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**[Consumer Brand Relationships: Examining Consumers Loyalty to Mobile Telecommunication Service Providers in Nigeria ]**

A dissertation submitted in partial fulfilment of the requirements of the  
Royal Docks Business School, University of East London for the degree of  
**[BRAND MANAGEMENT]**

**[September 2013]**

**[14,401]**

I declare that no material contained in the thesis has been used in any other  
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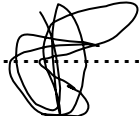
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**CONSUMER BRAND RELATIONSHIPS:  
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## Abstract

**Purpose** – given the diversity in loyalty’s construct and the continuously evolving needs of consumer-to form relationships with their brands, it is imperative the need to uncover the route to which consumer- brand relationships are headed with the construct of loyalty as a navigating device. The purpose of this research revolves around Nigerian consumer’s loyalty to their mobile telecommunication service providers in a relational context. Objective centres around investigating, exploring and determining of issues on brand loyalty and consumer relationships in a service providing industry of an emerging market.

**Design/methodology/approach** – this researches design is exploratory and phenomenological in nature by virtue of its attempt to understand meaning created by consumers in the context of loyalty. Seven in-depth interviews and a focus group were conducted to this effect.

**Findings** – Initial findings indicate that performance and relational-disposition are important facets in the formation of loyalty. It also identified them to be factors/tools responsible for developing relationships existent among consumers. Furthermore, it was discovered that relationships do indeed serve as antecedents to loyalty.

**Originality/value** – The main contribution of the study lies in the realisation of performance and relational disposition as indicators of loyalty in the Nigerian mobile telecommunication industry. A conceptual framework emerged from this discovery and was deemed an accurate representation of findings. Based on the findings, this empirical study will serve as a valuable input to marketers in Nigeria’s emerging market with their planning, analysis, and implementation of appropriate consumer retention strategies if attention is placed on performance and relational disposition as tools to that effect. The understanding of this dynamic will ensure competitive advantage in Nigeria’s prevailing unsettling business environment.

**Keywords:** Nigeria, loyalty, consumer relationships, mobile telecommunication service providers (MTSP), performance, relational-disposition

**Paper type:** Research (Dissertation)

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## CHAPTER ONE

### 1. GENERAL INTRODUCTION

Building a strong brand; an ambition presumably at the heart of any and every marketing activity/business venture (Aaker 1997; Woodside & Walser 2007), academics and practitioners alike have for many years strived to grasp and understand the components necessary for achieving a strong brand equity, a component significant to the core of this journey, is consumers loyalty(Aaker,1997). This research emerges on the platform of that empiricism with an agenda to explore this consumer's loyalty, and the fullness of its existence in Nigerian mobile telecommunication service providing industry. Therefore immersed within the informative nature of this chapter is the materialization on the structure of events effected in this research to enhance this cause.

#### 1.1 BACKGROUND OF THE STUDY

In a world where Services have began to dominate the central economy and have continually and dramatically evolved over the course of years with consumer retention activities at the centre of its evolution, it is no surprise the measures service industries have subjected themselves to in order to remain significant benefactors of this growth(Aydin & Ozer 2009; Lovelock & Writz 2011). Furthermore, notwithstanding the diverse translations the meaning of the word "brand" connotes it is not the definition that differentiates product branding from services branding, but the executional strategy (Chernatony & Segal-Horn 2000). Previous research has indicated that loyal customers enhance shareholder value, are resistant to competitive cajolery and are more forgiving to occasional brand setbacks be it for goods or services (Dick & Basu 1994; Curran et al 2010; Aydin & Ozer 2009); therefore it can be inferred that a clearer understanding of loyalty could evidently enable firms to enjoy the benefits of its consumer's loyalty without suffering the pitfalls in its pursuit.

In the journey to the proposed insight into understanding the conundrum behind 'why' consumers are loyal (Tarpey 1974; Jacoby & Kyner 1973), interesting observations and hypothesis have emerged as a proposed solution to this question; central to the conclusions surrounding it are the assumptions that attitude affect behavioural intentions/purchase likelihood and are the major components towards achieving and determining brand loyalty (Day 1964, Dick & Basu 1994, Oliver 1999). However, despite the



generally accepted assumptions discovered in loyalty, certain rigidity has been arguably recognised in relation to the flexibility of loyalty's construct; with arguments that aroused interest about consumer-brand relationships and its connection to brand loyalty (Fournier 1998, Curran, et al 2010).

In an attempt to expand on this emergent perspective and horizon of loyalty, Fournier and Yao (1997) managed to provide an account of loyalty as grounded in the realities of consumer experiences and build on interpersonal relationship that prior loyalty theoretical findings have yet to frame; It was argued that the rigidity in the occurrence of antecedents on loyalty (Dick & Basu 1994, Oliver 1999) has delayed the potential for increase in the understanding of consumer's loyalty to their brands in this postmodernist society. This argument further explores on the possibility of whether or not the relationships between loyalty and its antecedents remain constant as consumers pass through loyalty phases; findings suggest that multiple stages of loyalty do indeed exist (Curran et al 2010).It can further be inferred that consumers have evolved from simply being motivated by positive attitude-to-purchase likelihood experiences into craving and requiring an involvement and/or dyadic relationship with their brands that adds to and provides a contextual meaning to their lives; this prerequisite is required before any sort or degree of loyalty can be classified as existent (Fournier 1998, Curran et al 2010).

The Nigerian telecommunications industry has experienced tremendous growth in recent years; the indulgence and deregulation of the nation's telecommunication industry has prompted the entry of a variety of new players in the sector (Abayomi 2011; Oyedijo 2012). With the concentration of power in these sector revolving around key players MTN (leading with 43.93% market share as at June 2012); Globacom with market share of 5.47%; Airtel with 20.16% and Etisalat with 13.29% market share(*predicted as on growing*)respectively (Sesan 2012), it is envisaged that the continuous increase will not abate soon (Wills & Daniels 2003; Oyedijo 2012). Notwithstanding this apparent markets continuous growth and dominance, the dearth of consumer based research and relevant literature in a telecommunication service sector of an emerging third world economy such as Nigeria cannot be ignored (Ojo 2012; Oyedijo 2012). Of the research conducted in this sector, focus has been placed more on customer satisfaction, customer services and retention activities for mobile telecommunication in Nigeria (Omotayo & Joachim 2007; Ojo 2010) it is irrefutable the insight these researches have provided; furthermore these concepts have also been arguably characterised as constituting part of more rounded theoretical constructs such as loyalty, and consumer brand relationships (Oliver 1999; Sharma & Patterson 1999).

Oliver (1999) posited that loyalty begins to grow only when the consumer begins to evaluate his or her consumption experiences; furthermore, marketing literature has discovered that consumer feelings of met expectations and satisfactions often result from positive evaluation of consumer experience (Curran et al 2010). Arguably, Just as the meaning of a given construct is dependent on its relationship with other constructs, (Hirschfeld & Gelman 1994) so also is the height and level of loyalty attainable by a consumer subject to the type and quality of relationship created and maintained (Fournier 1998). This highlights the realisation that attitudinal and behavioural loyalties are simply at the surface of determining the height and depth of loyalty attainable; and also the significance of the consumer experience. Not to mention the presumption that consumers loyalty with services are more relationship oriented than that of loyalty formed with goods (Javalgi & Moberg 1997; O'cass & Grace 2004) further emphasises the need and basis of this research.

## **1.2 STATEMENT OF THE PROBLEM**

Typically, brand loyalty is defined with respect to attitudinal or behavioural factors; varying conceptualisations on the antecedents of loyalty on either of these factors have also further proffered insight on different dimensions to which loyalty can be evaluated (Russell-Bennett et al 2007). Additionally, the concepts of brands and its ability to serve as relationship partners have also recently sparked the attention of academics and practitioners alike; discoveries made in emerging markets such as Nigeria have shown that the growing rate of mobile telecommunication network subscribers placed at about (98,000,000 as at 2011) has definitely increased the value of consumer based research conducted by analysts; therefore given this growing competitive streak, in this industry, attention need be placed on organisations intention-criteria towards customers or else customers will leave their service providers irrespective of retention efforts (Oladele 201; Omotayo & Joachim 2007). This illuminates the all-round importance of consumer based research which has provoked an investigation into the interaction between consumers and their mobile telecommunication brands while focusing on attitudinal and behavioural intentions (Aydin & Ozer 2009; Belaid & Behi 2011).

Traditionally, loyalty in service providers have be categorised as evident on the basis of certain factors; more often than not these assumptions differ from that of categorisation of loyalty in goods (Javalgi & Moberg 1997). Furthermore research on mobile telecommunication service industry in Nigeria, have paid attention to findings that propose that customer service is an imperative to enhancing consumer retention (Omotayo & Joachim 2007). What is inadvertently lacking from this conclusion is the investigation of

other antecedents to loyalty applicable to consumers of mobile telecommunication services, the type of relationships they formed between both parties and whether or not the providers go beyond service provision. Emerging from the realisation that little research has been conducted on the integration of both fields and how one might possibly impact the other; this research examines consumers loyalty but not as defined solely by attitude and repeat purchase but by shedding light on and investigating the antecedents necessary in consumer-relationship formation that lead to the multiple stages of loyalty in the specified context of mobile telecommunication services.

### **1.3 RESEARCH OBJECTIVES**

This research explores brand loyalty from a relationship oriented perspective; the objectives of this research are primarily to;

- Investigate the formation of brand loyalty in the mobile telecommunication service providing industry in Nigeria: Amidst the presence of theoretical findings on brand loyalty in for goods is the realisation that loyalty formation could possibly differ with good and services ; it is theorised that the intangibility of services, makes the evaluation of service quality more difficult than for goods (Javalgi & Moberg 1997) which further proposes that brand loyalty may be more important for services than it is for products (Zeithmal 1981) an investigation would proffer insight and clarification to such proposed assumptions
- Explore consumer brand-relationships as an antecedent for brand loyalty formation.
- Determine if the relationship consumer's form with their brands affects or predicts the type and stages of loyalty formed.

### **1.4 RESEARCH QUESTIONS**

According to Saunders (2000) a good research topic among other qualities such as feasibility should contain issues that have an evident link to theory; based on this directive, the research questions were framed as follows;

- What motivates consumer's loyalty to mobile telecommunication service providers (MTSP) in Nigeria?
- Can consumer's relationships with their preferred mobile telecommunication service providers (MTSP) serve as an antecedent for loyalty formation?
- Do the relationships formed by Nigerian consumers and their service providers determine the type and stages of loyalty achieved?

## **1.5 SIGNIFICANCE OF THE STUDY**

The significance of any research work makes the purpose worth pursuing (Walonick 2005). Hence this study basically attempts to re-examine the consistency in the theoretical assumptions of consumer-brand relationships as integrated with consumer's loyalty. Also to uncover brand-consumer related ideologies, in the journey towards attaining brand loyalty, as well as stressing out the noticeable ambiguities, in addition to suggesting alternatives to bridge the identified gaps and furthermore analyse the reactions as divulged from an emerging market.

## **1.6 SCOPE OF THE STUDY**

The scope of this study emerged from the grounded theory on brand loyalty and consumer brand relationships (Fournier 1998, Curran et al 2010, Day 1976, Dick & Basu 1994, Oliver 1999); this research explores and possibly builds on the dimension of loyalty from a relationship-meaning perspective. Additionally, Brand phenomenon's such as trust, satisfaction and loyalty among others have been popularly categorised as consequences of relationship engagement (Fournier 1998). This therefore inspires the focus on the phenomenon of loyalty types/stages and consumer-relationship engagement and quality. The agenda to investigate the flexibility of these theoretical assumptions and its pertinence to consumers in the Nigerian Mobile Telecommunication industry hasn't been without its industrial and academic benefits.

## **1.7 OVERVIEW OF METHODOLOGY**

The methodology adopted for this research was exploratory; this was to enable a clarification of concepts identified in the research and also has been arguably deemed the most appropriate methodological stance for understanding human behaviour from the participant's own frame of reference (Collis and Hussey, 2003). The secondary research looked into relevant literatures and past studies which provided adequate background to the study while the combination of in-depth interview and focus groups popularly described as the most frequently used technique of data collection for qualitative studies (Burns and Bush, 1998) was adopted to explore the distinguishing relationship between brands and consumers.

The focus group was conducted to investigate the border context of the consumer's loyalty with their telecommunication service providers and provided a platform on which deeper consumer relationship meanings were explored; and with the help of in-depth interviews; the kind of relationships that emerged and the type of loyalty formed was also an objective that this

methodology helped obtain; This facilitated the evolution of this research in its stages and dimensions.

### **1.8 LIMITATION OF THE STUDY**

Although this research was conducted carefully and properly, apparent limitations and imperfections were acknowledged. Firstly, putting into account the time frame for the execution of this research, the mile-stone of exploring consumer-behaviour and relationships needed to fit that allotted time-slot, therefore the timeslot used to accumulate, evaluate and analyse data could to an extent question the strength in depth of findings. Secondly, the interpretive nature of this research did not allow for a statistically representational sample of the entire population being research. And finally, In addition, since the assessment of the pre-test and post test was conducted by the researcher herself, it is presumable that in this study, certain degree of subjectivity can be found. It could be argued that examination of findings produced by more than one researcher could result in more objective conclusions.

### **1.9 SUMMARY**

Deducing from the theoretical assumptions mentioned above, and following the explicit explanation of transpiring discoveries in this research on relationship formation and loyalty, in the specified context of Nigerian mobile telecommunication services, the intending outcome would be presumably to contribute insightfully to the empirically evolving construct of brand loyalty and consumer relationships in the context in which it is tested.

## CHAPTER TWO

### 2. LITERATURE REVIEW

#### 2.1 OVERVIEW

The platform on which this research commences is based on certain theoretical constructs that this chapter elaborate upon to help provide understanding on the substance of this research; evident in this chapter are topics such as brand consumer relationships, an investigation into the dyadic nature of those relationships, and the components it comprises of. Furthermore, the construct of loyalty and all its qualities will also be examined to gain insight into its dynamic, and to grasp the need to expand on its territory. Finally the concept of services and the mobile telecommunication industry will be discussed and explored in the fullness of its existence. These subject matters are crucial if one is to build on the body of work in existence.

#### 2.2 CONSUMERS AND THEIR BRANDS

The emergent regard and interest in brands stems from our belated recognition of its power and the realisation that ultimately it is the brand not the product/service or corporation that wins the consumers loyalty (Aaker & Biel 1993; Cheverton 2006). This to an extent proffers an explanation to the focal interest in researches concerning the ability of brands to serve as relationship partners and the discovery of consumers (*brand zealots*) that find a need to experience relationships with their brands that well surpasses the fulfilment of a functional need (Fournier 1998; Aggarwal, 2004). Esch et al (2006) in an attempt to investigate the effect of brand knowledge and relationships on current and future purchase behaviour (*which result in loyalty*), observed that purchase, as influenced by attitude and behaviour are dependent on relationships consumers form with brands; these relations must possess cognitive and affective components consisting of satisfaction and trust. This uncovers the intricate dimension of requirements needed in order for a relationship to be classified as existent.

Popularly utilised in consumer-brand relationship grounded theory, is Fournier's (1998) 15 different brand relationship categorisation consisting of: *committed partnership, marriage of convenience, arranged marriage, casual friendship, rebound relationship, childhood friendship, kinship, courtship, dependency, fling, adversarial relationship and enslavement*, She theorised that meaning created by consumers in the construct of their everyday lives is not dependent on strategies imposed by marketers; rather it is extracted from a combination of attitudinal influences plus socially

constructed meanings made based on experiences embarked upon (Fournier 1998).

However, in an attempt to build on this theory, other arguments suggest that this framework might prove strenuous when dealing with the constructs measurement and analysis; as a result, a socio-psychological distinction of brand relationships was made, and classified as exchange and communal relationships (Clark 1984; Aggarwal 2004). The exchange relationships are quid-pro-quo as consumers are involved with how much they receive from what they give therefore when comparable reward isn't forthcoming, there presents a possibility to be irresponsive (*economic based*); on the other hand, communal relationships transcend self-interest; people give benefits to others to demonstrate concern and attend to their needs (*socially based*) (Aggarwal 2004). It is explained that Fournier's (1998) 15 relationship forms could be regarded as sub categories of the exchange and communal relationship concept, that could prove insightful in situations that not necessarily want to measure close relationships in mutually exclusive scenarios but rather would like to examine aspects or facets of one overall relationship i.e. *the exchange aspect or the communal aspect* (Esch et al 2006). Based on these arguments one can assume that in the analysis of qualities responsible for the formation of loyalty via various antecedents (Oliver, 1999) and also in the evaluation of precedents that create meaning in relationships which result in loyalty (Fournier & Yao 1997), communal relationships are most likely considered as they engage more in the dynamic of selflessness and have also been classified as the cornerstone of close relationships (Esch et al 2006).

### **2.3 BRAND AS A PARTNER IN A DYADIC RELATIONSHIP**

With the enlarging research and advancement of brands either as a animistic personality or as an extension of one's self (Aaker 1997; Aggarwal, 2004; Hayes & Alford, 2006), or even based on the relational paradigm and notion that consumers could experience love for their brands (Albert et al, 2008) is the realisation of certain principles. These principles having traditionally described human related phenomenon's; recently prove to explain requirements for the relationships consumers form with their brands; They are *the notion that, people extend themselves by including others within themselves through intimate and close relationship; also people seek situations and experiences associated to an experience of extension of self* (Fournier 1998; Albert et al, 2008).

Despite the fact that these qualities are based on the psychological state of love as characterised by human interaction comprising of satisfaction, trust, commitment, intimacy, love (Albert et al 2008; Papista & Dimitriadis, 2012),

it is impossible to ignore the dyadic nature of these human related facets and the theoretical assumption that brands are not only central to but are also capable of inspiring these human related reactions and have done so (Fournier 1998; Albert et al, 2008). Further analysis on the progression of the dyadic nature of brand as a relationship partner have given birth to certain concepts of norms, consideration sets, attitudes and behaviours as prescribed necessary components in understanding consumer brand relationships (CBR); insight into the concepts of norms and consideration will provide a comprehension into the true nature of dyads in a relationships (Aggarwal, 2004 Robbers & Lattin 1997).

### **2.3.1 Consideration set:**

This concept of a 'consideration set' being first introduced by Wright & Barbour (1977) emerged from the realisation that consumers do not equally consider all brands before involving in a purchase decision therefore a consideration set categorises the brands to guide the consumer in making a purchase decision most suitable to his/her needs (Robbers & Lattin 1997). Several conceptualisations further highlight the benefits of the existence of a consideration set, based on the assumption that brands which make up an individual's consideration set are those brands most likely perceived as substitutes; This could explain the use of consideration sets in structuring markets as preferential decisions made from the category of these consideration sets, could possibly serve as mobility barriers for firms (McGee & Thomas, 1986). Therefore it can be assumed that in consumers purchase likelihood irrespective of the relationship he/she forms with the brand there is definitely a consideration set that considers brands that are more top of mind than others (Robbers & Lattin 1997). This further implies that marketers of brands that are successful in positioning themselves in a positively relatable way (Aaker 1997), will most likely be chosen.

### **2.3.2. Norms:**

Norms in brands are built on the argument that when consumers form relationships with brands, the brands become evaluated as though they were part of the construct of the society as the societies construct comprises of accepted norms; therefore this implies that if the brand is in violation of the norms then it will be appraised negatively however when actions are in conformity with the norms of the society, the relationship is appraised positively (Aggarwal 2004). The theory of norms originated when applied in the quest to understanding the phenomenon of emotional responses, social judgement and conversations about causes (Kahneman & Miller 1986). Norms come into existence based on activation processes comprised of a stimulus; specific objects or events generate their own norms by retrieval of



similar experiences stored in memory or by construction of counterfactual alternatives (ibid).

Fiske (1992) added to this theory a relationship perspective on norms and proposed a relational model consisting of: communal *sharing*, *authority ranking*, *equality matching* and *market pricing* these where in an attempt to explain people's constructive categorisation of their relationships. Furthermore findings on research on relationship norms on attitude and behaviour suggest that consumer responses depend on the type of relationship norms that are salient at the time of brand interaction this harnesses the relevance of norms in relationship formation however the innate nature of norms haven't been fully uncovered neither has its link to a consumers consideration set when making a brand purchase decision further research could prove insightful (Aggarwal, 2004).

## 2.4 THE CONSTRUCT OF LOYALTY

Traditionally brand loyalty has been defined as the strength of a consumer's relative attitude towards an entity and repeat patronage (behaviour) despite situational influences and marketing efforts having the potential to cause switching behaviour (Oliver 1999; Dick & Basu 1994). Brand loyalty has also been seen to possess the capability of strengthening the brand consumer relationship with the aids of components such as brand awareness and perceived quality and an effective clear brand identity (Aaker 1997). This implies that Loyalty is based on the meaning of the brand, and the strength of its emotional connection with the consumer. This concept, despite the differences in its expression and interpretation is undeniably the basis on which most brand building activities arise (Aaker 1997; Elliot & Percy 2007); this could possibly be due to the reiterating revelation in market analysis that shows that it is up to five times less expensive to sell to an existing consumer than it is to create a new one (Palumbo & Herbig, 2000; Russell-Bennett et al, 2006). However, despite how elementary the objective and necessity for brand loyalty is, loyalty's construct remains inconclusive based on the ambiguity in its definition and composition (Jacoby & Kyner 1973). It could be argued that this lack of clarity is as a result of attempts to interpret basic consumer-brand relationship behaviour and the process by which their attitudes influence purchase decisions in the midst of alternatives (Schultz & Bailey 2000).

Prior research has either attempted to explore the attitudinal basis, the behavioural basis or even the relational aspect as a motivation for or as necessary antecedents to loyalty (Fournier & Yao 1997; Dick & Basu 1994, Oliver 1999, Jacoby & Kyner 1973). The interesting realisation of this assortment of loyalty constituents is the fact that researchers are attempting

to break the stringency of traditional descriptions and definitions of loyalty and further explore varying possibilities that may be relationship oriented (Fournier & Yao 1997; Dick & Basu 1994, Oliver 1999, Jacoby & Kyner 1973).

#### **2.4.1. Trust and Satisfaction In loyalty**

One cannot talk about the dynamic of consumer-brand relationships and its link to loyalty's formation without including trust and satisfaction as major components in that process; empirical studies reveal that satisfaction is an antecedent of brand attitude, intention and attitudinal brand loyalty for consumer services (Russell-Bennet et al 2007). In consumer relationships, satisfaction is only one of a number of relational constructs that will affect important consumer behaviours including customer retention (Hess & Story 2005).

In recent years, the concept of satisfaction has grasped attention based on the operation of its paradigm shift from transactional marketing to relationship marketing involving all activities in the business of maintaining successful relational exchanges (Ojo 2010). Satisfaction has been defined as an attitude-like judgement following a purchase act or based on series of consumer product interactions (Day 1977); it can be argued that satisfaction is a lot more behaviourally oriented and attitude is usually formed after satisfaction has been established. However despite the accepted relation between satisfaction and loyalty, research on satisfaction and loyalty has repeatedly found that the 'intuitive' latent assumption that satisfied consumers stay loyal to a brand does not always hold (Oliver 1999).

Similarly, trust is the repository of product and service indications that a brand will behave in the customer's best interest (Hess, 1995). Successful development of satisfaction and trust may then lead to the formation of personal and functional associations between the customer and the brand (Hess, 1995). Trust, commitment and arguably satisfaction have also been categorised as important antecedents of strong marketing relationships (Fullerton 2010). The adaptation of an inbred quality of interpersonal relationships 'trust' in the relationship between the brand and the consumer implies that the brand holds some attributes that go beyond its consideration as a mere product/service (Delgado-Ballester & Munuera-Alema 2001). Furthermore, brand trust represents the concession that brand value can be created and developed with the measurement of some aspects that go beyond consumer's satisfaction with the functional performance of the product (Delgado-Ballester & Munuera-Alema 2001). Brands high in trust and affect are linked through both attitudinal and purchase loyalty (Chaudhuri & Holbrook 2001); they prescribe brand loyalty as the intricate link that connects brand trust and affect to market share and

relative price. Fullerton(2010) in his attempt to determine forces paramount to ensuring loyalty and advocacy for a service provider in a marketing relationship, discovered that components of commitment are formed through the dynamic of the service experience via necessary antecedents of satisfaction trust and consumer perception.

#### 2.4.2. Antecedents to loyalty

On the subject of antecedents to loyalty, Scholarly findings have revealed the presence of certain stages in loyalty; as literature has suggested that trust and satisfaction are as important in consumer relationships in achieving loyalty (Delgado-Ballester & Munuera-Alema 2001; Fullerton 2010; Russell-Bennet et al 2007). So emanates the need to unravel what existing antecedents have been prescribed for loyalty and the role of brand relationships in achieving these antecedents (Curran et al 2010; Fournier 1998; Fournier and Yao 1997).

For the purpose of this research, Dick & Basu(1994) and Oliver's(1999) contributions have ignited more focus; an analysis of their findings reveal that despite the fundamental differences in their theories, the stages of loyalty proposed are arguably similar; Oliver's (1999) cognitive loyalty which is defined as - a superficial state of loyalty in which consumers consider only certain attributes of the brand to make the purchase decision without satisfaction evaluations being made during or after the purchase - **is similar to**- Dick & Basu's (1994) spurious loyalty of high repeat purchase characterised by non-attitudinal influences; these similarities also are present with both their **affective and latent loyalty** and also **co-native and true loyalty (Day 1964)**. These stages have been prescribed as antecedents in some respects and as destinations/types in others (Dick & Basu 1994; Oliver's (1999). As regards to their evaluation as the stages of loyalty, emerges the inspiration behind this research. This researches objective which is in three-fold will on one level determine what the loyalty formation stages are for mobile telecommunication service providers, on another hand, determine if consumer brand relationships are required (*antecedents*)to achieve that loyalty and finally does the type of relationship influence or affect the stage of loyalty formed.

#### 2.4.3. Consumer relationships an antecedent to loyalty

A relationship does not necessarily imply loyalty, but loyalty implies the establishment of a relationship - "relational condition of brand loyalty" (Fournier & Yao, 1996, p. 3)

From the above statement, it is proposed that loyalty cannot be formed independent of relationships; furthermore, it has been conceptualised that

when certain components of relationships exist, such as intimacy, passion and decision/commitment in a consumption context in a consumer-object relationship, strong loyalty is formed (Albert, et al 2008) Therefore, if brands are an integral part of self and social meaning creation and individuals construct their self and social identities from the brands they consume (Elliot & Percy 2011; Alreck & Settle, 1999), the question to ponder becomes why then isn't there an abundance of relevant research that is dedicated to investigating the precise relationships that create and establish meaning which results in true unadulterated loyalty (Day 1967; Hess & Story 2005)?

As mentioned earlier, it has been proposed that the absolute long-term outcome of brand relationships is a determinant of current purchase behaviour and future purchase intention which are decisively the core components of brand loyalty (Esch et al 2006). And also, while strong customer connections are imperative to strong brands, the nature of customer relationships determines the fundamental benefit to the brand and should be the primary driver of customer relationship strategies (Hess & John 2005). Hence, the constituents that comprises a relationship either an exchange based or a communal type of relationship (Aggarwal 2004; Clark 1984) or even from (*the sub-category of*) Fournier's (1998) 15 brand relationships are arguably presumed to form some sort of trigger that results from a bond which will explain the type of loyalty existent (Fournier & Yao, 1996,). Additionally, the components of cognitive -affective-co-native loyalty antecedents or arguably an addition of action-loyalty have been adopted as the required stages to become either truly loyal, latently loyal and/or spuriously loyal (Day 1964; Dick & Basu 1994; Oliver 1999)

Furthermore It has been discovered that consumers can remain dormant at certain stages of these antecedents depending on the proportion of relative attitude to purchase likelihood of the brand and also dependent on the type and involvement classification of the brand (Curran et al 2010). This implies that marketers need pay attention to the proportion of attitude to behaviour. Therefore isn't it possible for the type and stage of (*spurious latent or true*) loyalty attained to be directly affected by the type of relationship formed by the consumer (Fournier & Yao 1997)? If this possibility is established does it consequently imply that consumers relationships with their brands are antecedents to the type and stages of loyalty formed (Curran et al 2010; Fournier & Yao 1997)? A contention worth investigating.

## 2.5. LOYALTY IN TELECOMMUNICATION SERVICES

Organisations today in the midst of the changing nature of the marketing environment are continuously searching for ingenious ways to achieve competitive advantage while still retaining good quality service (Javalgi & Moberg 1997). One such attribute relevant to this undertaking is recognising the differences between goods and services, with the understanding that customer retention and the acquisition of loyalty might slightly differ in both divisions (Javalgi & Moberg 1997). It is argued that the intangible nature of services makes the evaluation of service quality more difficult and the inseparability of service providers from customer more often than not results in a relationship between both parties that may exact disinterest in switching to a different service provider (ibid); Therefore, it is proposed that, interpersonal communication between the service provider and the consumer, is an effective tool to build service quality and ensure relational commitment (Sharma & Patterson 1999)

Lovelock (1983), developed five classification schemes as a way of analysing services that is of managerial value and would proffer strategic insight; they are as follows

- What is the nature of the service act?
- What type of relationship does the service organization have with its customers?
- How much room is there for customization and judgment on the part of the service provider?
- What is the nature of demand and supply for the service?
- How is the service delivered?

Of the five attributes, Javalgi & Moberg (1997) focused on the four they considered most relevant in services and loyalty formation; based on their analysis, the following categorisation can be applicable to telecommunication service providers; Conclusions from the premise in table 1 below suggest that varying loyalty conditions occur depending on the strategies implemented to achieve them; however, Javalgi & Moberg (1997) assumptions are without empirical evidence.

**TABLE 1: LOYALTY FORMATION TABLE FOR TELECOMMUNICATION SERVICES**

<p><b>Nature of the service act</b></p>	<p>Due to reduction of perceived risk as services become tangible, loyalty is expected to decrease as tangibility of service action increases. With telecommunication service providers, its intangible nature and somewhat dependency on service providers results in loyalty</p>
<p><b>Relationship with customers</b></p>	<p>It is argued that services with membership relationships can experience low relative attitude thereby resulting in <b>spurious loyalty</b> therefore a mobile service providing industry whose nature consists of continuous delivery could fall under this assumption.</p>
<p><b>Customisation and judgement in service delivery</b></p>	<p>Services that are customised and depend on high level of judgement to be exercised by service provider's i.e. mobile telecommunications, require a significant level of communication and interaction as consumers are dependent on their service providers. Therefore in the <b>mobile telecommunication</b> industry where a sizable number of consumers must be satisfied, customisation and attention aren't adequately distributed among customers which could result in <b>spurious loyalty</b></p>
<p><b>Method of service delivery</b></p>	<p>In this category it is presumed that organisations with multiple sites of delivery with their services, whose transactional interaction are conducted at arm's length could result in <b>no-loyalty</b> what so ever due to the nature of impersonalisation. The <b>mobile telecommunications</b> industry was also characterised under this segment</p>
<p>Source: (Lovelock 1983; Javalgi &amp; Moberg 1997).</p>	

Some studies have revealed that, once customers have been acquired and connected to the telecommunications network of a particular operator; their long-term relations with the focal operator are of greater importance to the success of the company in competitive markets than they are in other industry sectors; however, as much as it appears to be a solution, it has been

unattainable based mobile telecommunications inability to succeed in consumer retention (Aydin & Ozer 2005). This further clarifies and highlights the importance of loyalty in any service providing industry.

## **2.6. THE NIGERIAN MOBILE TELECOMMUNICATION INDUSTRY**

The utility of a mobile telecommunication service provider can be determined based on consumer's reaction towards the service provided as the success of the service is contingent on the ability of the firm to build relationships with consumers; the consumer should therefore be the primary objective at the heart of organisational activities which aim at achieving satisfaction and retention respectively (O'cass & Grace 2004; Abayomi 2011). However despite this spelt out imperative, research conducted to determine the satisfaction of consumers with their mobile telecommunication service providers showed that Nigerian subscribers are unhappy with their service providers as they failed to adhere to relational activities that focused on the interests of the consumers (ibid). Furthermore, other discovery suggests that core issues Nigeria mobile telecommunication service providers (MTSP) face involve matters concerning congestion of traffic with telecommunication networks; failure at this basic level of service delivery is undeniably a motive for negative attitude and dis-loyalty among consumers (Oyatoye & Okafor 2011). It has been posited that telecommunication networks both mobile and internet based are necessary for Nigeria's economic growth as it is argued that the development of a nation to its full potential, in a contemporary world can never be attained without adequate telecommunication infrastructure (Tella et al 2007).

In the face of telecommunication related complications either relational or network oriented, research also showed that of the top competitors in this sector, some organisations managed to rise above these problems and achieve efficiency in service provision; this goes to show that these prescribed service provider requirements to achieve loyalty are indeed attainable (Oyatoye & Okafor 2011; Abayomi 2011). Commonalities in literary findings with mobile telecommunication service providers revolve around factors such as service quality, customer services, customer retention relationships, communication, switching behaviour and satisfaction (Parasuraman et al 1985; Ojo 2010; Sharma & Patterson 1999; Omotayo & Joachim 2008; Jones et al 2000; O'cass & Grace 2004). Irrespective of the deferring interpretation in their fabric either analysed as individual units or as combined constructs, they are all components that previous research have termed fundamental to telecommunication service provision.

Customer Retention strategies arguably the ultimate purpose in business ventures, have been traditionally prescribed as a combination of satisfaction and service quality provision, however further investigation has identified switching barriers as the main strategic tool to enhance consumer retention (Jones et al 2000). Nigerian Telecommunication companies have also been known to utilise this particular instrument as the driving force behind their retention activities. Therefore, it is definitely no secret that the recent introduction of the (MNP) Mobile Number Portability system in Nigeria introduced on the 26<sup>th</sup> march 2013 by the Nigerian communication commission which allows for customer to switch service providers with a lot of ease has become an unexpected curveball in the traditional operation in activities (Opara 2013). Events following this introduction included the reprimand from the Nigerian communication commission (NCC), the body responsible for regulating telecommunication activities and protecting the interests of the consumers) to telecommunication companies asking them to stop frustrating consumers who opt to port and switch from one mobile service provider to the other (Amaefule 2013). This therefore raises questions such as, "are customers truly loyal, or are they simply reluctant to explore based on the nature of the service and switching barriers (Javalgi & Moberg 1997)? Also, are the traditional prescriptions of telecommunication service provision such as service quality, relationships etc practical in the Nigerian market? Based on the unravelling of these activities, it is glaring the continuous changes occurring in the Nigerian mobile telecommunication industry; this further emphasises the need to investigate and determine the correlation between theoretical assumptions and practical experiences.

## **2.7. SUMMARY**

Consumers relationships with their brands; an important fragment all too glaringly obvious in today's marketing crazed society that focuses on brand loyalty and consumer retention activities (Aaker, 1997; Fournier & Yao 1997; Fournier 1998). The impeding realisation that consumers have a right to make preference selections and brand choices with the help of societal norms and consideration-sets has all too well expanded the horizon on which loyalty based activities are conducted. This explains the presence of antecedents to loyalty and the need for understanding the basis of their existence. It also explains the presence of constructed relational phenomenon's such as (communal and exchange) (Aggarwal, 2004). These brand related phenomenons have proved to not be exclusive to goods alone as service providing industries attempt to partake in the fruits that successful brand building activities would yield. However it has been identified that the Nigerian telecommunication service providing industry is not without impediments in aspects that are arguably central to this journey. Therefore, a realisation that the study of trust satisfaction and all major



constituents of loyalty and relationships, has not only increased the potential for wanting to know more about these constructs roles in brand building activities but has also created a possibility for solution in the differing hurdles that make themselves evident in Nigerian telecommunication service providing industry (Opara 2013; Jones et al 2000; Russell-Bennet et al 2007).

## CHAPTER THREE

### 3. RESEARCH METHODOLOGY

#### 3.1 RESEARCH OVERVIEW

Having established the basis and theoretical assumptions on which this research springs forth, this chapter brings to light the methodological process that was embarked upon in the expedition to uncovering meaning of the research objectives. In this chapter, elements such as the research philosophy, research design, data collection approach, explanation of techniques adopted, sampling, data analysis and interpretation, trustworthiness and reliability and finally research ethics are expatiated upon to provide an objective understanding of this researches journey. This research focuses on exploring the complexity in the social phenomenon in the context of brand consumer-relationships with the hope of gaining interpretive understanding from consumer's perspective as derived from the researches prescribed questions and objectives (Collis & Hussey 2003) and this chapters role in achieving this overall objective is by painting a picture that forms the frame and prescribes the direction with which this research endeavours.

#### 3.2 RESEARCH QUESTIONS AND OBJECTIVES

The context that enables the commencement of this research is in **examining consumer's loyalty to their mobile telecommunication service providers, from a brand-consumer relationship perspective**. This broader context has been methodically broken down into several research questions to provide an extensive coverage in the dynamic of the subject matter and ensure practicality in the analysis and interpretation of findings (Saunders et al 2000). The research questions are as follows:

- What motivates consumer's loyalty to mobile telecommunication service providers (MTSP) in Nigeria?
- Can consumer's relationships with their preferred mobile telecommunication service providers (MTSP) serve as an antecedent for loyalty formation?
- Do the relationships formed by Nigerian consumers and their service providers determine the type and stages of loyalty achieved

The objectives theses questions intend to achieve are as follows:

- Investigate the formation of brand loyalty in the mobile telecommunication service providing industry in Nigeria: Amidst the presence of theoretical findings on brand loyalty in for goods is the realisation that loyalty formation could possibly differ with good and

services ; it is theorised that the intangibility of services, makes the evaluation of service quality more difficult than for goods (Javalgi & Moberg 1997) which further proposes that brand loyalty may be more important for services than it is for products (Zeithmal 1981) an investigation would proffer insight and clarification to such proposed assumptions

- Explore consumer brand-relationships as an antecedent for brand loyalty formation.
- Determine if the relationship consumer's form with their brands affects or predicts the type and stages of loyalty formed.

### **3.3. RESEARCH PHILOSOPHY**

This research adopted an 'interpretivism' approach mainly because the questions and objectives designed in this research are primarily to determine consumer meaning and outcomes based on the social contexts in which they are created (Collis & Hussey 2003). This paradigm was best suited for this research, due to its interpretive and exploratory nature, and its ability to capture and understand the communicative and evaluative aspects of meaning creation instead of predicting it (Hunt, 1991; Saunders et al 2000). Amidst the benefits of a positivistic approach, the absence of in-depth dissection and understanding of meaning generation cannot be denied, therefore arguments in favour of phenomenological evaluation of human behaviour are not without footing (Collis & Hussey 2003; Carson et al 2001).

The exploratory nature of this research, attempts to understand and answer loyalty and consumer-relationship based questions that haven't been investigated. Furthermore, it raises fundamental relationship based questions that traditionally haven't been analysed in the specified sector of mobile telecommunication in Nigeria.

### **3.4. RESEARCH DESIGN - RATIONALE AND JUSTIFICATION**

This study explores in detail, consumer brand relationships and loyalty formation of consumers for their mobile telecommunication service providers (MTSP). The motivation for this specified sector is based on the realisation that most research executed in this industry have been positivistic in nature meaning they have been quantifiable with analysis made statistically; also research from this perspective focuses on generalisation and abstraction (Collis & Hussey 2003; Ojo 2012; Oyedijo 2012; Carson et al 2001). Furthermore prior research has shown that the size of the Nigerian mobile telecommunication industry has possibly been a motivation for this approach resulting from organisations continuous need to attain relationships and gain commitment from their consumers (Omotayo

& Joachim 2007). Firms have therefore strived to monitor and measure continual changes in consumer behaviour to enable them transcend their competitors and ensure a profitable outcome (Foxall & Goldsmith 1994)

However, despite the usefulness in these findings, it is undeniable the benefits that a deeper understanding of consumer behaviour and meaning formation will propose (Fournier 1998; Fournier & Yao 1997). Furthermore, in unravelling the type and flexibility of relationships consumers' form that may or may not possibly lead to loyalty, those proposed brand building and organisational activities become attainable (Aaker 1997; Foxall & Goldsmith 1994). The adoption of an interpretive approach for this research, gives room for that inept understanding of issues in consumer behaviour and their continuous evolution with the continuous growing market (ibid). Finally, emanating from the grounded theory of brand loyalty and all the components surrounding it, it has become apparent the need to build on existing premises or highlight possible theoretical assumptions that have not been ineptly investigated (Fournier 1998, Curran et al 2010, Day 1976, Dick & Basu 1994, Oliver 1999).

### **3.5. METHODOLOGY**

Originating from the 'phenomenological' nature of this research which describes meaning as created by an individual's consciousness, arose the method adopted for the collection and analysis of data (Carson et al, 2001; Thompson, 2007). A qualitative methodology was adopted with the use of in-depth-interviews and focus groups as the tools for primary data collection to allow for actual depiction and to draw psychological depth in lived experiences (Churchill & Brown 2007; Hague 2002; Collis & Hussey 2003 Malhotra & Birks 2006). It was conducted in the city of Abuja, Nigeria; the capital city of the nation with a vast representation of diverse cultures and ethnicity. The study comprised of seven in-depth interviews and a focus group consisting of eight respondents with an hour's worth of data; accumulating to a total of plus or minus eight hours worth of data presumably sufficient for an indebt interpretation and analysis. The focus group was conducted first, and the eight respondents constituted of five male and three female respondents. The discussion was held in a round table setting to enable the respondents interact with one another; furthermore interaction began on a neutral yet superficial topic to ease respondents into discussing freely. Light refreshment was offered as incentive and interviews were recorded and transcribed accordingly.

The findings from the group set the scene for the basis of the in-depth interviews conducted afterwards as respondent's uncovered general perceptions, ideologies and opinions they perceived on the subject matter.

The focus group was conducted in a semi-structured format (Saunders et al 2000; Hague 2002) with the aid of a topic and theme-sheet guide to keep the discussion in context (see appendix 1). Subsequently, individual in-depth interviews were also conducted; this allowed for a one-on-one extensive elaboration on personal opinions. Respondents consisted of three female and four male individuals. It was also conducted in a semi-structural format and prompts/probes were used to encourage respondents to discuss issues they were initially un-descriptive about. After the sixth interview, opinions and feedback as given by respondents seemed to circulate around similar ideologies this led to the conclusion by the seventh interview that data would be sufficient for analysis and theoretical saturation had been attained in this particular context.

### **3.6. SAMPLING**

As previously mentioned prior researches on the Nigerian mobile telecommunication industry have been quantitative in nature with vast sampling sizes for depiction of validity in statistical contexts (Oyedijo, 2012; Oladele, 2011). However, seeing as the basis of this research arises from the analysis of depth and not the width of data, the sampling technique and size depicted was constructed on the basis of this consciousness.

### **3.7. SAMPLING TECHNIQUE AND SIZE**

The sampling technique used for the collection of data was a combination of self-selection and judgemental sampling (Collis & Hussey 2003; Saunders et al 2000). The judgemental/purposive sampling was used for the focus group based on the need to generate a sample size representing each of the four leading telecommunication companies operating in Nigeria. Therefore, two participants representing each of the service operators were contacted to partake in the focus group. However, the in-depth interviews were conducted with the self-selection sampling technique which comprises of allowing an interested individual to take part in the interview process after they have expressed a desire to take part in the research process. Knowledge of the research was publicised via social media outlet and interested individuals who responded were contacted and interviewed (Saunders et al 2000).

The sample size as mentioned earlier comprised of six in-depth interviews and one focus group which accumulated to about seven hours worth of data. Also based on prior research which focused primarily on grounded theory and meaning formation (Fournier & Yao, 1997; Fournier, 1998), the size was deemed an accurate representation which would result in relevant conclusion.

### **3.8. DATA ANALYSIS AND INTERPRETATION**

The onset of data analysis began with a general review of data, this was to enable an understanding of the structure with which the data was evolving as mentioned before, interviews were recorded due to the nature of the research being interpretive and meaning oriented. Following this, the analytical procedure commenced with a coding process based on a qualitative coding process being defined as '*a word or short phrase that symbolically assigns a summative, salient, essence-capturing, and/or evocative attribute for a portion of language-based or visual data*' (Saldana, 2013). The application of this research not only helped reorganise and restructure the data but also resulted in the discovery of a large volume of summative words describing meaning of statements and reactions. The consequent move was to come up with categories that would further summate and group these findings; it is also important to note that these categories were formed, based on identified patterns that eventuated during the course of reading, re-reading and continuous rearrangement of transcribed data (Collis & Hussey 2003; Saunders et al 2000)(see appendix 2). This finally resulted in the generation of core themes that became the basis for interpretation and contextualisation.

The analytical process as described above, began with the transcripts derived from the focus group interview, findings from this process enabled the modification of certain probes that were further used for the one-on-one interviews based on the fact that certain resounding themes found in the analysis helped in coordinating the format for inquiry during the in-depth interviews. Furthermore, during analysis effort was made to minimise bias from researchers interpretation via the procreation of as many codes that could best illuminate and explain the scenario finally, Interpretation was based on the context of research with emphasis revolving around loyalty, relationship and commitment.

### **3.9. RELIABILITY AND ETHICS**

One of the greatest threats to a researches conclusion can be found with observer's bias; this is based on the assumption that we cannot detach ourselves from the world we are studying or avoid relying on commonsense, knowledge and life experiences when interpreting it (Crouch & Housden 1996; Saunders et al 2000). Based on this consciousness, an effort was made to verify each process by asking respondents to clarify intended meaning for responses given. As mentioned earlier, the interview process was recorded to ensure validity of the data; with the understanding that every research need adhere to certain ethical obligations to protect the interest of the subjects party to the research (Crouch & Housden1996; Saunders et al 2000),

respondents were informed about the subject matter prior to the interviews and also permission was attained for the recording of the interview sessions in order to ensure that ethical obligations were adhered to.

### **3.10. LIMITATIONS**

Every research process isn't without challenges in its execution (Crouch & Housden 1996); however recognising these limitations could proffer objectivity and clearer interpretation of findings. The limitations encountered in the methodological process of this research include:

- During the focus group interviews ,some respondents proved to be more opinionated than others, this might have resulted in an unevenness in the expression of opinions by each respondent
- During the in-depth interviews, some respondents, tended to go off-track in the course of the interviews and had to be reminded and brought back to context and finally,
- the interpretive nature of this research did not allow for a statistically representational sample of the entire population being research

These limitations, should be noted when examining the findings that emerged from this process.

### **3.11. SUMMARY**

In the body of a research endeavour the most popularly know paradigms utilised for execution of analysis have either been positivism and interpretivism. While some adopt the former for its implementation of objectivity and independent ideologies, others adopt the latter with its exploratory and interactive nature when trying to comprehend and understand meaning as established in context (Collis & Hussey 2003; Saunders et al 2000). The interpretive philosophy serves as a guiding tool in the construction of a research design methodological process that aids in this agenda. This process slowly and clearly made evident in the construct of this research.

## CHAPTER FOUR

### 4. DATA ANALYSIS AND INTERPRETATION

Following the methodological process conducted in this research, the main objective of this chapter is the rigorous explanation of the findings, emergent patterns, themes formed, and possible conceptualisation established. The analysis of data that transpired in this research was executed with the comprehension that data was not compiled for statistical analysis but for an interpretive one. Therefore findings were examined based on meaning intended and derived.

#### 4.1 INTERPRETATION OF FINDINGS

Questions in the interview were generally designed to investigate loyalty and relationship formation in contexts central to mobile telecommunications service providers. The focus group interview identified important components relevant to consumers in situations testing for loyalty in the mobile telecommunication industry. The main constituents that consumers regarded were the major prerequisites for any service provider included; **Service quality (network), customer service and price**. Therefore, interviews and analysis that followed revolved around these constituents. To enable understanding of the analysis, the telecommunication service providers that respondents patronised were amidst the four major providers functioning in Nigeria namely; Mtn, Globacom, Etisalat and Airtel.

Following the categorisation and in-depth analysis, the two major themes that were identified were Performance and relationships.

##### 4.1.1 PERFORMANCE

Performance in this research was conceptualised based on findings realised from the summary of the categories discovered. Findings suggest that performance of the mobile telecommunication service providers (MTSP) in all major components of (service quality, price and customer service) is a major determinant of the type relationship created that leads to loyalty. The arrival at this conclusion emerged from certain sub-themes that consistently reoccurred amidst respondents which progressively led to the following analytical assumptions. These subthemes include satisfaction, dissatisfaction, switching barrier, dependency and functionality were discovered to be elements respondents used to categorise the existence of performance. It is imperative to note that with the findings, performance was directly linked to the existence of loyalty and relationships or the absence of it and these sub themes are the make-up of this performance.



**4.1.2 Satisfaction:** Satisfaction has been defined as an attitude-like judgement following a purchase act or based on series of consumer product interactions (Day 1977). With studies describing satisfaction as an antecedent of brand attitude, intention and attitudinal brand loyalty for consumer services, findings discovering satisfaction as being very important to the existence of loyalty with service providers, may not be farfetched; the presence of satisfaction was directly attributable to the performance of their service providers

**TABLE 2: SAMPLE HIGHLIGHTING SATISFACTION**

<b>Stephanie</b>	(Globacom is a good network, because they have)Quality service, wide coverage and relatively cheap tariff compared to others, in general every time I've needed to use my phone it has been efficient
<b>Muktar</b>	(my) pride is, Mtn always delivers!.....Airtel always had one network problem or the other and again airtel, if airtel should have a problem, it would take like 24hours to solve but if Mtn should have a problem, the population would not even allow the problem to last long. Before you know it, they would address it because Mtn is more reliable. That part I am satisfied with.
<b>Sembene</b>	...for me, as long as my life is made easy in terms of communication through my mobile phone, then I'm satisfied...

It is important to note that of the seven respondents in-depthly interviewed, only three stated above expressed a level of satisfaction with expressive positive attitude towards their providers. Respondents identified that the main reason they patronise their provider is simply based on the satisfaction derived from the performance of the provider, furthermore, respondents also tended to have a positive connotation while expressing satisfaction in the functionality of their service providers; this finding could be arguably representational of Oliver's (1999) prescription of satisfaction as a necessary component of loyalty.

**4.1.3. Dissatisfaction:** Just as strongly as satisfaction was a major criterion for consumer's loyalty with their service providers, so also was dissatisfaction/disappointment. This was one of the major findings realised with respondents in all the components that tested for loyalty; when probed about issues involving perception, attitude and preference selection, disappointment and dissatisfaction was expressed in relation to the

performance in the functionality of their service providers. Respondents expressed disappointment with their service providers and comments such as these emerged.

**TABLE 3: SAMPLE HIGHLIGHTING DISSATISFACTION**

Obinna Michael	<p>..... (My service provider) has poor network reception and there are some places you don't even get a stable connection at all and when it comes to their expenses, they are quite expensive, they extort a lot.....</p> <p>Mtn they usually have a system malfunction whereby you lose all the credit you have, your credit balance goes to zero and they never ever refund you.....I have been so angry that I've tossed my phone on the wall a couple of times just because I wasn't satisfied with what I was getting</p>
Cynthia	<p>.....I am not satisfied at all! They do not do their jobs at all...I am definitely an unsatisfied customer basically bearing with them until the next best thing comes.</p>
Owanumeruwan	<p>One thing I don't like about my service provider is that their data service, they are being stingy about it....I expect so much more from them... But I don't get that from them.</p>

From the data analysed with the sample indicated above, it revealed that the deep-seated dissatisfaction respondents expressed towards their service providers was particularly directed towards its performance and functionality or the absence of it. Respondents expressed how the use of their service providers has resulted in a displeased relationship whereby one party is left unhappy due the provider's inability to perform its objective. This has further affected the existence and type of loyalty that was presumably existent within the mind space of these consumers. It is important to note however that despite the fact that respondents identified dissatisfaction in performance as a factor that may affect their loyalty, some of them still regarded themselves as loyal therefore dissatisfaction on its own was not enough to dissuade loyalty in whatever form it took (see 4.1.5. below).

**4.1.4. Switching barrier:** The switching barrier was a strong component associated with mobile service provider and was consequently discovered as salient in any and every component of data measuring for loyalty and retention activities. Consumers who described themselves as loyal revealed that the difficulty involved in changing/switching providers might be the

primary underlining reason for that declaration of loyalty. Others also identified an emotion of feeling stuck to their service provider with no alternative. The major component that restricted this change to a different network was the possession of a 'mobile number' it was professed that the unwillingness to lose these numbers which they'd become attached to is the reason they stay committed

**TABLE 4: SAMPLE HIGHLIGHTING SWITCHING BEHAVIOUR**

<b>Miriam</b>	...I could have well just changed and swapped networks from Etisalat to any other network providers but I don't because of the stress it would take me to swap..... if I needed to change from one provider to the other, I have to buy a sim-card that's being registered, to get registered it would take me days, I would probably stand in the queue for hours wait my turn, there's so much that goes into registering for just a simple sim-card. I don't see the point to be honest So that it stressful.
<b>Obinna Michael</b>	Yea, let me put it this way, my main network is Mtn, the reason I have to stick with them is mainly because, it's the line everyone uses to reach me, this is the line people use to contact me most of my business contacts and even social calls this is the line people know me with so it won't be easy just transiting to a different network but of course I did have the option of adding another network to it but I don't see the difference because other networks aren't that different from Mtn so transiting to a different network won't really help. ....I'm stuck as a customer...
<b>owanumeruwan</b>	I do not see it as I patronise them because they are the best, I see it as though they are no other choices out there that is why I am stuck with this one.

**4.1.5 Dependency:** Dependency as defined by this research is the unshakable reliance on service providers to perform their jobs without regard or question of their competence level. It was discovered that respondents were majorly dependent on the functionality of their service providers; respondent's responses left an impression of resignation to the

options provided and left without choice. As mentioned earlier in (4.1.3.), it was identified that irrespective of respondents expression of dissatisfaction towards performance, some respondents still regarded themselves as loyal, the reason driving that declaration has been elaborated here as dependency. Respondents have relied on their individual providers based on lack of choice and option and therefore do not regard an expression of attitude as a determining factor motivating change.

**TABLE 5: SAMPLE HIGHLIGHTING DEPENDENCY**

<b>Muktar</b>	<b>... Like I mentioned earlier, Mtn is like a woman she doesn't give me the attention I want but it doesn't mean I will leave her...</b>
<b>Sembene</b>	...It's very complicated they(Mtn) are a large network, they relate to us in a general sense...they can't just leave the needs of others and attend to me, so that kind of relationship doesn't work because it feels like one party is dependent on the other.
<b>owanumeruwan</b>	...I think they are a necessary evil...I would do away with them if a better choice comes around but since there is no better choice, I'm stuck with them .

**4.1.6. Functionality:** it is impossible to talk about performance without mentioning functionality as they are intricately related. Functionality was discovered to be at the heart of services expected by consumers; respondents every emotional relation and reaction was directly related to the functionality of the provider. Their declarations revolved around expressing what their providers could or couldn't do for them and what they should or shouldn't do for them

**TABLE 6: SAMPLE HIGHLIGHTING FUNCTIONALITY**

<b>Stephanie</b>	<b>(Things that make my 'Globacom' a good experience for me) quality service, wide coverage and relatively cheap tariff compared to others....in general every time I've needed to use my phone it has been efficient</b>
<b>Obinna Michael</b>	...ok if there is a network out there willing to deliver at least 4G minimum 4G performance I would love that.....
<b>owanumeruwan</b>	...I would also like better data services (from Mtn) especially with the blackberry, I would like to see that when the data services are being offered it doesn't stall whether it 2G, 3G or 4G network I want it to be fast and good

This led to the conclusion that, for any sort of relationship to exist, attitude be formed or loyalty existent, there must be a level of assessment by the consumer on the functionality of the service provided. This in turn will affect the attitude that's formed and will in turn explain the kind of relationship existent between both parties.

## **4.2. RELATIONAL DISPOSITION**

The second major theme identified in the analysis of data was the concept of relational disposition. This term was crafted based on the identification of findings that showed that attitude/disposition that was expressed by respondents was in relation to their providers and the interaction between both parties. Respondents identified strong emotional dispositions towards their individual service providers. Findings revealed that performance and a consumer's relational disposition were directly linked; furthermore relationships were discovered to be formed based on the emotional expressions that emerged from the performance and disposition/attitude of the service provider. Findings not only supported the notion that relational-disposition of the consumer are a significant part in loyalty formation but also highlighted interesting realisations that showed that relational phenomenon was a concept directly influenced by performance and furthermore served as an antecedent to the type of loyalty existent (Fournier & Yao 1997;). Further analysis discovered that these emotional reactions were as a result of consumers encounter with their service providers. The elements/subthemes for relational disposition include, deception, unfaithful/cheating, friendly/cordial, tolerance/considerate

**4.2.1. Deception:** This was one of the strong emotional dispositions expressed by respondents about their providers; this strong emotion of deceit was observed to be directly linked to respondent's perception of the provider which diagnosed the kind of relationship existent. Deceit was characterised by being misled and an absence of transparency in performance by their providers. Being untruthful as described by respondents was also classified as being deceptive and expressions of anger and frustration were central to this premise.

### **TABLE 7: SAMPLE HIGHLIGHTING DECEPTION**

<b>owanumeruwan</b>	<b>Umm...as for the customer service, they tell you they are going to do something, the most likely will not do it, they are polite and nice but I'm not calling you to be polite and nice to me I'm calling you to fix my problem!</b>
<b>Obinna Michael</b>	<b>...at the end of the day when I think about it being the</b>

	network that gives me all that headache, it's all a load of crap! It doesn't change my opinion or attitude about them...it's like I see through all their deception.
<b>Cynthia</b>	(Mtn promotional offers)... It's a blatant lie! I don't believe their promotional offers, it's like a scheme I want more money from my clients and that's the way I can get it ... I feel betrayed somehow because Mtn keeps telling you one thing and doing the other. Even when I use the bundles the charge me a large amount of money and they don't deliver. And before you know it, you need to recharge your phone again so I really don't understand why.

**4.2.2. Unfaithful/Cheating:** the concept of cheating and being unfaithful is traditionally a relational one; in this research certain traits have been found to represent this emotional expression. Respondents conveyed the feelings associated with disappointment and dissatisfaction (see 4.1.3.) in services provided. Reactions tended towards an emotion of feeling cheated and betrayed by their service providers.

**TABLE 8: SAMPLE HIGHLIGHTING UNFAITHFULNESS**

<b>Obinna Michael</b>	<b>Well there are times I am so hurt as a matter of fact, I have been so angry that I've tossed my phone on the wall a couple of times.....this has made me emotionally vulnerable to their actions. We are not in sync in anyway what I want isn't what they are giving me, what they are giving me is what I don't care about and like I said earlier, it's a one sided relationship I feel cheated.</b>
<b>Cynthia</b>	I feel betrayed somehow because Mtn keeps telling you one thing and doing the other... (If Mtn were a person it would be) like a husband that is cheating on you! All the time going out with other girls it's really how I feel. I trusted them I've been using them for years, it's like you sign a contract and they end up cheating on you and taking your money at the same time.
<b>Miriam</b>	I definitely don't trust them they send me random text messages of promotional winnings that are not really true why do they lie to the public blatantly I don't find that intriguing in any way. I can show you one! How can I trust someone that I feel is out to cheat me!

**4.2.3. Friendly/cordial:** A unique expression of pleasure from service provided was expressed in relation to satisfaction of services although less frequently expressed than that of deceit and unfaithfulness, it was never the less present. Respondents who defined their relationships with their providers as being friendly and/or cordial, where those identified as having a positive disposition towards their providers they were also those who expressed a level of satisfaction to their providers (see4.1.2.). Furthermore, they expressed at some level understanding and acceptance of the relationship they shared with their providers.

**TABLE 9: SAMPLE HIGHLIGHTING FRIENDLY/CORDIAL DISPOSITION**

<b>owanumeruwan</b>	<b>My relationship with (Mtn).....it's a cordial relationship it is not personal it's not a relationship I would be proud to bear, it is not one I would secretly hide either it's just in-between it's just there. If I may put it this way, we are on speaking terms formal speaking terms</b>
<b>Stephanie</b>	My relationship with them is cordial and friendly... I would say that a better service quality would make for a stronger kind of relationship I mean then I would really be into them I just felt that's the level for now and may a better service can improve that
<b>Muktar</b>	Well I have a very positive attitude towards Mtn because I still feel they are the best network in Nigeria. I like hem they are like a friend to me

**4.2.4. Tolerance/considerate:** respondents were discovered to be tolerant of the services derived from their providers; responses related that of consideration for the service providers and their inadequacy to perform their jobs. Tolerance was discovered to be directly related to major aspects of the functionality of the provider and its capabilities or the absence of it.

**TABLE 10: SAMPLE HIGHLIGHTING TOLERANCE/CONSIDERATION**

<b>Muktar</b>	<b>Well I understand that the market is large and they have other customers....I wouldn't act as if I am the only one because even if I did it wouldn't change anything so I have to make do with what is available to me</b>
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**Sembene** ...I don't think they (Mtn) put any one into consideration they've not singled me out.....But it's not like I have a choice I have to accept what they give me because complaining won't improve my situation

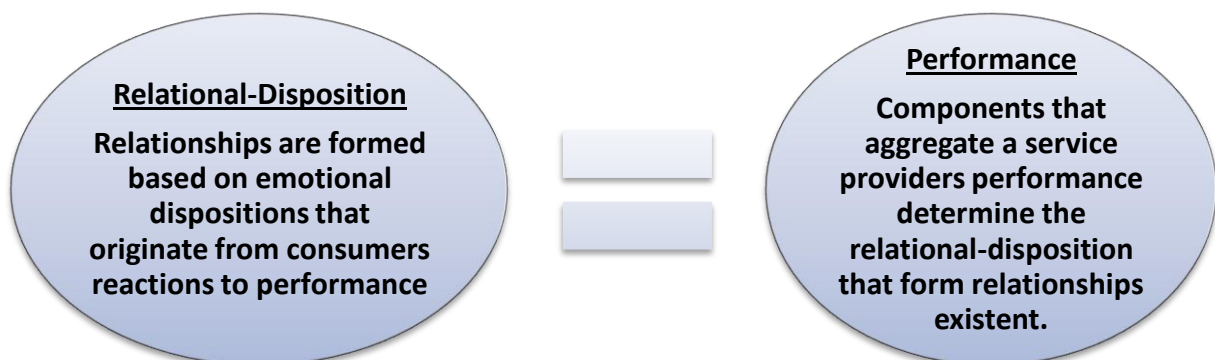
**Stephanie** They (Mtn) are there to provide a service not just to me but to many other people so whether or not I'm happy with the service they give doesn't really matter I'm one among millions

Furthermore, respondents who expressed a tolerable attitude towards their providers also tended to be those who seemed to be satisfied with the services they received.

### 4.3. The link between Performance and Relational-disposition

Performance and relational-disposition have been identified as the core themes associated with loyalty for mobile telecommunication service providers. Findings have justifiably revealed the basis for their existence. Additionally it is important to note that despite their separation as individual units, they are interdependent on each other as the components that materialize to shape the existence of one, directly affects the existence of the other. The combination of these units defines clearly the relationship existent between the consumer and their providers.

**FIGURE 1: DIAGRAM SHOWING THE LINK BETWEEN PERFORMANCE AND RELATIONAL DISPOSITION**



### 4.4. ADDITIONAL FINDINGS

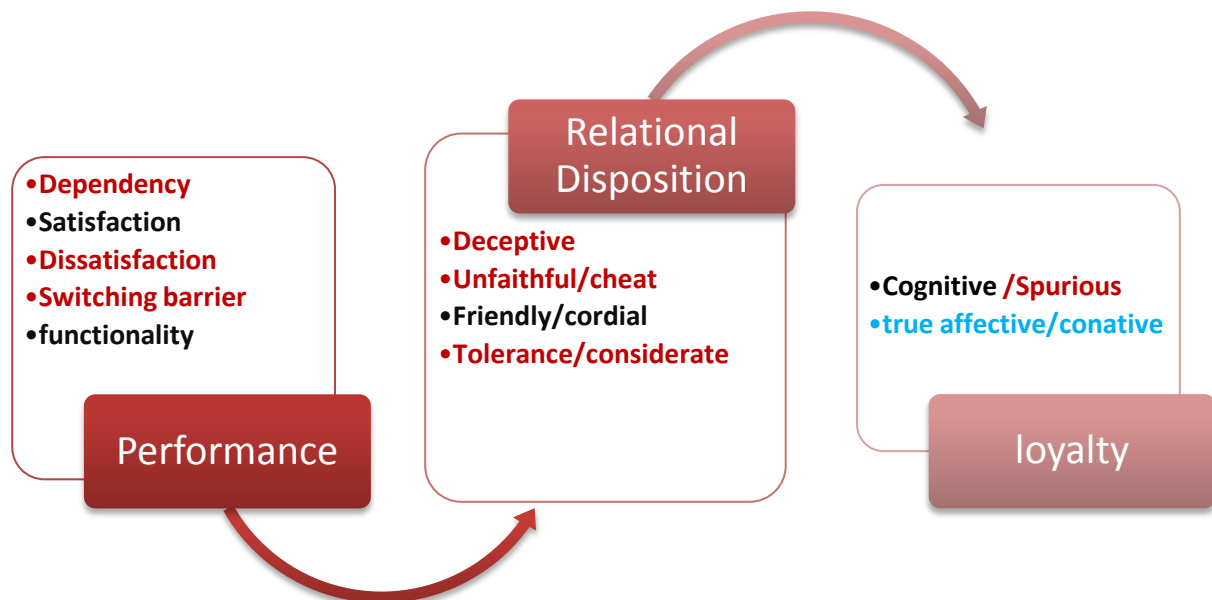
Additional exploration found respondents to be primarily spuriously and cognitively loyal (Oliver, 1999; Day, 1964) as they appeared to patronise more than one service provider. Surprisingly, respondents who also had a positive attitude towards their providers despite what they prescribed as their commitment level, also happened to be spuriously loyal; there was no



identification of explicitly truly loyal consumers who were faithful to their providers

FIGURE 2:

### Loyalty Evolution Module for Mobile Telecommunication Services



The above diagram, illustrates what is called the loyalty evolution module found in service providers. Analysis revealed that performance and relational-disposition were the two main criteria involved with mobile telecommunications in Nigeria; it also revealed that these major themes with their inherent sub-themes as identified above directly predict the outcome of relationships formed and ultimately loyalty developed. This module was developed based on findings specific to Nigerian consumers and their mobile telecommunication service providers; bearing however the argument that the tables analysis may be applicable to the entire mobile telecommunication industry in the pursuit for loyalty.

The word evolution was coined based on the progression in stages that resulted in loyalty. As illustrated above, the constituents of performance: (dependency, satisfaction, dissatisfaction, switching-barriers, functionality) found in telecommunication services directly relate to the kind of relational-disposition formed. These constituents from the relational-disposition: (deceptive, unfaithful, tolerance, friendly/cordial) ultimately result in a type of loyalty either (spurious/cognitive or true affective/co native). The loyalty phase has been defined as the concluding point of evolution, however, the loyalty identified in mobile telecommunication services, was not ultimate/true in nature as there was not explicit commitment to the provider.

The negative attributes of performance identified above highlighted in red, where those that evoked a relational disposition consisting of (deceptiveness, tolerance and unfaithfulness) these explain-ably resulted in a cognitive/spurious form of loyalty. However the positive attributes of (satisfaction and functionality) expressed in the performance which manifested into a (friendly/cordial) relational-disposition did not ultimately result in a true ultimate loyalty. It also resulted in a cognitive and spurious form of loyalty. This led to the conclusion that as regards to Nigerian consumers, there was no expression true loyalty. Loyalty was predominantly spurious with no sign of chance.

Respondents despite their positive affirmation for their providers were found to subscribe to competing providers to compensate for the performance of their providers. They were as explained earlier more tolerant of the actions of their providers.

**TABLE 11: SAMPLE IDENTIFYING LOYALTY**

<b>Muktar</b>	<p>....In the long run I see Mtn improving and if you look into the market, Mtn always does it better. I am a loyal fan! I'm thinking of adding MTN as part of my name....</p> <p>.....I've been using Mtn for more than 5years now and as for Glo, less than a month. Glo is like my substitute line I have it just in case I need to make a call and I can't reach any one</p> <p>.....</p>
<b>Stephanie</b>	<p>Well I have other lines but, I only used them to supplement its little deficiencies or just for the sake or varieties or new experience entirely. But I still keep to my provider in spite all that it doesn't do for me (laughs)</p>

**4.5. SUMMARY**

Based on the discovery that performance with relational-disposition drives meaning creation in relation to mobile telecommunication in Nigeria; an aggregation of findings led to the realisation that Nigerian consumers, arrive at loyalty with their providers based on an innate evaluation of performance and relational-disposition. This ultimately presents an array of emotions that result in a purchase behaviour that has been identified to be cognitive/spurious in nature. The definition of cognitive/Spurious loyalty as adopted to be in correlation with findings is as follows: - A superficial state of loyalty in which consumers consider only certain attributes of the brand to

make the repeat-purchase decision without satisfaction evaluations being made during or after the purchase(Dick & Basu 1994: Oliver 1999).

## CHAPTER FIVE

### 5. DISCUSSION

Assessing the body of research proceeding to this stage; findings are arguably primed enough to either contest or coincide with theoretical assumptions identified in literature. Discussion will therefore commence with the guidance from research objectives and questions prescribed earlier. With the objective to discover; **what motivates consumer's loyalty to mobile telecommunication service providers (MTSP) in Nigeria?** Findings have identified that consumer's loyalty formation with their telecommunication service provider's is dependent on the performance and relational-dispositions of these consumers.

Loyalty was mostly performance driven and the relationships formed were influenced by consumer's relational disposition. This clearly explains the role of performance and relational-disposition as motivational tools for loyalty's existence. The prescribed components of performance and relational-disposition when compared with traditional loyalty components of (attitude/behaviour, trust, satisfaction) (Oliver 1999; Chaudhuri & Holbrook 2001; Day 1977), coincides with theoretical assumptions as far as the generic definition of loyalty is concerned. However additional findings demonstrate that positive attitude does not necessarily translate into an ultimate/true type of loyalty. This was identified earlier with consumers who exhibited a friendly/cordial attitude towards their providers but ultimately remained spuriously loyal. On this level it can be inferred that findings do not correlate with theoretical assumption as prescribed by Oliver (1999), Dick & Basu (1994) and Curran's et al (2010).

Furthermore, Jones et al (2000) argued that switching barriers are a strategic tool implemented by service providers to ensure consumer retention/loyalty. Due to the nature of the kind of service involved in a mobile telecommunication industry, loyalty was found to be strongly connected to the retention of one's mobile number; this was greatly identified as a switching barrier among other factors that prevented the sole investment in an alternative; one of these factors was identified as dependency. Furthermore, analysis also revealed that respondents who expressed a negative relational disposition towards their providers, tended to remain with those providers based on the presence of switching barriers; findings show a correlation between theoretical assumption as prescribed by Jones et al (2000) mentioned above.

With relation to the research question; **do the relationships formed by Nigerian consumers and their service providers determine the type and stages of loyalty achieved? And Can consumer's relationships with their preferred mobile telecommunication service providers (MTSP) serve as an antecedent for loyalty formation?** Findings reveal that relationships can indeed serve as an antecedent to loyalty; however in the Nigerian mobile telecommunication industry, the process by which this is prescribed is through the performance and relational-disposition as measured by the consumer. The performance and relational-disposition constituents in their entirety proved identical to certain relational forms in Fournier's (1998) consumer relationship theory. Elements of deceptiveness, dissatisfaction, and unfaithfulness were identical to what Fournier (1998) described as an enslavement form of relationship. This enslavement form of relationship is defined as that non-voluntary union governed entirely by the relationship partner in which despite involving negative feelings, persists based on circumstances. Another relational description made by Fournier (1998) that mirrors the findings of satisfaction, friendly/cordial and tolerance in this research, is the causal friends relationship form; this was defined as a friendship low in intimacy characterised by infrequent or sporadic engagement and few exceptions of reciprocity or reward. Therefore this demonstrates that Nigerian consumer's do indeed form relationships with their providers and those relationships do serve as antecedents to the type of loyalty formed.

## **5.1. RELATIONSHIPS AND LOYALTY**

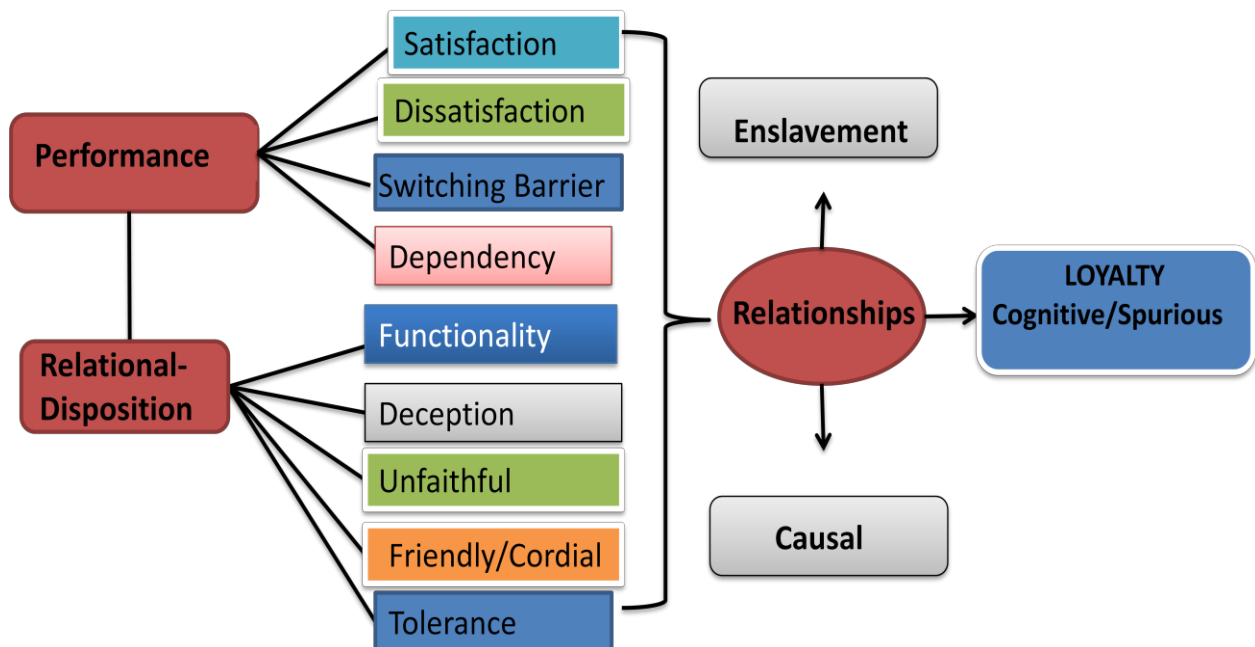
Previous research has established that relationships are a prerequisite to loyalty formation in the general context (Fournier 1998; Fournier & Yao 1997), analysis conducted in this research has discovered that the assumption made in this statement is applicable to mobile telecommunication service providers and Nigerian consumers; this was based on the exposé that the relational-disposition and performance level impacts the relationship formed by both parties; this relationship in turn determines the type of loyalty. Furthermore, an additional territory that this research revealed is the fact that the relationships Nigerians predominantly formed with their service providers resulted ultimately in a spurious form of loyalty this was based on the influence that performance and relational disposition had in the manifestation of that decision. Additionally, societal norms did not seem to have significant impact on the relationships formed; mainly because the relational-disposition of consumer towards their service providers served as a stronger determinant of relationships than societal

norms. Furthermore, in the case of consumers decision made from their consideration set,

Further findings in relation to research objectives identified that Curran’s et al (2010) theoretical assumptions on the progression of loyalty with time, definitely has merits in the context in which it had been applied; however, it did not seem to resonate with the findings in this research. This is based on the realisation that consumer’s relational dispositions towards their providers were primarily of a negative nature; this manifested itself into a cognitive and spurious form of loyalty and did not evolve or progress from that point. Furthermore the possible ‘*exception*’; those respondents who categorise themselves as somewhat satisfied irrespective of performance, happened to exhibit spurious tendencies and were not exclusive to their providers, this revealed that they did not reflect strong affect towards their providers and therefore revealed cognitive like tendencies. Cognitive as mentioned earlier as used in this research means loyalty based on a transactional behaviour and without affect or the spurious in-commitment to one provider (Day, 1964; Oliver, 1999).

**FIGURE 3:**

**Loyalty in Mobile Telecommunication Services in Nigeria: A Conceptualised Model**



The above diagram is a conceptual model designed and best suited to describe loyalty’s existence in the Nigerian mobile telecommunication industry. And components prescribed by the diagram are only applicable to this context. To answer the question, can relationships serve as antecedents to loyalty? This research shows that performance and relational-disposition

generally affect the type of relationship a consumer forms with their mobile service provider. It also shows the direct link between this relationship which has been identified to possess Fournier's (1998) relational forms of enslavement and causal relationships. This has in turn described the kind of loyalty formed within them. Therefore, it can be assumed that relationships can definitely serve as antecedents to loyalty however, it should be noted that these relationships aren't formed out of thin-air but are influenced by the performance level of the service provider integrated with the relational-disposition of the consumer.

## **5.2. SUMMARY**

Concepts conceived have been categorically broken down and merged with theory as at where relevant; loyalty's concept and its formation process has been outlined present in accord with theoretical assumptions that express its existence; however findings disputed the assumption that suggests positive attitude and behaviour automatically results in loyalty. Research found that positive attitude alone is not a strong enough element to guarantee loyalty. Furthermore major findings of performance and relational-disposition identified their place with theoretical assumptions of relationships. The role of relationships as antecedents to loyalty was also discovered which resulted in the composition of a framework that best depicted and explained meaning derived from findings.

## CHAPTER SIX

### 6. CONCLUSION

The purpose of this research was to examine Nigerian consumer's loyalty to their telecommunication service providers in a relational context. Objectives revolved around Investigating the formation of brand loyalty in the mobile telecommunication service providing industry in Nigeria, exploring consumer-brand relationships as an antecedent for brand loyalty formation and finally, determining if the relationship consumer's form with their brands affects or predicts the type and stages of loyalty formed. The interpretive nature of this research led to the discovery made from findings. It was observed that Nigerian consumers arrive at loyalty with their telecommunication providers through the adoption of performance and relational-disposition as indicators to this effect. These indicators have been discovered to be the driving force for loyalty formation, consumer relationship formation and also the answer to the puzzle can relationships serve as antecedents to loyalty?. Furthermore, these indicators/factors comprise of certain elements also known as sub-themes that define them and explain the basis for their existence. Additionally, the entirety of discussion pertaining to the findings, describes the integration of findings with inference made by theory.

Discovery revealed the following:

- Loyalty was discovered existent in a spurious and cognitive form; this was based on the role performance and relational-disposition played in this formation. Additionally, switching barriers an identified character of performance was observed as a motivation for loyalty's existence. These findings correlate with theoretical assumptions that stipulated, on a generic level that those components such as attitude, behaviour and satisfaction among other lead to repeat purchase behaviour hence resulting in loyalty. Interestingly, findings also revealed that not all positive dispositions with repeat purchase behaviour results in true loyalty. On this basis a contradiction with existing theoretical assumption was made.
- It was also made evident in the analysis, that relationships consumers form with their service providers do determine the kind of loyalty formed. Findings further discovered performance and relational-disposition as factors/indicators used to that effect. This materialisation in findings agreed with Fournier (1998) and Fournier & Yao's (1997) consumer relational theory and proved that relationships do indeed affect loyalty.
- In the quest of uncover if loyalty stages evolve from one phase to another as argued by Curran et al (2010), findings revealed that the



type of loyalty formed and existent was predominantly spurious and cognitive with absolutely no sign of change. This resistance in chance was discovered to be directly related to the performance and the relational-dispositions consumers had formed with their service providers. This led to the conclusion that as far as Nigerian consumers and their telecommunication service providers are concerned, the combination of predominantly negative performance and relational disposition results in a spurious form of loyalty.

- Finally, the interesting addition this research offered was the conceptualised model for loyalty in mobile telecommunication services. With an integration of Fournier's (1998) relational forms and the findings gathered from this research. A clear illustration of how relationships serve as antecedents to loyalty was communicated with the stages and factors that motivate them. This research has proposed a model that is arguably a possible addition to existing theoretical body; and could potentially expand the horizon of how loyalty in the context of consumer relationships are evaluated.

## **6.1. IMPLICATION AND RECCOMENDATIONS**

Findings achieved in this study have simultaneously agreed with and contradicted existing theoretical assumptions; therefore, it can be assumed that within these discoveries, there could arguably be some academic and managerial implications. Academically, this research has arguably broadened the spectrum with which loyalty and relationships are viewed especially in a service providing sector. With findings that reveal that relationships are paramount to retention activities, it would definitely prove beneficial to focus more meaning oriented research towards service industries. Furthermore the realisation that 'relationships' do indeed serve as antecedents to loyalty, has arguably exposed uncharted territory that need be explored. The combination of relationships, loyalty and services have been proved by this research to be relatable and have provided substantial outcome that can be applicable both academically and in management; despite their being individual constructs on their own. Therefore, it is recommended that attempt should be made to integrate relational constructs with other sectors and the growing Nigerian market should not be excluded.

It has been made evident from this research, that the Nigerian telecommunication service providing industry does not pay attention to relational activities that involves engaging consumers by understanding to and tending to their needs; an implication from this neglect could reside in the fact that the telecommunication companies do not have a grasp on their consumers and the presence of a superior alternative could result in an absolute transference by the consumer. Furthermore, the performance level

of mobile service provision in Nigerian has resulted in more frequently a negative relational-disposition; this has arguably resulted in a loss of faith by Nigerian consumers in their telecommunication service providers. Loyalty driven activities in the Nigerian telecommunication industry should pay more attention to the performance of their provider's and the relational disposition of their consumers and ensure it is of a positive nature in order to improve the chances of a true and committed form of loyalty.

## **6.2. AREA FOR FURTHER RESEARCH**

Inferring from the above conclusion, it is evident that further investigation into assumptions made would definitely provide clarity and strengthen validity in assumptions. Firstly, both frameworks established in this research (**the loyalty evolution module for telecommunication service providers; the loyalty conceptualised module**) should be empirically tested in either other service industries or other emerging markets. Furthermore, assumptions that propose that relationships do indeed serve as antecedents to loyalty should be applied in situations testing for loyalty with the entire loyalty construct. This could possibly restructure how loyalty and consumer relationships are analysed and uncover a new dimension on which organisations engage in brand building activities and sustain competitive advantage.

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## 8. APPENDIX

### 8.1.

#### Appendix 1: Focus group/ interview theme sheet and topic guide

Main Questions theme	Prompts/subthemes
<ul style="list-style-type: none"> <li>• <b>What motivates consumer's loyalty to mobile-telecommunication service providers (MTSP) in Nigeria? (Attitude and behaviour, Perception, Trust and satisfaction, Preference selection )</b></li> </ul>	<ul style="list-style-type: none"> <li>• Prompt discussion on general perception of service provider,</li> <li>• Prompt to talk about experiences with service providers</li> <li>• Prompt to talk about feelings about service provider</li> <li>• Prompt to talk about need/use and requirements from service provider</li> <li>• Prompt to talk about importance of service provider</li> <li>• Prompt discussion on switching behaviour and opinions</li> <li>• Prompt discussion on reaction to adverts and promotional offers of service providers</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Can consumer's relationships with their preferred mobile telecommunication service providers (MTSP) serve as an antecedent for loyalty formation? (relationship, communication, influence of norms and considerations, loyalty)</b></li> </ul>	<ul style="list-style-type: none"> <li>• discuss general understanding of relationships</li> <li>• motivation for choices in service provider</li> <li>• prompt discussion on emotional attitude and attachment to service provider</li> <li>• prompt to talk about what motivates decision making</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Do the relationships formed by Nigerian consumers and their service providers determine the type and stages of loyalty achieved (exchange or communal)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Prompt with question on understanding of loyalty</li> <li>• Find out if what triggers and motivates repurchase</li> <li>• Prompt on expectations from service provider</li> <li>•</li> </ul>

## Appendix 2: – Thematic Analysis of the In-depth Interview

Issues discussed	Codes identified	Sub-Themes	Major Themes Developed
<i>Network</i>	<i>Stuck</i>	Satisfaction	PERFORMANCE
<i>Customer service</i>	<i>tolerance</i>	Dissatisfaction	
<i>Data service</i>	<i>Cordial</i>	Switching-Barrier	
<i>Service quality</i>	<i>Friendly</i>	Dependency	
<i>Perceptions</i>	<i>Unfaithful</i>	Functionality	
<i>Attitude</i>	<i>Popular</i>		
<i>Behaviour</i>	<i>Commitment</i>		
<i>Switching behaviour</i>	<i>Manipulation</i>		
<i>Loyalty</i>	<i>Understanding</i>		
<i>Attitude and behavior</i>	<i>Performance</i>		
<i>Perception</i>	<i>Neglect</i>		
<i>Preference selection</i>	<i>Attention</i>		
<i>Service requirements</i>	<i>Familiar</i>		
<i>Trust and satisfaction</i>	<i>Cheating</i>		
<i>Relationships</i>	<i>Price</i>	Deception	RELATIONAL- DISPOSITION
<i>Communication</i>	<i>Communication</i>	Unfaithful/cheat	
<i>Influence of society</i>	<i>Disapprove</i>	Friendly/Cordial	
<i>Extent of Commitment</i>		Tolerance/Consideration	

### **Appendix 3: Interview transcriptions 1-3of 7 and Focus Group transcription.**

#### **INTERVIEW1**

**Candidate:** Muktar  
**Age group:** 25 - 30 (not specified)  
**Occupation:** unemployed  
**Date and Time:** 01 august 2013 at 1400hrs  
**Duration:** 39:08mins  
**Place:** Abuja Nigeria

**The responded was given a brief introduction of the study at the start of the interview. Permission to record the interview was granted and confidentiality guaranteed.**

**Hello Muktar, well as I informed you earlier I want to chat with you a little about your chosen mobile telecommunication service provider GSM is that alright?**

Yes

**So before we start why don't you tell me a little bit about yourself?**

Ok my name is Muktar I just finished serving with the NYSC I am currently looking for a job so I have been travelling a lot, I like to watch football I think that's all

**Ok, so what service provider do you use?**

I use MTN and glo

**Ok and how long have you been using these networks?**

I've been using mtn for more than 5years now and as for glo, less than a month. Glo is like my substitute line I have it just in case I need to make a call and I can't reach any one

**Were you using anything prior to that?**

Yes I was using airtel,

**Ok what made you leave airtel?**

Airtel always had one network problem or the other and again airtel, if airtel should have a problem, it would take like 24hours to solve but if mtn should have a problem, the population would not even allow the problem to last

long. Before you know it, they would address it because mtn is more reliable. That part I am satisfied with

**How did you find out about mtn?**

Through my family, everyone was using Mtn at that time and since I was unhappy with my airtel I decided why not join the network that everyone seems to be using.

**As a customer what would you say about your networks?**

Well the services of mtn like the calls, in terms of calls their calls are cheap but then when it comes to browsing, their services are not that superb because their networks are limited in other places

**Ok that's interesting Muktar, so please tell me, what are the things you think that mtn should have that would make you a happy customer?**

Ok first of all, the call rates, they should break it down a bit then secondly they should try and make sure that in every city there is 3G network because right now their 3Gnetwork is quite limited in a number of places. And then also their customer care is too bad they should at least make it accessible so that people can easily access them if they have a problem if they can work on those three things, I think I will be ok with their services

**You mentioned that their call rates are cheap but then you also said they should break it down can you explain?**

Yes I would still like it to be cheaper (laughs)

**So in general, how do you feel about your network?**

I feel good about them at least they are better than some networks

**What is it that makes you prefer them to other networks?**

Their calls at least for now are cheap, because most of my friends are on MTN so mtn to mtn calls are very cheap for now and their customer care at least though it's not the best, it is really accessible because at least after a few minutes you can get an agent to speak to and also their internet plans, I think it's just the best because with 1500naira you can download a lot of things so I think they are better than other networks for now.

**As a customer, do you feel like you matter? And does your provider they consider you specially and your needs?**

No I don't think they put anyone into consideration, they've not singled me out I think they are taking a larger view of the market into consideration. But

it's not like I have a choice I have to accept what they give me because complaining won't improve my situation

**And how does this make you feel?**

Well I understand that the market is large and they have other customers, I will not act as if I am the only one because even if I did it wouldn't change anything so I have to make do with what is available to me

**Ok but if they did take you into consideration, how would you feel? Do you think it would make you a happy customer?**

You mean if they singled me out? Definitely I will be more faithful to them because I would feel like my opinion matters to them.

**So based on that what would you say your attitude towards mtn is?**

Well I have a very positive attitude towards mtn because I still feel they are the best network in Nigeria

**Why is that?**

Yes! They are just the best that's all I can say, I just like them.

**Ok. So earlier you mentioned price, customer service and 3G network as the three things you would like mtn to improve on, so for instance if a different provider gives you these say Glo or etisalat, would you switch?**

No way! I can only have them as substitute networks

**Why is that?**

MTN will always be the network, I'm already a devoted customer even though I've been disappointed with them I've also been happy with them

**Oh ok so the number of times you've been happy outweighs the number of times you've been disappointed?**

Yes at least for the last one year now I think mtn has been on the correct track

**So now you and mtn how do you see your relationship with mtn?**

They are very faithful the number of times they have been good is more than the number of times that they have been bad plus they protect their customers

**Can you give me an instance?**

Well when there is network problem, they will tell you ok they are upgrading their network, they give out credit regularly, there's free calls, so I think mtn and I our relationship is good,

**If you were you see mtn as a person, what kind of person would you see mtn as?**

Mtn would be a happy woman who is very much endowed and has all the assets (laughs) and they have everything I dream of in a woman very rich also with good qualities

**So in you're mind you see mtn to be a woman?**

Yes.

**What is your general understanding of relationships?**

Relationships could be between friends, lovers and all sorts of people. I think a relationship needs trust.....

**How would you describe your relationship with Mtn?**

Like I mentioned earlier, Mtn is like a woman, she doesn't give me the attention I want but it doesn't mean I will leave her.....

**What about their promotional offers, what do you think about it?**

I don't really go into anything promotions so I can't say anything about promotions

**Ok what about their adverts?**

Superb! Superb! If you check them they are superb I think they have the best advert I've seen

**So when you watch your mtn adverts do you feel pride within you?**

More than pride! Anywhere I am, I run down to watch an mtn advert

**So why do you do this?**

It happens because their adverts are always catchy they always get my attention

**You mentioned you always feel pride, what is the pride about?**

The pride is mtn always delivers! Sometimes they do adverts about things that don't supply information but because the adverts always arrest attention that's why I love them. But not because I'm a customer, because lots of times they do adverts for things I'm not interested in but still I love them

**So looking into the future, do you think you would ever change or switch to a different network that is performing better?**

In the long run I see mtn improving and if you look into the market, mtn always does it better. I am a loyal fan! I'm thinking of adding MTN as part of my name

**Are you serious?**

Yes it's a name worth associating with

**So is it safe to say you are proud to be an mtn customer?**

More than proud I associate with the network because it is Nigerian and I am Nigerian..... they are trying the best they can.....

**Is there any other thing you would like to add?**

Nothing Other than mtn is the best network connection!

**Ok thank you for your time, you've been more than helpful.**

## **INTERVIEW 2**

**Candidate:** Obinna Michael

**Age group:** late 20s

**Occupation:** self employed/entrepreneur

**Date and Time:** 3<sup>rd</sup> august at 1800hrs

**Duration:** 40.00mins

**Place:** wuse2 Abuja Nigeria

**Hello Obinna, can you tell me what telecommunication service provider you use?**

I use Mtn and Etisalat

**How long have you been using it for?**

I've been using MTN for 8years now, and within that 8years, there was a time I switched to globacom for a while still hanging on to my MTN at the end of the day I discarded the globacom, I got an etisalat line but I'm still hanging on to my MTN because it's still my original line

**And what is your general opinion about your providers?**

Well for one they have poor network reception and there are some places you don't even get a stable connection at all and when it comes to their expenses, they are quite expensive, they extort a lot. Umm when it comes to mtn; mtn they usually have a system malfunction whereby you lose all the credit you have, your credit balance goes to zero and they never ever refund you. Then when it comes to activating your internet plan, you activate your internet plans they deduct the money but they never ever provide you with the bundle you applied for!

**From the tone of your voice and based on what you've said, you sound angry**

I am indeed angry; I am very much pissed off at them!

**And have you tried to do anything about it?**

Well I've made it a habit, of calling their customer care and they always promise to rectify the issues but most of the time they don't. 90% of the time they don't!

**So if they make you so miserable, why are you still a customer with them?**

Yea, let me put it this way, my main network is mtn, the reason I have to stick with them is mainly because, it's the line everyone uses to reach me, this is the line people use to contact me most of my business contacts and even social calls this is the line people know me with so it won't be easy just transiting to a different network but of course I did have the option of adding another network to it but I don't see the difference because other networks aren't that different from mtn so transiting to a different network won't really help. Because the other networks have their own problems to fix

**So are you saying you are stuck as a customer?**

Oh absolutely I'm stuck as a customer! Like right now I am very much in need of an internet plan and so far I have not come across any plan that can be useful to me and serve me in any way

**So what about your second service provider Etisalat?**

For etisalat, the reception is not as good as the mtn, but then again, they have never deducted unnecessary credit from me like I said, their plans are very much limited and still have the same price rates with mtn so I don't see the need to change. I've also tried other networks such as globacom, and the airtel and basically they all have the same performance its quite shameful.



**so with all that's been said, what kind of relationship would you say you have with your provider?**

Hmm its complicated, it's a very large network, they have different kinds of customers, they relate to us in the general sense but me as a person, I would try to relate to them in my personal sense but they can't just leave the needs of the others and attend to me so that kind of relationship doesn't work because it feels like one party is more dependent on the other. If I even decide to dump my network and my line and go somewhere else, that's just me in the general sense people would still need to use their lines and they won't dump them. So the relationship is kind of one-sided.

And also if this were a relationship, I'm pretty sure it won't last this long if it was a relationship between me and a person.

**Can you give me an idea of your daily routine, how often do you use your service provider?**

Ok most of the time I make phone calls for business purposes which is not all the time I don't really make social calls unless it's very necessary but when it comes to using the internet, I use the internet a lot so that is where my service provider comes in handy. That's actually my main need for my telecommunication provider that's my main need; I need the internet, I need to always be online, I'm always online because of my work. I deal with software engineering so most of the time I'm online doing my research so I need to be online as much as possible and I also like being online to access my social media I also like being online for research purposes I do a lot of research so that's my main focus trying to get them to deliver me good internet service

**What would another network offer that would make you run from your network to them?**

Ok if there is a network out there that is ready to deliver at least 4G minimum 4G performance, I would love that. If there is a network out there to provide us an unlimited time based data plan, that would be marvellous because this whole paying for data, most of the time, you won't get sufficient data to download large file but most of the time I need to do that, I need to download large files, but with this limited data plan, it's not working for me at all! And this is Nigeria it's not some other developed nation whereby wherever you go there is wireless connection. Here wireless connection is limited to some government organization or high profiled companies so wireless is not readily available so we need our telecommunication service providers to give us unlimited data plan and also improve their performance. If there is a network out there that is willing to

provide us 4G and an unlimited data plan, that would be lovely, it won't bother me how much it would cost, as long as it's that good I would be willing to pay. Ill leave my network quickly and go without regret

**Earlier on you mentioned the customer service and how you've spent a lot of time talking to them, how do you feel about their service quality?**

Umm like I said I call them a lot, there's one thing I've noticed about the customer service, most of the time the customer service themselves can't assist you, they know they can't assist you but they just try to be polite enough to tell you to wait that they'll rectify the problem but deep down I know that they are unable to do that. There's nothing they can do its out of the customer service representatives hand but they just try their best to calm you down as a customer knowing full well they won't be able to rectify the problem anytime soon

**So how does knowing this make you feel does it make you feel better about the problem?**

It makes me feel worse to be frank, if someone can just come out and tell me please we can't help you, it would be good because there's no need for false hope, trying to give me hope when deep down I know it's hopeless but the customer service tries to give me false hope so you hang on to them for as long as possible its quiet disheartening.

**Ok moving on to promotional offers what do you think about promotional offers?**

Ok lately most of these networks have been trying to give us a lot of promotions; there are a lot of promos going on out there now from mtn to etisalat, they give free data bundles, bonus data bundles, bonus calls, there are some networks that you load a credit and they give you bonus calls its actually nice.

I would invest more in them if they offer me what I demanded what I expected. If I always has a speedy connection, I would always pay, I wouldn't even wait for my time to expire I would always pay I'm always online so they will be assured of steady flow of cash from me because I wouldn't even waist time lid always pay for my services

**Ok so as a customer, and based on your journey with mtn, have your feelings been affected?**

Ahh they have been affected greatly, I would say I am emotionally vulnerable

**Could you explain?**

Well there are times I am so hurt, as a matter of fact, I have been so angry that I've tossed my phone on the wall a couple of times just because I wasn't satisfied with what I was getting. This has really made me emotionally vulnerable to their actions.

**When you watch adverts what is your perception on the adverts?**

Sometimes, they do bring in these very nice conceptual advertisements very cool concepts. But at the end of the day when I think about it being the network that gives me all that headache, its all a load of crap it doesn't change my opinion or attitude about them at all no matter how cool I think it is, how interesting I may think it is, at the end of the day once I think about it then all that just goes out the window. It's like I see through all their deception

**Tell me what you think your relationship with MTN is in one word?**

DISFUNCTIONAL!

**Ok now that you've said it can you elaborate?**

We are not in sync in any way what I want is not what they are giving me what they are giving me is what I don't care about and like I said earlier, it's a one sided relationship I feel cheated! Me dumping them, they would have nothing to lose because of their millions of customers so I don't see what difference to make because not everyone is willing to dump their networks. And I can't dump them because like I said my number is quite important to me so I'm not willing to depart with it even though they aren't giving me what I need. Plus I patronize them a lot as I always need to have credit, I always to be online so as much as possible I patronize them but they don't seem to notice or appreciate it

**How would you compare your provider to its competition?**

Well I've been thinking about that lately, like lately they've been doing all this promotional offers, I bought my Etisalat line for a couple of weeks now I got it recently so I'm noticing that ok every network has its own perks they all have their own advantage and unlike mtn whose promotional offers offer mainly lower call rates to strictly other mtn networks, but I've noticed that like with etisalat, it's not just to its own networks their promotional offers are to every other networks

**Despite all this you still haven't left MTN would you say you have an attachment to MTN?**

Oh yes there definitely is because even if I was to change my network I wouldn't necessarily dump my MTN I would hang on to it but ill just get another line like I'm doing at the moment unless it becomes completely dysfunctional

**And finally do you feel guilty for using another network?**

Not at all I'm actually considering getting a third network.

**Ok thank you is there any other thing you would like to add?**

Well there's nothing to add because all I need is good service and I just see mtn as just being there I'm not gaining anything by hanging on to them it's really just there!

**Alright thank you for your time**

### INTERVIEW 3

**Candidate:** Cynthia  
**Age group:** 22 - 24  
**Occupation:** Student  
**Date and Time:** 12<sup>th</sup> august 2013 at 1400hrs  
**Duration:** 45.minsmins  
**Place:** Abuja Nigeria

**The responded was given a brief introduction of the study at the start of the interview. Permission to record the interview was granted and confidentiality guaranteed.**

**Hello Cynthia**

**Ok can you tell me what telecommunication service provider you use?**

Ok for the moment i use MTN and Etisalat

**How long have you been using these providers?**

I've been using Mtn for more almost five years now and etisalat for like six months.

**So what is your general perception about your providers, also have you got any experiences you would like to share??**

Mtn is crap really crap because you recharge your phone with 1500naira credit, send like two text messages and call someone for like three minutes and they tell you your credit is finished. So i feel like they think people are stupid because if you recharge with 1500naira, it's not suppose to be like a

100naira a minute, but it feels that way because I talk on the phone for a short period of time and I'm out of credit. I don't understand it. I don't like the provider but since all the people I know use this provider, I feel like I don't have a choice in the matter. I don't recharge it as much though. I recharge my etisalat more. I think it's better but it's not the best though.

**So how does it make you feel?**

I feel betrayed somehow because Mtn keeps telling you one thing and doing the other. Even when I use the bundles they charge me a large amount of money and they don't deliver. And before you know it, you need to recharge your phone again so I really don't understand why.

**It sounds like you're unhappy with your provider?**

Yes I am very unhappy! I can't count the number of times I have wanted to make a call or just simply use the internet and they have disappointed me. And I always pay my bills so the question is why it is that they are so inconsiderate to my needs is?

**Have you tried to communicate with them to complain?**

For Mtn I have but you know when you call their customer service, they provide some sort of explanation for example the bundle when I ask them why my units have finished and I haven't had any internet access, they try to explain why, but I don't think it's true. Because how can you spend that much money within a month just because you're using Mtn! I don't think they are truthful

**Do you feel like they listen to your complaints as a customer?**

No! Because the next time I recharge, it's the same story all over again with me spending the same amount of money.

**What has stopped you from changing your provider?**

It's because it is the number I've used for a long time and it's the number everybody knows me with so I don't want to have to change my number and then explain everything to my contacts why I am changing my number. That's the only reason

**If there was a way for you to retain your number and change networks, would you do that?**

Yes definitely if I can find another service provider that is better than the one I'm using now I definitely will

**What motivated you to start using Mtn in the first place?**

Well my sister introduced me to this provider, because she was using it, and at the time she was really happy with the services, they were offering a lot of promotional offers and the network was ok so I started. But then later it became frustrating even for me.

**Do you consider yourself a loyal customer during all this?**

No! Because if I could I would have changed my provider a while ago

**So are you saying the only reason you're using Mtn is because you have no other option?**

Yes! It's just because of my number. Like I said if I could keep my number and switch to another provider, I will do that but I don't really think there is any provider that is good. Like etisalat, it is better but it's not that great. Like the first time I recharged this phone with 1000naira credit, I was promised free text messages and credit and then three days after, all the free text messages were gone!. I was supposed to have about 100 free text messages. How can you really use up all those texts within 3days? And then I called the customer service, but the lady didn't even explain to me why it happened, she just gave me some texts back. But then I had to call back later because the same thing happened but this time, the guy was really rude that I had to hang up on him.

**How did that make you feel as a customer?**

I felt neglected somehow really. Because I'm paying its not free so they are suppose to help me when I need help. I think they know that as a customer I don't have anywhere else to go that's why they decide to do anything they want.

Ok what are the five things you expect from your service provider in general?

First of all, they need to be respectful, they need to be helpful too, and they need to reply to your enquiries if you have a problem. They need to be available 24hours a day because you might be on the street late at night and need to call your customer service and also they need to be able to guide and provide advice.

**What about the network?**

For Etisalat its ok; I don't have a problem with it. But for Mtn, the network for the internet is really disgusting. Sometimes you wonder after paying so much money you can't even access the internet any time you want.

**Would you say you were a satisfied customer?**

No definitely not! I'm not satisfied at all they do not do their jobs at all!

**What do you understand by the term relationships?**

I think relationships are about commitment, communication; you need to communicate because both sides are supposed to be satisfied. Like if your dating a guy your suppose to be committed to him and him to you.

**Ok so based on your definition, how would you describe your relationship with your service provider?**

It's not a committed relationship, because I feel like I'm obligated; I have to stick with them because i have no other option. Although I'm using another line, which is etisalat, it's a different number. If i could use my Mtn number with a different provider I definitely will. Because when you talk to the customer service people, they are really rude! And they are so rude that you hang up on them. No i don't think it's a good relationship. If I'm to define the relationship it's not a good committed and communicative relationship I have with my provider. And it's not like you can do without a phone you know, you need to have a phone with you.

**You mentioned you need your phone always. So have you ever thought because of your providers problems of just not having a phone?**

Well it's a need! No one can do without having a phone; I have to deal with them I need to. I don't really have a choice. Well maybe there is a provider somewhere that is wonderful I don't know. I haven't found them. If you can introduce me to them then by all means please do (laughs)

**What about the promotional offers what do you think about them?**

It's like a lie you know. There was a promotion that they'll give you free credit but they don't! And then they charge you for bundles or they tell you you're going to win this thing or that thing but you never actually do or you never ever know anyone that does

**So what do you do in situations like this?**

It's a blatant lie! I don't believe their promotional offers. It's like a scheme, I want money from my clients, and that's the way I can get it

**What about their adverts, when you see an Mtn or an etisalat advert, what do you think?**

Well I don't care for Mtn adverts, but for etisalat adverts, well, there's one that is ok.

**So with their adverts and promotions, do you think that they consider you as a customer?**

No! Because if you're actually thinking about me as customer, you won't lie to me or tell me ill get something and I won't because it's not true. You keep taking my money but you never give me what I want.

**If you could think about your providers as people, what kind of people would they be and why?**

As for Mtn, like a husband that's cheating on you. You actually trust him, but he's cheating on you all the time going out with other girls it's really how I feel! I trusted them, I've been using them for years, it's like you sign a contract with someone and they end up cheating on you and their taking your money at the same time

**And how does that make you feel in the relationship?**

I feel betrayed! Nobody likes to be cheated on.

**Have you thought to do something about it?**

I stopped using it! Well not really, I still receive calls on it because like i said, people know me with this number but I've stopped recharging it.

What about etisalat, if they were a person what kind of person would they be and why?

Let's say a friend, but not a friend that you can trust all the time. No it's the type that will talk about you behind your back (laughs). The person is still your friend, but sometimes they betray you.

**If there was one thing within your power you could do to change your service provider, what would it be?**

Well for Mtn, the fact that they are deceitful with their bundles, and when you recharge 1500naira bundle, you really expect to get a lot of browsing time! They should be truthful! And also their promotional offers, don't make me spend my money can tell me will be able to get this, this and this and I never will it's not very nice.

**Is there anything else you would like to add?**

Well Mtn is the worst network ever that's all I can think about them

**Alright thank you for your time.**



## FOCUS GROUP TRANSCRIPTION

**Consumer brand relationships: examining consumer's loyalty for mobile telecommunication service providers in Nigeria.**

**Duration 1:10hrs**

**Focus Group comprising of 8 respondents consisting of 5male and 3female respondents; respondents possessed either one or two of the four main service providers in the market. Their ages ranged from early 20s to early 40s. Respondents were briefed on the topic for discussion. An open floor was presented for conversation with the promise of ethical protection of the information provided.**

**Respondent 1: Monica**

**Respondent 2: Ashley**

**Respondent 3: Nikita**

**Respondent 4: Larry**

**Respondent 5: Troy**

**Respondent 6: Chigozie**

**Respondent 7: Fola**

**Respondent 8: Bella**

**Hello everyone, the floor is open for discussion I would like to get a general idea of what you feel about your individual mobile telecommunication service providers/GSM networks?**

**Monica:** hello my name is Monica and I think telecommunication in Nigeria sucks! From my personal experience, Mtn is terrible, I have used it for a number of years now and I am really disappointed with them

**Why is that?**

MTN finds every possible way to manipulate their consumer, glo always competes with mtn, visa phone, and terrible network

**Ok so can anyone mention what you think are the 5things necessary for any network to have?**

**Monica:** proper networking

**Ashley:** they should stop lying! When they say that they are going to solve your problems and they don't do it

**Monica:** first things first, proper networking, good customer service, attention to their customers

**Nikita:** when I call the customer service I get good reception

**Ashley:** no! (Yelling) they tell you that they're going to attend to you and work on your problem but they don't do anything

**Nikita:** they give me reasons and I am content with the reasons why my customer service is not working and I try to accommodate myself to understand where their coming from

**Larry:** you go through hell before you can get to customer service, you will wait and wait and wait and wait.....

**Nikita:** yes now when you're dealing with Mtn, they'll tell you to wait 19seconds or even if they tell you have one hour to wait you know you're going to wait for that exact time

**Ashley;** yea actually I think its better now

**Monica:** yes well now they are a lot better however when you finally get there they'll tell you to press this no press this number

**Ashley:** no if you have security number it doesn't happen like that you don't need to go through all that if you've got a security number

**Monica:** but then how do you get the number

**Ashley:** when you ask for the number they'll send it to you

**Nikita:** so I think customer service is a two way thing both with the subscriber and the provider.

**Ok asides from customer service what other things would you require?**

**Nikita:** I think good data, data network I always want a good internet service to

**Troy:** your right because you find out that some of these networks, they get to swipe your data without even trying to employ the data sometimes you can buy a bundle plan and before you can visit one or two websites, it's gone. And it makes it so frustrating that the data just keeps counting and before you know it, you have to buy another bundle

Ok who has a personal experience with a particular network and wants to share

**Larry:** mtn, hmm when you want to make a call and the call is very very important to you that is when the network problem starts. And sometimes the

**Troy;** yes sometimes you have credit on your phones and when you call they tell you; you don't have enough credit

**Larry:** when it comes to internet access I think the best is airtel because it has an affordable bundle and data service

**Monica:** in kwara state you can't even make a call

**Ok coming back to Abuja, how would you say you felt about your networks?**

Laughs

Burn them

**Nikita;** I really just make do with what I have

**Fola:** give a gun and I'll shoot somebody

**Has it gotten to a point where you'll say I don't need phones anymore because of your perception of the network?**

Unanimous response; yes oh

**Larry;** It has gotten to a point but we don't have a choice

What choice do we have?

**Nikita:** Well you will hear that this network is actually good nowadays mtn has improved with their services Monica;

Mtn is still the best though

**Larry:** for me I think the lower the customers, the better the network

**Monica:** yea well the better the network but the service is terrible how many airtel masts are there in Abuja?

**Larry;** they are everywhere

**Nikita:** I have an airtel line, and my airtel service goes off sometimes

**Larry:** you can't compare airtel to mtn

**Nikita;** data services no, calls my mtn is the best

**Monica:** do you all agree that airtel works perfectly in Lagos

Response; yes

**So if you were to pick one service provider to be loyal to, what's the service provider and why would you be faithful to your service provider?**

**Fola;** well I was with mtn for quite a while then as soon as there was portability and I could keep my number then I switched yes their data is more expensive, but its reliable

**Do you feel like you have a relationship with your service provider?**

**Fola:** No it just does what its suppose to

When do you consider yourself a satisfied customer?

**Fola & Larry:** Well when my service provider can make calls and provide good data

**Fola;** Well at this point in my life, it's never about calls for me mostly about data

**Ashley:** well most people want good network in order to make calls and.....

(Continuous arguments)

**Nikita;** the only reason I would switch to another network is because their data service is better than what I have but apart from that I would just remain with my network

**So are you saying that if you had a service provider with good customer service, affordable price and all the other requirements without good data service you would switch?**

**Fola:** definitely especially at this point in my life most of my work is online, I want to be able to check online see what's happening.....

**Larry:** download more apps.....

**So are you saying that your mobile service provider is not solely for communication but other things?**

**Larry:** Yes definitely because you get bored just making calls

**Nikita:** well you have to understand that your telecommunication network doesn't always give you access to your friends and family, but they do give you access to the world and that includes other services like being able to browse.....

**If any of the networks you use mtn, airtel, glo etc if you were to attribute any of these networks to people, what kind of people would they be?**

**Monica:** mtn would be very cool (mad swag) Glo would be very smart (enn eye don tear well well) .....laughs

**Bella you're not saying much, what is your attitude about the network?**

**Bella:** Mtn is just there, glo is ok,

**Larry:** no matter all the networks I pick, mtn is still the best for me (I stick to Mtn no matter what

**Ashley:** no matter how they mess you up, you still stick to them

**Nikita;** ill stick to Mtn because I'm comfortable

**No if you provider was a person?**

Oh ok as a person, well ill stick to mtn. mtn would be that popular girl I would always like to date, because everybody knows her, even with all the trouble she gives me. Glo is just that black Nigerian girl that I think is just there, then etisalat just came into the scene so she's this new hot girl that I've got my eyes on and I would like to go out with but because my girlfriend is there 'Mtn' I really can't do it

**Bella:** Airtel is just a friend.

**Fola:** mtn is the old girlfriend that has just been there for so long and then I met etisalat and she's giving me everything I want basically....and I ditched mtn.....glo is that person that I can go to when everyone else is disappointing me. I have an idea shell help out.

**Troy;** well having an mtn line is like being married and once you're married your stuck, and for someone like me coming from a catholic background divorce is definitely not allowed even though you know that she might do one or two things on the side, you just want to keep going because you know that you can't just let her go; well funny as it may seem I used 5 different glo lines before I started using my first mtn, and for me I feel like the glo line is like that girl I had a thing with in the past and when I see her these days I just say hi nothing personal

Etisalat is that perfect girl that has everything and does everything, and as for airtel, she's this girl that keeps changing men for no reason, she has a problem and she knows she has a problem but she has refused to fix that problem and she feel that the best thing is jumping from one relationship to

another. And what I mean is the fact that different companies keep buying this particular line for the past 10 years.

**Chigozie:** well I will not describe the networks as girl's well mtn is that network where they are just too business-minded they will do anything to make a profit, they are like the devil they will give you promos and find a way to collect the promos back. Like for instance, they will give you 1000naira free mtn to mtn calls but just try to call another network you won't be able to make any calls. They'll tell you to buy a 1500naira bundle for you to use in a week but the network will be so bad that you won't be able to download anything they cheat people, but because they have been there, and a lot of people use mtn like 60% as their first line, and the remaining networks set up the remaining 40%. And they've also made it in a way that any network calling an mtn number is seriously expensive and using an mtn number to call any other network is moderate .as for etisalat, they came in with so much money, they tried to compete, but I think it's not about the money they made their services very good and very cheap and then at one point they made it very expensive.... Those are the kinds of network you use when you want to browse but airtel on the other hand, have wide network around the country and they are the oldest network in this country but their problem is that they haven't had that right management. Glo is like Mtn's biggest competition its glo that keeps mtn on edge they've always been a competition, without glo, mtn would have been worse and dead without glo. Glo is a good network but when it comes to browsing they are terrible. And as for me I have used all the networks.....most people have multiple lines if you ask any Nigerian they wouldn't tell you that mtn is their first choice of network.

I use mtn and I don't have a choice I just have to use it.

**Fola:** mtn came out with a lot of media

**Chigozie:** and the disadvantage that airtel has and Econet has and T-Mobile has is they didn't start-up with enough publicity.....and slowly but steadily etisalat will take over

**Nikita:** I think the network also has to do with your location where ever you are.

**Chigozie:** mtn is very deceitful and to their greatest surprise very soon people will leave their network I think etisalat will take over their network is getting very good now

**Fola:** everyone is just porting....people are just flipping to other networks

**Fola:** mtn is like zenith bank they are always after your money; they are always looking for the next best strategy to hook you. But the thing is,

**Nikita:** so the big question is why you have a lot of people on mtn,

**Fola:** well I'll tell you why it's like a typical Nigerian who wants to buy close-up not toothpaste, I want to buy indomie not noodles, Mtn has bought the mind

**Chigozie:** I don't believe when people say mtn has bought the mind what mtn has done or bought is that they've got good strategy

**Fola:** yes that's buying the mind

**Chigozie:** when I say that I've bought your mind it means that what you're doing now is done voluntarily; nobody is using mtn voluntarily

(Arguments)

**Nikita to Chigozie;** what's your primary number?

**Chigozie:** mtn

**Nikita:** why? And why do you think every person who has a phone has an mtn line?

**Fola;** well people have just not made that conscious effort to change

**Chigozie:** but you have Fola

**Fola:** yes I have because I got angry. What made me port was because there was a day I paid my blackberry subscription and then for a whole week there was no service so I just flipped and I said this is it. The last day, I was standing in front of somebody's office and I sent a ping (message through my blackberry) and it didn't go

**Nikita;** so what made you choose etisalat instead of glo or airtel

**Fola:** well like I said I had used glo, she's good but she's not that good airtel, I never enjoyed. The only reason I used airtel for a while was because of the promotional offer they gave that was the only reason but even with that they have got poor management.

**Chigozie:** all the networks in Nigeria are crap!

**Nikita:** we still tend towards MTN

**Fola:** not everybody a lot of my friends still think I have an mtn line because I have my mtn number

**Nikita:** oh because you ported right?

**Fola:** yes and mtn are looking for a way to counteract this. Because you assume that the majority of the people on your phone are mtn

**Nikita:** it is causing serious problem

**Fola:** my number is an mtn number. I have been with etisalat for 3months now and I don't have any regrets; etisalat is the kind of network that makes their plans and make-you drop your plans.

They were the first to introduce blackberry subscription for 1000 and before you know it every other network introduced the 1000naira subscription. They are attending to all classes, they are helping poor people and they are giving us good service

**So right now all round what are your opinions on the networks?**

I think etisalat is the best I consider myself a very satisfied customer and I've been faithful to her

**Would you say you would cheat on your network?**

(All Laugh) I haven't in a while and I haven't had the urge to the last time it happened was with mtn, the blackberry messenger incident.....when you will ping and your pings will be hanging for like two to three hours

**Troy;** etisalat has started this new thing whereby if your phone is off and you get calls, when someone tries to call you

**Ok on the topic of customer service, what network has the best customer service firstly?**

Chorus answer: etisalat

**Fola:** the day I started using the line, three different people from customer service called me and started asking me how I was enjoying the network

**Arguments**

**Chigozie:** mtn won't do that

**Nikita:** yes because they have a large customer base

**Troy:** the question is why is it that when you have a problem they (mtn) don't do anything and they are being paid to do this thing. People don't take their jobs seriously



**Fola:** I called an etisalat customer service and it didn't take them more than 2 minutes to answer me

**Troy:** Glo and mtn I usually try to call them at night like 2am!

(All laugh)

**Nikita:** mtn has started this new thing whereby when they tell you 19 seconds, you wait 19 seconds

**Larry:** but I've waited before but they still gave me extra time to wait

**Fola:** I hate it when I'm waiting for something and I keep hearing please hold, please hold, please play my good music or an advert or something

**Chigozie:** what mtn does is they will ask you, press one if you would like to listen to promotional adverts and press 2 if you don't want to when you press 2 you'll still listen to it! Whether you like it or not, you don't have a choice.....

There are sometimes you try to call somebody's number it will show that the number has been switched off from morning till night.

**Troy:** is anybody having the experience I'm getting with mtn right now? You have credit but when you make a call they will tell you that you don't have credit

Chorus answer: yes

**Is there anyone here that will consider themselves an advocate for their networks?**

**Fola:** I consider myself an advocate for etisalat

**Why is that, give me one word about how you feel about your network**

**Fola:** satisfied

Because I've tried every network and they are the only ones that have met my expectations

**Larry:** airtel everywhere you go

**Ok coming to promotional offers, do you think they motivate you to use any of your GSM lines**

**Fola:** yes I would say so: one of the things that mtn does have that keeps their customers is that they have good promotional offers etisalat got the idea and because of that they've started doing promotions and attracting

customers like there's this one they are doing now you load 300naira you get 600naira, load 1000 you get 1500 and so on.....

**What about their adverts?**

**Troy:** there was a time that they started becoming outrageous with all their promotions that even NCC had to fine them

Chorus response: yes!

There was a time that their promos were saying things like, win aeroplane, and so on.....

**Nikita:** yes that's why I think the shelf life of promotions really don't attract consumers attention

**Fola:** you are thinking as the intellect that you are that's why you are thinking shelf life, most Nigerians don't know

**Nikita:** the advert attracts the promotions do not. If they are promoting midnight calls call friends and all that, I really don't have a need for that

**Troy:** mtn has various promos that are still functioning up till now, like the midnight call is still functioning up till now but you have to be on family and friends in order to use it. Each of them has their advantages. Like I think the best promotion mtn did up till now is their family and friends

**Nikita:** mtn are not too bothered about their competition

**Alright thank you all for your time**

