesses are small compare to their strength. That is why I said pass mark.

7 ANDY FRED 29/05/2015 11:47
WALI

Their consumer service process sometimes takes a longer time and sometime not understanding their ascent. Because it looks like such services are outsourced to smaller firm even outside the UK, so bad with bad English ascent you cannot hear what they are saying.

8 ANDY FRED 29/05/2015 11:48
WALI

I would say that they are pretty quick in responding to enquiries and queries, am very satisfied.

9 ANDY FRED 29/05/2015 11:49
WALI

Satisfactory. I usually call the provider and in most cases the problems are solved.

10 ANDY FRED 29/05/2015 08:50
WALI

Their personnel do not like to responsibility when they should, they rather will be pushing you from one department or person to the other. The worst of it is that whoever they push you to will begin ask one questions afresh, thereby frustrating the consumer in this case me because I have experienced it severally.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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11 ANDY FRED 29/05/2015 11:51
WALI

I think and I will say that it looks like one of the firm providing I with network service do not have any good consumer relations. Because when you have complaint sometimes they will turn you around, I mean it's a mess.

12 ANDY FRED 29/05/2015 11:52
WALI

They are always very friendly and happy to assist when necessary in order to render a satisfactory service.

13 ANDY FRED 29/05/2015 08:53
WALI

This is the area I have complaint, they are faceless, for example, when you have a need or problem and you call and somebody receives your call. If the line went off and when you call back there are ninety-nine per cent chances that another person will receive your call, and the explanation he/she will give you will be entirely different from what got before.

14 ANDY FRED 29/05/2015 08:58
WALI

Cheap service price, good consumer relationship mangers, who can listen to my service complaints and provide solution that will keep me up to my service again

15 ANDY FRED 29/05/2015 12:12
WALI

If they will understand my individual needs and improve on their consumer service it will enhance my satisfaction level.

16 ANDY FRED 30/05/2015 12:19
WALI

For me Price, good product tailored to my need and better consumer managers.

17 ANDY FRED 30/05/2015 12:24
WALI

Good and better consumer care service and pricing, I mean affordable service price to me and by extension other consumers.

Internals\\Focus Groups Interviews\\UK PhD Focus Group 1

No 0.0655 13

1 ANDY FRED 26/01/2015 14:48
WALI

But if I have any challenge or if I have any question to ask them I will just call them to complain or ask and they will attend to me promptly. So its fine and personally I am okay with them not calling me because I have enough calls already.

2 ANDY FRED 26/01/2015 14:52
WALI

I have had an experience when I changed my phone from Samsung I was having the other SIM called the mini SIM and then I had the iPhone 4 so I had to use the Nano and so I ordered for a new SIM and it came with a different number so I had to call them to switch my old number to the Nano SIM while they got online they helped and called me back and gave me a ticket number for the issues I have registered with them. Now they told me in 24 hours they will move my number from the old SIM to the new Nano SIM but in one hour I mean less than the given 24 hours it was done.

3 ANDY FRED 28/01/2015 09:06
WALI

It does not actually, I think what myself or every other consumer want is you want a product that is working for me, you want the service that is working for you and to have a consumer service that is there to listen to what complaints and issue I have and resolve same, of what point is it when you know you have been given a balloon as you know happy birthday and all that when your service is bad.

4 ANDY FRED 26/01/2015 14:56
WALI

For Lyca Mobile and EE mobile I will say they are very efficient because all of the time I have called them to make complaints and something they usually answer me and resolve the problems as soon as possible, like usually within a day or the next day. My service complaint handing time has never taking a time longer than this period.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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5 ANDY FRED 26/01/2015 15:05
WALI

I think for me it depends on the consumer care person that actually picked the call because sometimes you can call consumer service for T-Mobile and the person will be very efficient and my complaint will be resolved in few minutes and at other times I can call and the person does not even understand what to do and he does not get the complaint resolved, so you have to call again.

6 ANDY FRED 26/01/2015 14:59
WALI

My experience with Talk-Talk, I have been hearing what my colleague is been saying about Talk-Talk and O2, if I am honest they have resolved any of my complaints or problems efficiently in a reasonable time scale and I don't have any problem with that.

7 ANDY FRED 26/01/2015 14:57
WALI

Yeah I think my own complaints has been resolved in a timely manner, I mean my service issues, complaints and concerns I have had.

8 ANDY FRED 26/01/2015 15:01
WALI

My complaints have been resolved because if they don't they do pay for it, like I was telling you I do ask for some compensation; I remember Talk-Talk I had £50 from them last time for not getting the Engineers you know on time. Yes because we have a system where if a consumer's expectation is not met he or she can ask for a compensation or a good will gesture as we put it, so that is the case with my provider.

9 ANDY FRED 26/01/2015 15:10
WALI

[Yeah] for me the process is good but the challenge is whether or not they are able to actually meet my expectation. Like I was saying about the issue of resolving the problem with my phone which took them a very long time. When you make a call at the other end, they are very quick to understand what we are talking about but the problem is that; I have got one issue where the phone sort of cut off I have got call back the network to try and like she said I have to start explaining all over again. So is like there are different people at different places attending to the call, it is not linked and I think it is more like if you got a problem and you couldn't finish discussing that issue before the phone goes off and then you call back you will have to start all over again. The process is okay but when something goes wrong along the line I don't know as you will have to start doing the same thing over and over again.

10 ANDY FRED 27/01/2015 13:44
WALI

I think personally when I worked for Virgin Media I think one of the things we sort of cared about are the consumer , like I used to spend my Sundays dealing with complaints and [yeah] I think most UK companies are good at consumer care I think giving that special sort of I don't know time to resolve issues.

11 ANDY FRED 26/01/2015 15:13
WALI

I went in store last week I think phone companies they have now hold on to the 'Apple Caution' like when you go into an Apple store it is not the traditional burring tables and chairs where you are on the queue waiting for turn, when you walk into an Apple store it quite a casual or you can say a store where the staffers are scattered around and they just come over to you and again that is the manner they have adopted as well and not chairs and table scattered around but staffers.

12 ANDY FRED 26/01/2015 15:16
WALI

At Sheffield Middle haul phone stores are packed up all the time just like they are in your face when you are actually going into the store trying to help out in solving problems. I think their consumer complaints handling style have improved tremendously.

13 ANDY FRED 27/01/2015 13:49
WALI

What matters is that the service I am paying for I am getting it and consumer service as well if I had to be on the other end to have to make any complaint, and my needs to be met for me.

Internals\\Focus Groups Interviews\\UK PhD Focus Group 2

No 0.0612 8

1 ANDY FRED 26/01/2015 18:34
WALI

They are trying to make money off you and if I a consumer have a problem they are slow to fix it. But if they have an issue with your bill they are quick to let you know about it.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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2 ANDY FRED 26/01/2015 18:35
WALI

when you have a problem it is difficult to find the right person to speak with and they only get in touch with me only when they want to sell a deal

3 ANDY FRED 26/01/2015 18:38
WALI

Since I have been with Three I think there consumer services is pretty good when you call them, and if you call them from your phone it is free so, and they were quite helpful when I was switching over like banking details and others they were quite efficient which will suggest that they were for the money.

4 ANDY FRED 26/01/2015 18:41
WALI

But sometimes the person that actually called me it is really hard to understand what they are trying to say because the consumer service is outsourced, and when you have a specific problem that requires a particular department to handle it is hard to get the right service; so sometimes you can be on the phone for 25minutes trying to get the right person to speak to on a certain problem. Also when it comes to upgrade they are not really helpful in selling you the best deal

5 ANDY FRED 26/01/2015 18:43
WALI

In regard to issues I have never used any firms consumer services apart from in the beginning when I was about your age and I used to be on Three and that is the worse I can ever be on ever in regards to consumer service am never going through.

6 ANDY FRED 26/01/2015 18:46
WALI

What I have done several times is when I have had a problem and the situation is like am telling the same story to several personnel and I will phone up, and will always press the option 'I want to leave O2' and as soon as I do that I will get through to somebody and then I can tell them what the issue is. It is not as if I want to leave but I want to talk to somebody and as soon I you press that they will take it seriously.

7 ANDY FRED 26/01/2015 18:50
WALI

Again If I have a problem because I have been loyal for so long they should quickly solve the problem and it will not need me to say I want to leave before I get a solution.

8 ANDY FRED 26/01/2015 18:52
WALI

Okay like I said before my experience is that if I need anything I know if I phone it will not get me through so what I do is to press the option I want to leave and immediately I will get through to somebody and they will take it seriously by passing me over to the appropriate department and get my complaints resolved because I have not got the time to spend.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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Nodes\\UK Service Evaluation

Document

Internals\\Focus Groups Interviews\\UK PhD Focus Group 3

No 0.0385 8

1 ANDY FRED 30/05/2015 10:31
WALI

I think carrying out a survey is a good approach but I think implementing and personalising the feedback gotten from consumers will be better.

2 ANDY FRED 30/05/2015 11:31
WALI

They should carry out a special marketing survey on their consumer s needs and compare it to what they provide.

3 ANDY FRED 30/05/2015 11:33
WALI

Constantly researching the market prices in order to provide the best bundle and tariff per time.

4 ANDY FRED 30/05/2015 11:33
WALI

I think feedback and questionnaire will help them to understand each consumer s individual needs. Actually, what they do is computer generated questionnaire which I do not think they make any reference to your specific need.

5 ANDY FRED 30/05/2015 10:15
WALI

If you mean a measure communication, then I will say a regular text and phone call for a feedback on service provided. But this should not be a regular thing

6 ANDY FRED 30/05/2015 10:15
WALI

Yes, I have received by emails, calls and SMS's.

7 ANDY FRED 30/05/2015 11:54
WALI

Very often, most call if not all calls to consumer care centre are always followed by a questionnaire in a series of text format asking specific questions in terms of the service you received.

8 ANDY FRED 30/05/2015 10:20
WALI

Most questionnaires I receive are automated message which is the same every time no matter the complaint.

Internals\\Focus Groups Interviews\\UK PhD Focus Group 1

No 0.0596 12

1 ANDY FRED 28/01/2015 11:13
WALI

Survey, research will be suitable in knowing what the consumer wants and expect.

2 ANDY FRED 28/01/2015 11:14
WALI

Exactly I agree with her because in a country like this you don't have only basically English people you know, there are people who have come from other places obviously they have got a different culture and so that survey will be able to give them an idea of consumer expectations because what I am expecting is not what he is expecting, he is actually looking out for ticket which is obviously the least of what I am looking out for", do you understand? I totally agree with the last speaker that they should constantly carry out a survey to identify what people are looking out for and how they can improve their service.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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3 ANDY FRED 28/01/2015 11:18
WALI

Two things to say, one is whenever I am having issues with my phone after the conversations there should be a survey to ask about consumer experience or you know like an exit like when you go for a training you have an exit interview. So after speaking with the telecommunications service provider or the consumer service they should be able to ask if you are satisfied and all that because in my experience what I have learnt is that when they have answered my questions correctly they will send a text SMS that was I okay and all that? but if they have not sufficiently answered the questions they don't send those text SMS's that's what in my experience they don't send it across which means because they feel if they send it I am going to put no answer in all but when I am satisfied and they ask am I okay?

4 ANDY FRED 28/01/2015 10:58
WALI

Yeah only when they do well, then they will send consumer satisfaction survey but when they feel they have not answered your questions or resolved your complaints they don't send it.

5 ANDY FRED 28/01/2015 10:56
WALI

Well I disagree with the fact that they are only going to send you a response feedback, invited to feedback if they haven't done it right I don't agree with that, except if the number is not connected with phone. I think what we've got to understand is that certainly like the big telecoms firms in this country there are consumer surveys which are done by research agencies that will tell you who is the best performing in consumer service, and they do invest enough in training and providing staff with the ability to deal with consumer or consumer complaints.

6 ANDY FRED 28/01/2015 10:55
WALI

But like I said in my experience there are time when they have answered my questions satisfactorily and I get those text, and there are times when they have not answered well and waiting to get those text with THREE Network, I am just like expecting please send me this text let me tell you guys how I feel but they don't send it and when they don't send it to you. You cannot report your experience to them by text.

7 ANDY FRED 28/01/2015 10:53
WALI

Yes they do from time to time, I mean my EE for an instance they do but I have never had the time to fill it out but they do.

8 ANDY FRED 28/01/2015 10:52
WALI

What Virgin Media does basically is like if someone calls in what they do is give you an automatic survey after the conversation and it takes about a couple of minutes to response, it is like an automatic recorder and it sends to the consumer message which he will like rate them on a scale of one to three.

9 ANDY FRED 28/01/2015 10:49
WALI

I mean consumer will say we want this level of service and then we cannot be bothered to fill in like feedback questionnaire, so we want all that but we are not prepared to actually help those companies improve by feeding back on the consumer service aspect.

10 ANDY FRED 28/01/2015 10:50
WALI

I think the thing is that if you don't sort of have that believe that yeah they might have to take my feedback, then you may not want to do anything about filling out the questionnaire if sent out.

11 ANDY FRED 28/01/2015 11:04
WALI

Secondly when you call the consumer care then the phone goes off for one reason or the other you know in some cases they don't bother to call back, I have got to call again and start the process of explanation all over again and then probably. Thirdly even when the consumer are not satisfied with whatever they responded the survey should come through or be sent and not only when you are satisfied with their responses then they will send the survey to rate us on to five and all that it should come every conversation that goes on with every consumer to find out actually if our expectations have been met at that particular time.

12 ANDY FRED 28/01/2015 11:08
WALI

The solution is say maybe invest more into the market, listen to the consumer in the market, generally to be able to enhance their satisfaction, listening to the market and researching more.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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Internals\\Focus Groups Interviews\\UK PhD Focus Group 2

No 0.0455 5

1 ANDY FRED 28/01/2015 11:33
WALI

When they email me or when they call me, let it not be something about to do with sales, let it be things like have we answered your queries? Like a simple question, how are you finding our contract or services? When they contact me let it be personal I mean something that will actually help me.

2 ANDY FRED 28/01/2015 11:36
WALI

Most times they call me and they ask all this nice questions at the start to say how are you finding your deal? How is your contract?

3 ANDY FRED 28/01/2015 11:36
WALI

I think I always find that when I get an email or calling saying can we have a moment of your time to do some feedback, it is always the wrong time; it is never convenient to do that. But if they send an email to say we would like to send you an email on feedback when will be the right time or would it be fine if we send you a questionnaire on your email of key questions that will give us more feedback for the next time you need to upgrade? That will be of benefit to the consumer in filling out the questionnaire and it is planned I think more people will want to participate.

4 ANDY FRED 28/01/2015 11:41
WALI

I get those through normally after complaints they will send me a text saying 'I am going to send you three questions which is about your experience, like has your issues been resolved and was it resolved to your satisfaction in a scale of one to three? This is after the conversation with anybody that they send for a feedback but I never fill it out.

5 ANDY FRED 28/01/2015 11:43
WALI

Like he is saying I do get those and I won't fill it out unless it was terrible and because maybe I am frustrated but not because I think they are going to take anything from it seriously and sometimes if it is being brilliant I might think I will do it on the off chance and the person might get a benefit but I don't believe they will, just like a prize draw.

Nodes\\UK Service Personalisation

Document

Internals\\Focus Groups Interviews\\UK PhD Focus Group 3

No 0.1136 19

1 ANDY FRED 30/05/2015 11:07
WALI

I expect that my telecoms providers' will personalise their services geared towards meeting my individual telecommunications service needs.

2 ANDY FRED 30/05/2015 11:35
WALI

Never. I have never received such goodwill from any of my network service providers.

3 ANDY FRED 30/05/2015 10:35
WALI

I have never received a message from my network supplier in this tune.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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4 ANDY FRED 30/05/2015 11:36
WALI

Like I early mention, there is no personalised text message but most cases computer generated messages.

5 ANDY FRED 30/05/2015 11:36
WALI

Yes

6 ANDY FRED 30/05/2015 10:36
WALI

Yes. they do send me personalised messages when there is a new product

7 ANDY FRED 30/05/2015 10:37
WALI

I think if the supplier sends me a message with my name it would show to me that I am of interest to the supplier and that they are watching and looking to see what they could do to help me. Also offers which are personalized would get my interest the more and personalize offers which suit my consumption.

8 ANDY FRED 30/05/2015 10:38
WALI

Yes they do when they have new products and new offers in the market. But like I said those offers are not personalised to me but it is a general offer it is not something that suits me usage.

9 ANDY FRED 30/05/2015 10:40
WALI

No, I do not receive any personalised text but a general text which they send to all their consumer but sometimes I receive a call from them offering me some deals.

10 ANDY FRED 30/05/2015 10:49
WALI

Yes because it will be tailored to my needs. Just like I mentioned earlier people are different, we all have different income and budgets as well as other ways of seeing things. If they render such personalised services to me it will be of value to me in terms of consumer respect and tailoring their services towards me specific telecommunications service need.

11 ANDY FRED 30/05/2015 11:41
WALI

No. Except it carries monetary value like, reducing my service cost, just for my kind of usage. Otherwise it will not make sense.

12 ANDY FRED 30/05/2015 11:41
WALI

Yes because I will be spending less than what I am paying now. At the moment the services I am paying is too much 5,000 SMS's and 5,000 minutes too much.

13 ANDY FRED 30/05/2015 11:43
WALI

Yes because since it is tailored to my needs and expectations it will attract my loyalty.

14 ANDY FRED 30/05/2015 11:44
WALI

Yes. Once you have an attachment you tend to stay and would belief loyalty pays off. I think it is warm and inviting when someone rings and calls you with a personal message concerning your services with them. It makes me feel as if I am very important, and wanted. Also, if they are truly sincere about offering personalised services like I mentioned earlier they will observe my usage of their services and offer me something that suits me instead of giving me what is meant for everybody and at the end of the day you end of paying too much without being too happy with their services.

15 ANDY FRED 30/05/2015 11:45
WALI

I believe that personalised service will take care of my needs specifically thereby delivering a better service at a very competitive price hence improving my commitments to them and there won't be need for a 2nd service provider.

16 ANDY FRED 30/05/2015 12:03
WALI

Cheap service price, good customer relationship mangers which can listen to my service complaints and provide solution that will keep me up to my service again and personalised service like I said that is tailored towards my target spending or usage of services.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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17 ANDY FRED 30/05/2015 12:07
WALI

Having a service tailored to my needs at a very low and competitive price is very important.

18 ANDY FRED 30/05/2015 12:10
WALI

A more tailored to my need services at a very low price and payment of loyalty bonuses.

19 ANDY FRED 30/05/2015 12:19
WALI

For me Price, good product tailored to my need and better consumer managers.

Internals\\Focus Groups Interviews\\UK PhD Focus Group 1

No 0.0314 8

1 ANDY FRED 27/01/2015 14:44
WALI

I think it depends like if you are using Lyca Mobile which is not the standard use it is difficult. But if you are using the standard like T-Mobile they do, I use T-Mobile in the past though not here in the UK but in the Netherlands two to three days to my birthday they will send me a balloon at home, saying happy birthday, they do that in the Netherlands to everybody and on Christmas time they will send consumer a Christmas card personalised with my name they do that in Holland. But in the UK here they don't render such services because I rarely receive emails from them with my name, no letters from them or except some calls if you want to roll over your subscription 'hash this number finish nothing else.

2 ANDY FRED 27/01/2015 14:48
WALI

No I don't get that, I mean such level of services.

3 ANDY FRED 27/01/2015 14:48
WALI

No I think, it's quite a standardise it is not really personal to me.

4 ANDY FRED 27/01/2015 14:50
WALI

Well with other retailers not in the telecommunications I have got like she rightly said, as getting close to my birthday like ASDA and Argos they send me whatever. But with the phone companies they don't seem to do that though they do more of general services not personalised. I have not seen it and I have expected it along time.

5 ANDY FRED 27/01/2015 14:52
WALI

[Yeah] EE does I think by email compare to text SMS's via email they do.

6 ANDY FRED 27/01/2015 14:55
WALI

[Yeah] with THREE my experience is when they've got a new deal the actually do call me to inform me or send me emails, look we have got this offer will you be interested in it or do you have family members who could but because you have been with us? It's all about marketing isn't it? But they do actually get in touch if they have a new deal coming into the market they do call or send emails from my experience.

7 ANDY FRED 27/01/2015 14:58
WALI

Yes they do, I mean EE my provider do send me personalised emails and sometimes calls. We have to understand that the way they market their goods with their existing consumer; so they are very smart and very good at that in terms of communicating to me and their other consumer in terms of what they have got you know from time to time and they do ask me or I assume other consumer as well if we have other family members like my colleague stated that I think could be keen or interested in this offer?

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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8 ANDY FRED 27/01/2015 15:00
WALI

They do, it is not standardised I think they have moved from the old pattern and they do address me by the name, they do from my personal experience.

Internals\\Focus Groups Interviews\\UK PhD Focus Group 2

No 0.1061 8

1 ANDY FRED 27/01/2015 15:08
WALI

they only get in touch with me only when they want to sell a deal and obviously they know when my contract will run out and they don't tend to contact me because I have been with Three for seven years and I have not really received any personal call from Three to say we know you are a loyal consumer we want to give you something in return I have not got that since seven years. But I think the consumer service thing is really poor.

2 ANDY FRED 27/01/2015 15:11
WALI

I see such messages because this companies are huge companies they have got the system, they have got the software so they can personalize an email to say 'Dear Michael' but everything is all generic, trying to personalize their messages with your name for an example is there in the software all the need to so to click on your name and send you anything

3 ANDY FRED 27/01/2015 15:13
WALI

Can I just say this unlike Andrew don't call me, don't contact me; I will contact you if I want something from you or there is a problem, I don't want anything from you unless it is a deal. Seriously if you are sending me a text and you are not my friend how did you know my name? That freaks me up. The companies should not text me, don't email me, don't call me

4 ANDY FRED 27/01/2015 15:14
WALI

They do send something in my name that is because they have got my details; I don't even see the name, I don't see that they have sent it to 'Dear Andrew' I don't see that I just look straight away what they are trying to sell me.

5 ANDY FRED 27/01/2015 15:17
WALI

I agree that such happens in the developing world. But in the culture of this world whatever we are desensitize on information with a lot of this things because we get so much we filter things through so quickly, I mean when you receive a parcel from a credit card company, you can look at the envelop and know what is in it before you even get them anyway. So I am really sensitized to whatever you have got maybe you wrote my name or "Dear Sir" it means nothing to me.

6 ANDY FRED 27/01/2015 15:19
WALI

The thing is that because of the infrastructure, they know that 3million other people out there are getting exactly the same message with their names on it, so it is not personal. So I understand what you are saying that actually the bear minimum is 'Dear Mark' because that is just polite and that is what you would expect but then you know that the email for instance is sales email or something like that

Before I answer that question I have got an insurance company who sends me a birthday card and a Christmas card every year but it is just standard, when I first got it I shouted oh this is nice and they sent me a voucher of 40% off the next time you renew your contract it looks like a deal but when you come to it; it is not a deal it is like saying hey this is £5 or two for £10 that's the kind of things they offer when you break it down. Now when the cards come in I don't even open it. The first I shouted oh they cared about me but when I got the second one I knew it was going to be the same. To answer the question if you say personal in the UK maybe it is different. Because what I want is a nice relationship the one that suits me but it is not personal like 'Mark phoning me up and say hi Andrew will you come to my house for coffee or a catch up' that is personal and I don't think there is the manpower like Mark said to be able to do that for all the consumer but what we want is a good relationship, they contact me when it is convenient to me but I don't want you to send me Christmas cards that means nothing to me.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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8

ANDY FRED 27/01/2015 15:25
WALI

When I think about my friends and families in Caribbean I can imagine them getting excited when they get a message with their names on it, that is in the culture over there I can imagine them getting excited and getting a bigger booster of it than I would, I can just see them now waking up in the morning a getting such message and shouting oh yea see it's my birthday and showing it to everybody. Just in general I can appreciate in the Caribbean that such service strategy is going down well better because they are not as sensitive as we are here, so in regards to the comparison I can appreciate them better than others because I am cynical.

Nodes\\UK Service Price

Document

Internals\\Focus Groups Interviews\\UK PhD Focus Group 3

No	0.1382	24
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1

ANDY FRED 30/05/2015 10:51
WALI

Very poor and fraudulent. EE and Virgin Media do Charge me for services not rendered to you.

2

ANDY FRED 30/05/2015 10:55
WALI

Also, the cost of unauthorised texts and phone calls outside the allowed contract bundle is relatively high

3

ANDY FRED 30/05/2015 10:59
WALI

But I think at £20 some pounds a month, there should be more data allowed than the 15 GB which I get at the end of every month.

4

ANDY FRED 30/05/2015 11:09
WALI

Cheap call and SMS service. They should observe my trend of usage and my response to paying my bills and give me a personalised call package that suits me. Again they should not be over billing me for services I did not use or they did not render to me.

5

ANDY FRED 30/05/2015 10:33
WALI

"Also I expect a very low tariff for my international calls".

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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6	ANDY FRED WALI	30/05/2015 08:17	Reliability and speed, all at a reasonable cost. In particular, connection to the Wi-Fi network when I am away from home, traveling on the trains in particular.
7	ANDY FRED WALI	30/05/2015 11:18	They have never come close my expectation. My expectation is never to pay for a service I did not use but that is what I get from my network service providers'. My expectation is to pay exactly what we have agreed on our terms of contract,
8	ANDY FRED WALI	30/05/2015 11:20	In terms of price comparison with other providers, yes but in some other case it is average.
9	ANDY FRED WALI	30/05/2015 11:21	No, the services are too poor. They do not give me what is being bargained for. Especially where you have direct debit with them, they go straight into your account collect what they like
10	ANDY FRED WALI	30/05/2015 11:26	My UK needs are almost met aside the premium numbers that are still not included in my bundle but the international tariff is still high hence the need to have a 2nd service provider for my international calls.
11	ANDY FRED WALI	30/05/2015 11:33	Constantly researching the market prices in order to provide the best bundle and tariff per time.
12	ANDY FRED WALI	30/05/2015 11:40	No. Except it carries monetary value like, reducing my service cost, just for my kind of usage. Otherwise it will not make sense.
13	ANDY FRED WALI	30/05/2015 09:42	Yes because I will be spending less than what I am paying now. At the moment the services I am paying is too much 5,000 SMS's and 5,000 minutes too much.
14	ANDY FRED WALI	30/05/2015 09:45	Though, it will enhance confidence on the firm but not my commitment because if I find a cheaper and more efficient provider I will switch provider.
15	ANDY FRED WALI	30/05/2015 12:03	Cheap service price, good customer relationship managers which can listen to my service complaints and provide solution that will keep me up to my service again and personalised service like I said that is tailored towards my target spending or usage of services.
16	ANDY FRED WALI	30/05/2015 10:06	Their terms and conditions should be more explicit without luring someone into contract. The contract should be as sweet as it sound when they are marketing and not sweet during the marketing stage then after two months I begin to get bills that is contrary to what we both signed.
17	ANDY FRED WALI	30/05/2015 12:07	Having a service tailored to my needs at a very low and competitive price is very important. Secondly, having strength of network anywhere and every i.e. staying connected at all times and being able to use the services that I pay for without network connection issues is a great part of it.
18	ANDY FRED WALI	30/05/2015 12:09	At the moment I will say what constitute service satisfaction to me is their billing system, what I am paying now compared with what I was paying before when I was with a different service provider is far less.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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19	ANDY FRED WALI	30/05/2015 10:11
A more tailored service that suits my need at a very low price and offering more of loyalty bonuses.		
20	ANDY FRED WALI	30/05/2015 12:17
I would prefer to stay with my service provider but in the event that there is an alternative at a cheaper rate with every other condition being equal, I would consider moving to the new provider.		
21	ANDY FRED WALI	30/05/2015 10:18
For me price, good product tailored to my need and better consumer managers.		
22	ANDY FRED WALI	30/05/2015 10:19
Nothing more than good services and better service price or cost.		
23	ANDY FRED WALI	30/05/2015 10:20
Cheaper rate of service that is the reason why I have more than one mobile line. Why should I choose to pay more when I can get the service the same service cheaper with another service provider? This is my reason.		
24	ANDY FRED WALI	30/05/2015 10:24
Good and better consumer care service and pricing, I mean affordable service price to me and by extension other consumers.		

Internals\\Focus Groups Interviews\\UK PhD Focus Group 1

No 0.0635 17

1	ANDY FRED WALI	26/01/2015 08:27
So for now I am still on the same contract and I don't see myself changing the contract because first it's cheap I am only paying £8.99 a month yes I am happy with service EE provides me.		
2	ANDY FRED WALI	26/01/2015 08:34
I use Lyca Mobile as well they have different monthly plans for UK calls only like (£5, £7.50, £10 even up to £20) there about, so sometimes I subscribed to the £7.50 for UK calls only and then I also do the £20 monthly for calls to just Nigeria valued with one thousand (1000) call minutes.		
3	ANDY FRED WALI	26/01/2015 08:41
I cannot be bordered to change, If I take any discount sometimes they want to renegotiate the contract unto some different sort of plan and sometimes I hold off on that, and sometimes I go with it if it sounds okay. But I don't intend to live I moved to Talk-Talk in the first place because they were on cost really from what I have been on before they were considerably cheaper and that was my initial hock		
4	ANDY FRED WALI	26/01/2015 08:45
But for me I think it depends, like for Lyca Mobile if you subscribe to the monthly plan of say £10 a month which is very cost effective, it is I can say it is cheap because you can call more than 500 minutes but when you decide to top up directly like £5 in a day and in three to four days it is gone. But with £10 I can make more than 500minutes. Yes by service plan and so when you don't take that plan the services becomes very expensive.		
5	ANDY FRED WALI	26/01/2015 08:48
For me, I think the operators also deserve credit, I remember fifteen years ago using T-Mobile for an instance I can remember paying like 60p per minute just, I mean the model we have now was not there fifteen years ago, so with the age we are now were we can have a smart phone and we can have massive minutes you know I think it's a very good deal.		

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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6	ANDY FRED WALI	26/01/2015 09:16	For me I can say when you talk about cost I think mobile phone telecommunication calls in the UK are still very much on the high side, still very on the high side. If you will have to compare it with other European countries on what they charge? When you get a package what you will pay per month? I think it's still very on the high side
7	ANDY FRED WALI	26/01/2015 08:53	I think I am stocked with T-Mobile not necessarily because am one hundred per cent (100%) satisfied because it is the cheapest service provider, in terms of what I am looking for
8	ANDY FRED WALI	26/01/2015 08:56	I had a very top phone in that range with a Tablet for less than fifteen pounds (£15) per month if I have to come to EE for instance that day it was £30 per month but for Tesco Mobile it was actually £15. Now will I be loyal to the firm and be paying £15 extra I rather give it to the charity
9	ANDY FRED WALI	26/01/2015 09:19	I think price is one thing that really matters to people they should reduce the prices of the service because I think it is still on the high side
10	ANDY FRED WALI	26/01/2015 09:21	Yes I think the price thing is very important the price should be reduced.
11	ANDY FRED WALI	26/01/2015 09:24	I mean the reduction in price, the reduction is not about the phone but about the calls and stuffs and the packages they have, like internet connectivity and speed.
12	ANDY FRED WALI	26/01/2015 09:23	They should reduce the price the more because the phone contract is about-going every month so you want it to be on a lower price because we are paying something every month. The iPad is a one off like an electric device or a car or anything, it is just a one off so you don't mind.
13	ANDY FRED WALI	26/01/2015 08:58	For me I think it is about cost because some are cheap service, like for me I use Lyca Mobile within the UK and when I am calling outside the UK I use Alternatives because I feel it is cost effective for me and that is why I made that choice.
14	ANDY FRED WALI	26/01/2015 09:01	I made my choice family reasons number one I know my wife and my daughter they want internet for an instance. For instance the Tesco Mobile, I know my family wants Tablet so very perfect though researched the market and £11.99p for Tablet and Smart phone that was a good deal for that was why I had that, for Orange five thousand minutes for less than £15 that seems a good deal which means unlimited talk for one month so the unlimited minutes was that reason.
15	ANDY FRED WALI	26/01/2015 09:04	Again one phone is basically for my work and the other a private line as well I have got 50% off on one of my line, it's about the price.
16	ANDY FRED WALI	26/01/2015 09:09	Okay for me I think because T-Mobile if I have to make international call I have to be paying through my nose so I had to pick another line which is actually cost effective for me to make international calls, so T-Mobile again is for national calls. Lyca Mobile is for international calls because it is cheap. Because of the kind of work I do here I need an unlimited text message I need that service and then that is why I opted for T-Mobile to get that unlimited message service so I can send as many text messages as I want without paying much.
17	ANDY FRED WALI	26/01/2015 09:12	For me I use T-Mobile basically for internet, then for calls within the UK and text messages to all line I use Lyca Mobile and for calls international, it is about fewer service charges.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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Internals\\Focus Groups Interviews\\UK PhD Focus Group 2

No 0.0484 8

1	ANDY FRED WALI	26/01/2015 09:29
What I feel is that I pay too much every month to what I get and I have been doing that for years and years and there has been no reward; I don't feel that the company has given me anything back.		
2	ANDY FRED WALI	26/01/2015 09:33
So I want a deal that gives me all you can need data and enough calls for me to call my mum, friends and work, and that is what I need for the best price but I cannot find that anywhere. I mean I want a fairly decent phone, a phone I can use the internet and use it well		
3	ANDY FRED WALI	26/01/2015 09:34
I want a contract that is £31 per month and let it not be £32 per month just because they send me letters but £31 as agreed in the contract per month		
4	ANDY FRED WALI	26/01/2015 09:37
I was looking at my bills and I shouted that I was paying too much here, no this is too expensive so I called them up to say can I change plan and they said no I am stocked on this and I was like wow but if it were before I can stay in the same company but change my tariff.		
5	ANDY FRED WALI	26/01/2015 09:45
I am like Mark I should be able to phone, text and pay the right amount that we agreed. All this other incentives I can get from elsewhere like the banks and Tesco; so I don't want that to be the main focus the main focus should be that I pay what we agreed £20 a month for something that suits me		
6	ANDY FRED WALI	26/01/2015 10:58
Based on the fact that I cannot really pay for what I have got now, haven already said that I am trying to find a cheaper tariff I will probably move if a cheaper tariff came up for what I was doing yes regardless of what was there before.		
7	ANDY FRED WALI	26/01/2015 09:48
For me at this point in time and the way I live now I need a cheaper tariff so that will determine what I do when my contract is finished. Unless Three gives me a better deal after my contract is over else I am moving on I will probably move on with Giffgaf where it is contract free and you are more in control		
8	ANDY FRED WALI	26/01/2015 09:50
As an addition to best consumer service, they should give us unlimited text, unlimited data for £10 a month.		

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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Nodes\\UK Service Quality Document

Internals\\Focus Groups Interviews\\UK PhD Focus Group 3

No 0.1034 16

1 ANDY FRED 30/05/2015 10:57
WALI

IPAD, I currently use 3 stores (or at least I think that's what the company is called). The coverage when I am traveling on the trains is very poor as well as in my apartment in Huddersfield.

2 ANDY FRED 30/05/2015 10:58
WALI

Home internet, telephone and TV are provided by Talktalk the service is as good as can be expected.

3 ANDY FRED 30/05/2015 10:59
WALI

The product is internet services and telephoning. I expect a perfect service commensurate with their charges. I cannot see the reason why I am paying for a service if sometimes I cannot access network service in some areas. They should provide me with perfect service which I have paid for.

4 ANDY FRED 30/05/2015 11:15
WALI

Reliability and speed, all at a reasonable cost. In particular, connection to the Wi-Fi network when I am away from home, traveling on the trains in particular.

5 ANDY FRED 30/05/2015 11:21
WALI

No, the services are too poor. They do not give me what is being bargained for

6 ANDY FRED 30/05/2015 11:24
WALI

I have purchased a new mobile phone on my renewal contract and was advised to take an insurance policy which if my phone went faulty I could get an immediate replacement without waiting. I did have a software problem which they tried resolving and took all day. The next day I was advised to contact the manufacturer and make an appointment to get the phone inspected. This took another two days, resulting in me not been on line for three days for the manufacturer to replace with a new handset. What a mess, if I cannot get the service when I want it why am I paying for the service? They have not met my expectations.

7 ANDY FRED 30/05/2015 11:00
WALI

My supplier services do not cover expected calls sometimes when I want it.

8 ANDY FRED 30/05/2015 11:28
WALI

No for 3 because of poor connection when I am on the train and at my apartment in Huddersfield.

9 ANDY FRED 30/05/2015 11:30
WALI

Due to poor services from one of the firm and relatively good service from the other firms, like I mentioned on the first question 13.

10 ANDY FRED 30/05/2015 12:02
WALI

As I earlier said there are some areas you get poor reception or no reception at all but I learnt it has nothing to do with provider, that it is a general problem.

11 ANDY FRED 30/05/2015 12:02
WALI

The poor connection with 3 when traveling on the trains and when I am at my apartment

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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12 ANDY FRED 30/05/2015 12:04
WALI

I think for me service satisfaction is measured by the quality of product and service or public relations by my network providers and they are supposed to have feedback centre that collates all responses from the consumer.

13 ANDY FRED 30/05/2015 12:08
WALI

Having a service tailored to my needs at a very low and competitive price is very important. Secondly, having strength of network anywhere and every i.e. staying connected at all times and being able to use the services that I pay for without network connection issues is a great part of it.

14 ANDY FRED 30/05/2015 12:10
WALI

Speed and quality of connection.

15 ANDY FRED 30/05/2015 12:16
WALI

Yes for EE and TalkTalk. But I won't be renewing my contract with O2 and 3 when they run out in May. The reason being that I want to consolidate my service providers and so far EE's service is better than the one I have received from the others in terms of speed, quality and reliability.

16 ANDY FRED 30/05/2015 12:19
WALI

Nothing more than good services and better service price or cost.

Internals\\Focus Groups Interviews\\UK PhD Focus Group 1

No 0.0083 2

1 ANDY FRED 27/01/2015 14:11
WALI

I think for me they have met my expectation because I am not really into all that, my expectations are that I be able to make calls when I need to make calls and successful delivery of text messages so all this have been met

2 ANDY FRED 28/01/2015 09:05
WALI

It does not actually, I think what myself or every other consumer want is you want a product that is working for me, you want the service that is working for you and to have a consumer service that is there to listen to what complaints and issue I have and resolve same, of what point is it when you know you have been given a balloon as you know happy birthday and all that when your service is bad.

Internals\\Focus Groups Interviews\\UK PhD Focus Group 2

No 0.0403 5

1 ANDY FRED 27/01/2015 14:32
WALI

The network coverage especially in Lindley and areas like that Upon-Hills it is hardly anything to get. But there internet is good when I am linked up on 4G it is pretty good and I can kind of use it anywhere.

2 ANDY FRED 27/01/2015 14:21
WALI

My expectation is that the phone company should sell a product that works for me and that is a simple basic expectation by selling me a product that works for me.

3 ANDY FRED 27/01/2015 14:27
WALI

I would like to have a provider who provides me with an handset that will enable me do what I want to do, it will get me excited to say I am on point but that is not the key. They should do the basic things that benefit me and that will make me I feel I am getting value for money.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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4 ANDY FRED 27/01/2015 14:25
WALI

I think the bottom line to me is that all this bits and pieces work, it is about service connection, it is about calls and I think is because of that so much competition and now in the UK they are trying to resolve it all. For me the absolute basic is that when I pick up a phone and dial a number it should get through wherever I am wherever because if you cannot provide the absolute fundamental basic for making a phone call then there is a fundamental problem somewhere.

5 ANDY FRED 27/01/2015 14:29
WALI

The only way you going to get individual personal satisfaction is through that individual personal approach to an individual and the business plans of this firms is not geared up for individual plans. For me is like what I mentioned earlier that I want to pick up the phone and make successful phone calls wherever in the UK and not have drop call even if I am driving my car hands free.

Nodes\\UK Service Upgrade Document

Internals\\Focus Groups Interviews\\UK PhD Focus Group 3

No		0.0101	1			
				1	ANDY FRED WALI	30/05/2015 12:06

Their terms and conditions should be more explicit without luring someone into contract. The contract should be as sweet as it sound when they are marketing and not sweet during the marketing stage then after two months I begin to get bills that is contrary to what we both signed.

Internals\\Focus Groups Interviews\\UK PhD Focus Group 1

No		0.0962	16			
				1	ANDY FRED WALI	28/01/2015 10:14

for me I use Lyca Mobile which is SIM only but I have the flexibility to be on a contract, you can be on a contract on for up to one month and the other month three days to the expiration of the date they will send me an email or send me SMS to text say 123 to 453900 if you wish to renew this contract for the next one month, if you don't send an email it is assumed you are rolling the contract over but if you don't want to roll the contract over you can send an email to cancel so that your account will not be debited within the new month because with £10 it about as much as you can call.

2	ANDY FRED WALI	28/01/2015 10:12
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I have got a contract with O2 car phone warehouse in the past may be four or five years and I am so quit so happy with it, I am bed shop around but I am not bordered, 'everyone laughs', like I get my iPhone upgraded every two years which is fantastic and I sell off my old handset at a decent amount say £100 which is great because it's all my phone. Next April or May 2015 I will probably get an iPhone 6 as part of the upgrade at £35 pounds per month. I mean I don't use it for calls like others I really use it for calls even to people and consumer service or something like that but the day to day allowance is quit generous It might be a gig or something like that I am not quite sure and I use it to browse Facebook and webpages and things, I text quit a lot on it I am quite happy.

3	ANDY FRED WALI	28/01/2015 10:02
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I think their contracts are fantastic ideas that they are releasing at the moment, basically what they do is you can buy the contract out and then anytime you can pay for your phone and then you be out of the contract basically.

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4	ANDY FRED WALI	28/01/2015 09:18
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In my opinion a good upgrade plan because I have heard from a few family members and also close friends as well that they have had to switch networks because they have not provided them with upgrade they want or with the price or with the phone, so if they can win back their old consumer win back the public and keep their current consumer as well with good upgrade plan I think.

5	ANDY FRED WALI	28/01/2015 09:16
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O2 have got good upgrade plan, and I know I can think about my next phone, I know for the fact that they are going to ring me up to ask what I want? and I will say I want an iPhone 6, then what I will do is to get it on the same monthly contract plan that I have got in the minutes which I have done in the last two years and they will say we will keep your plan and send you a new hand set it's all being like that it is just a five minutes conversation on the phone and the phone will arrive

6	ANDY FRED WALI	28/01/2015 09:51
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I don't feel like I am particularly mobile phone savvy and I don't think any of the providers' want to put me straight on that if you get what I mean? I see people making along negotiations with phone companies and I have been sharing offices with people and they basically tell the mobile phone company what they want if you know what I mean? and the mobile phone companies will do that or will not do that, they seems to be a certain flexibility as to what the person at the end of the phone can do. But I and like he also mentioned it's not the highest priority of my life isn't my mobile phone so I cannot be bordered to chase it if you know what I mean? So I just stick with what I have and they seem to be happy to just let me stick to what I have got.

7 ANDY FRED 28/01/2015 09:14
WALI

I think probably things like service upgrade will make me better you know and that will make me better to stay with the network and as well go for the high packages that they are offering.

8 ANDY FRED 28/01/2015 09:21
WALI

A lot of these companies are out their advertising, you know about their capacity to getting consumer upgraded you know for free.

9 ANDY FRED 28/01/2015 09:24
WALI

Secondly in terms of the upgrade like he rightly mentioned what in my experience is that the longer you stay with THREE the less good deal you have, now what I mean is that at the end of the day when this smart phones came out I have been with THREE like nine years or there about, when this smart phone came out they always come out with something less and say oh we've got a very good and fantastic phone for you but when you put that phone on the internet to find out its make you will discover that it is not even a good phone like they are projecting it to be so, they are trying to sell something of a less value to me and they are saying because you have been with us for this long and make me feel good about myself and at the end of the day what product you are giving me is not what it. So I have got to say no why can't I have this? and eventually we bargained or we negotiate and eventually they will give me a better phone but if I have just accepted it like my colleague anything he is give then I will just go to a very bad deal so this is in terms of upgrade.

10 ANDY FRED 28/01/2015 09:13
WALI

I think they should have like what the car insurance companies have "a no claim bonus insurance scheme". So phone companies should follow that concept as well No claim bonus scheme; for example if you are with the EE for four years then you should be expecting an after four years of very good deal compare to someone who is just been with the EE for just one year. So that is how they can treat their consumer.

11 ANDY FRED 28/01/2015 09:48
WALI

When I am talking with the person whose dealing with upgrade and the renewal, they know that I don't use my phone very much to talk they know that I text SMS quite a lot, so the last conversation I had was around you know they offered to give me a day plan extra so they do understand that and for me that's the time for negotiation

12 ANDY FRED 28/01/2015 09:44
WALI

I have not had a reason to complain about the services of my provider in the past and also because I know what I might likely get in my next phone contract upgrade.

13 ANDY FRED 28/01/2015 09:42
WALI

well you know when all this contract stuff started it started with one year contract, eighteen months contracts and now is like they have all come together to say it is two years minimum because I would have preferred to have like an eighteen contract.

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14 ANDY FRED 28/01/2015 09:09
WALI

I think for me what I have mentioned previously about the service upgrade plan really so if I want to keep on being a consumer with EE they could keep me on with an upgrade plan.

15 ANDY FRED 28/01/2015 09:40
WALI

I think for me it also about understanding the consumer because I opted for though Lyca Mobile is good it wasn't my first choice and I did not really want to be stocked with a two years contract because I will not be here for the next two years. So I will like situations whereby they have this flexible kind of contract plan even with the main stream providers where you can say okay six months contract they don't need to give me a telephone for an example. But that it is still cost effective I think I will like that. For [Lyca Mobile] that I am using there is really no upgrade plan if you are using [Lyca Mobile] you are using [Lyca] that is just it.

16 ANDY FRED 28/01/2015 09:29
WALI

I think in my opinion most complaint I have experienced and heard is about upgrade plan through my friends and family, I have got friends who are on monthly contracts I mean twenty four months contract with their service provider and then the contract end and they call them for upgrade which the firm never really met their expectation. I think every consumer expects the upgrade to be to meet their expectations because they have been with that provider for two years. So yes like I mentioned previously upgrade plan is the solution really in my opinion.

Internals\\Focus Groups Interviews\\UK PhD Focus Group 2

No	0.0496	6
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1	ANDY FRED WALI	28/01/2015 10:26
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Also when it comes to upgrade they are not really helpful in selling you the best deal, if you don't take the time out to shop on what will benefit you they will give you anything that suits them to make them save more money.

2	ANDY FRED WALI	28/01/2015 10:29
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I am currently with Three I would not say that there is any much relationship, the only time they do contact me like he said is when they and in fact I just realised that those 08100 that keeps calling me is probably Three asking me to upgrade or to set my phone or to see if I want a better deal I don't know which obviously leads to paying more money.

3	ANDY FRED WALI	28/01/2015 10:32
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We used to get a contract for 18months but now it is 24months you are in there and tied in there for two years.

4	ANDY FRED WALI	28/01/2015 10:35
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All they do is just to tie people into a 24months contract because we want a phone, unlimited data, and if you have a problem you are tied down for 24months. So all they do is just to push their so called bundle of latest thing which they need to push, they are not thinking about the consumer, I think I am pushing this whether it suits you or not, all they need is to hit sales. My expectations would be I want the most affordable contract for me that suits my needs and I will be loyal then even if Three are offering £2 less I am not really interested

5	ANDY FRED WALI	28/01/2015 10:36
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For me I like the 12months contract, that is who I am and because of the way technology moves quite fast so consumer are not tied down with old technology. I think the contract plan needs to change a little bit, I am quite happy with a 12months contract because technology moves up quickly. I don't want to be stocked in for two years. I know O2 do something where they have some sort of thing where you can buy a phone and change your phone on a particular tariff after 12 or 15months without paying any charges, that's quite good in a way.

Nodes\\UK Understanding customer expectations Document

Internals\\Focus Groups Interviews\\UK PhD Focus Group 3

No	0.0648	10
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1	ANDY FRED WALI	30/05/2015 11:02
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I think that my service providers just offer and provide me with any services that is convenient to them rather than what I expect from them. Because if they understand they will not be giving us products and services that is convenient to them instead of putting our interest first.

2	ANDY FRED WALI	30/05/2015 11:03
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I don't think the suppliers are interested in consumer s requirements but more into business revenue. Because they don't give me what suits my usage, in fact they are more interested in revenue.

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				3	ANDY FRED WALI	30/05/2015 11:04

Not absolutely because I don't use up the SMS's and minutes I pay for the years. So if they understand my expectations they would have corrected it by giving me what suits me.

4	ANDY FRED WALI	30/05/2015 11:05
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I think they do, to an extent but their products could be more tailored to my needs.

5	ANDY FRED WALI	30/05/2015 11:05
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Though, it is a competitive market, in most cases the products and services provided are to their own advantage and not the consumer.

6	ANDY FRED WALI	30/05/2015 11:11
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I would expect my supplier to understand my problems and come with the correct solution. Also advise me correctly on products which I could purchase and which benefit me. They know the way I use my line and data, they understand this, they should give me what suits me based on what I consume instead of giving me something that is too big which I will end up not using and I will be expected to pay for it.

7	ANDY FRED WALI	30/05/2015 11:17
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I do not think so because the service I get is what they offer me not necessarily what I want or need.

8	ANDY FRED WALI	30/05/2015 11:25
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My supplier services do not cover expected calls sometimes when I want it. Also, they need to monitor what I use and give me good contract package.

9	ANDY FRED WALI	30/05/2015 11:32
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I think it would be nice for them to either look at service consumption and payment history (i.e. bills) or get an idea what time of service would suit my life style or say my usage. I have said it before and I will say it again.

10	ANDY FRED WALI	30/05/2015 11:42
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Yes, they will be able to understand what my needs are.

Internals\\Focus Groups Interviews\\UK PhD Focus Group 1

No	0.0623	8
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1	ANDY FRED WALI	27/01/2015 12:13
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Depending on the service provider but yeah I think they do, I mean you have got a few dominant service providers in the UK and Lyca Mobile is not one of them 'everyone laughs' [yeah] I think they do and again you also need to look at for example it's probably the smart phone usage in a country like England and may be some other parts of the world. So I think like with smart phone technology the communications channel has changed because people can access services which you cannot get on just any handset. [Yeah] I think they do understand our expectations I think they have got quite much sophisticated consumer service department whether it is called that or not and I wonder whether the cheap service providers can actually provide that 'for example [Lyca Mobile] do not have that infrastructure to provide' you know because providing such service cost money and having people to be on the phone to listen to consumer problems, dealing with problems it is actually a costly exercise" because it is always a trade-off between the great offering you might gain on the call cost and what additional support you might expect but that is a kind of a retail structure like product and service retail structure in order words you will not economies things in service provision at the expense of providing a cheaper cost of service or product, so I think.

2	ANDY FRED WALI	27/01/2015 12:33
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But for me I think it depends, like for [Lyca Mobile] if you subscribe to the monthly plan of say £10 a month which is very cost effective, I can say it is cheap because you can call more than 500 minutes but when you decide to top up directly like £5 in a day and in three to four days it is gone. But with £10 I can make more than 500minutes. Yes by service plan and so when you don't take that plan the services becomes very expensive. So I can they understood that their consumers wanted such kind of pricing strategy otherwise we would have been paying like hell.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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3 ANDY FRED 27/01/2015 12:18
WALI

Personally my expectation because I am with one of the major UK provider I think consumer service, I mean I am with EE and Tesco Mobile, and I think their consumer service is very good as I have not had any need to question their service in the past three years. I think they do basically understand our expectations because they do use the service as well.

4 ANDY FRED 27/01/2015 12:23
WALI

I mean expectations you know as our thought are different so we have different reason to ask. For me, I think the operators also deserve credit, I remember fifteen years ago using T-Mobile for an instance I can remember paying like 60p per minute just, I mean the model we have now was not there fifteen years ago, so with the age we are now were we can have a smart phone and we can have massive minutes you know I think it's a very good deal, I mean I know we pray for more but I think expectations they have moved with consumer service as time goes on they actually strive to understanding people's demand through research.

5 ANDY FRED 27/01/2015 12:28
WALI

On my experience from using Talk-Talk is very poor you know yes they do have mobile phones that other providers do, they do have television broadband, I think I was telling you that recently I have been with Talk-Talk for six months; Talk-Talk is just for my residential purpose and not for mobile purpose. I have been with Talk-Talk for about six months and their consumer service very poor, and I have had to be in a situation where I have not paid them for four months because they had to compensate me or the have to apologise for four months service unavailability consumer service for me for that provider Talk-Talk is very poor and consumer service is actually paying for it

6 ANDY FRED 27/01/2015 12:36
WALI

I think it is basically for my provider or the providers' to understand the market and the people, presently people are out there struggling and they want to have a better deal rather than paying more, so it is just basically to understand the trend the market and the people.

7 ANDY FRED 27/01/2015 12:40
WALI

I think it is about understanding, the people because I opted for though [Lyca Mobile] is good it wasn't my first choice and I did not really want to be stocked with a two years contract because I will not be here for the next two years. So I will like situations whereby they have this flexible kind of contract plan even with the main stream providers where you can say okay six months contract they don't need to give me a telephone for an example. But that it is still cost effective I think I will like that. For [Lyca Mobile] that I am using there is really no upgrade plan if you are using Lyca Mobile you are using [Lyca Mobile] that is just it

8 ANDY FRED 27/01/2015 12:43
WALI

I think every consumer expects the upgrade to be to meet their expectations because they have been with that provider for two years.

Internals\\Focus Groups Interviews\\UK PhD Focus Group 2

No 0.1323 9

1 ANDY FRED 27/01/2015 12:47
WALI

I mean I have been with Three for over seven years now and you would expect you know that being such a loyal consumer they know exactly what you use, the know the package you use and they come to you to say look you like to text and not really call, so why don't we do you this really good deal, there is nothing like that.

2 ANDY FRED 27/01/2015 12:50
WALI

Exactly what Olu has said I have been with O2 for so long they know my pattern and how I use my devices and services but they never one's phone me to say hey every month you seem to be going over your text, why don't we give you a deal that will meet your trend of spending on text? All they do is just to tie people into a 24months contract because we want a phone, unlimited data, and if you have a problem you are tied down for 24months. So all they do is just to push their so called bundle of latest thing which they need to push, they are not thinking about the consumer , I think I am pushing this whether it suits you or not, all they need is to hit sales

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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3 ANDY FRED 27/01/2015 12:55
WALI

For me I like the 12months contract, that is who I am and because of the way technology moves quite fast so consumers are not tied down with old technology. I think the contract plan needs to change a little bit, I am quite happy with a 12months contract because technology moves up quickly. I don't want to be stocked in for two years. I know O2 do something where they have some sort of thing where you can buy a phone and change your phone on a particular tariff after 12 or 15months without paying any charges, that's quite good in a way. But for this guys who are really loyal I think what they are saying makes perfect sense, you know they know every part of our lives and our usage, why would you not call up to say we are offering you [bla bla bla] based on your trends of usage.

4 ANDY FRED 27/01/2015 13:00
WALI

Actually maybe the companies can think about which are the different kind of consumer we've got, we have got some like Marcus who shops around always, and we've got others who are loyal who want to stay with the firm. But it is not that we do not want the latest thing, it is just the hassle of changing we have not got all the energy of changing numbers and stuff like that and you might have others who are undecided. So if they can identify that okay this consumer is a shop around consumer so we will deal with them like in a certain way, then those who are always with us to be put in another category and be served differently.

5 ANDY FRED 27/01/2015 13:08
WALI

I will agree with Mark because these companies will always phone you at the wrong time. But I think if they did find out, they will find that someone like Marcus will say I want the latest phone, so what they could do is to tailor everything to keep his business by offering the latest gadgets for him because one thing I have found is that I am paying X amount but I was always going over it on text or something like that. But when I phoned the company to reduce it and then I couldn't get through until I said I was living, and even then they did not swerve the plan until that contract ran out. But I would have thought that if they could see my pattern then know that really text is what I need more than internet. Also I agree with Mark and instead of putting consumer in a prize draw to fill out papers they sort of give us X amount of data or something that could suit me.

6 ANDY FRED 27/01/2015 13:10
WALI

For proper consumer service they need the proper resource so if somebody is calling me up on my phone and asking me all this questions about my contract, and they cannot actually help me when I lay my complaint then there is no point holding such conversation in the first place. But if somebody calls to say I am the Manager on this and I have been going through your details and I know you use this are you happy with your contract? Then I will feel confident that the person on the other side of the phone can actually help me.

7 ANDY FRED 27/01/2015 13:14
WALI

So when you are talking about personalisation in UK it needs to go beyond your name and do not believe they have got the man power or the business plan to say 'Dear Mark' we understand this is what you like and we are offering this and this based on you pattern of consumption.

8 ANDY FRED 27/01/2015 13:16
WALI

I want a service that gives me exactly what I want, just to simplify what I am trying to say is that at the moment I have got 5000 minutes and 5000 messages as well as unlimited data I don't text because I use What's up and other social media so I don't really need the text, and I call only a few people every month so I don't need 5000 minutes. So I want a deal that gives me all you can need data and enough calls for me to call my mum, friends and work, and that is what I need for the best price but I cannot find that anywhere. I mean I want a fairly decent phone, a phone I can use with the internet and then use it well.

9 ANDY FRED 27/01/2015 13:20
WALI

I will rather get 5% of my next bill for having this conversation with you than putting me into a draw that I am never going to win, that for me is a good way. They should look at what I use and give me something that suits my usage that is what personalisation should be and not sending my emails, text and cards.

Aggregate	Classification	Coverage	Number Of Coding References	Reference Number	Coded By Initials	Modified On
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