

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 BACKGROUND TO THE STUDY**

The Global System of Mobile Telecommunication [GSM] was introduced in Nigeria due to the lack of Nigerian Telecommunications Limited [NITEL] to satisfy the telecommunications wants of the country before 2001. This singular reason prompted the policy and agitations for the liberation of the telecommunications sector in Nigeria.

Telecommunication facilities were first established in Nigeria in 1886 by the colonial led administration wherever public telegraph service linking metropolis by submarines cable on the west coast of Africa to Ghana, Sierra-Leone, Gambia and England was introduced of that there wasn't any important development till the telecommunication sector was thought of and consisted of the department of post and telecommunication. The communicating division and telecommunication division full-fledged rendering and also the telecommunication sector incorporated with the Nigeria external communication limited (NET) to make the NITEL (Nigeria Telecommunication limited). NITEL was primarily saddled with responsibility to harmonize the design and coordination of the inner and external telecommunication services, rationalize investment in telecommunication development and supply easy accessibility, economical and price effective services to complete nation.

However, NITEL did not meet the telecommunication want of the country to attain the modernization and fast enlargement of the telecommunication networks and services to boost national economic and social development in Nigeria. This happened as a result of however NITEL was administered. Before it absolutely was shaped in 1985, tries were created to privatize the Nigeria Telecommunications sectors by the military government of General Babangida. This led to the promulgation of Decree No. 75 of 1992 that established the Nigeria communication commission (NCC) to manage the telecommunication services nationwide at cheap cost. The broad business objectives of NCC is to foster nonpublic sector privatization in telecommunication service delivery, coordinated and controlled the activities of the operators to confirm consistency in convenience of service delivery and truthful evaluation. NCC became ceremonial to perform its functions beneath the military era and to supervise the telecommunication sector once NITEL was developed to be totally closely-held by the government creating NITEL the sore operational operator within the telecommunication sector of Nigeria.

As a result of this, the Nigeria telecommunication sector deregulated and wide range telecommunication service emerged on the subsequent service. Telephony, telex, mobile telecommunication, maritime mobile service, high speed information service, private computer networking, Net service, telecommunication consulting and mobile trunking service. The Global service of mobile telecommunication (GSM) operators like MTN, GLOBACOM, 9MOBILE AND AIRTEL however utterly appropriated and altered the tempo of the Nigeria telecommunication business making multitudinous opportunities for small, medium and even large businesses in licensing like franchising, contract selling, dealership, merchandiser ship and services innovation, that initiation and delivery of latest worth accessorial services to consumers among GSM market.

The competition within the GSM sector is thus intense that each service supplier is awake to the misuse of opportunities of NITEL and nobody is prepared to be loser within the market. (Adebisi 2010) thence, the search to optimally satisfy customers thus on reach the customer loyalty and even gain several alternative and new customers because the population of the country will increase. Within the real sense, the central thrust of any company that may dovetail into sound business development should produce crafting moves to strengthen the company's long run competitive position.

Studies conducted to explore factors affecting satisfaction, loyalty and retention in mobile telecommunications business include: Gerpott et al. (2001) investigated client satisfaction, loyalty and retention within the German mobile telecommunications among 684 respondents and reportable that client retention can't be equated with customers loyalty and client satisfaction, rather a two-stage causative link may be assumed within customers satisfaction drives customers loyalty which successively has impacts on customers retention.

Literature have shown that plenty has been written regarding factors that influence customers call to decide on a specific network service provider; Aminu, et al. examined selling combine worth accessorial service, value and promotion; Slew-Phaik, et al. investigated service quality and customers satisfaction in a very telecommunication service supplier in Malaysia; additionally, Ogwo, et al. checked out service quality, customers worth, complete image/reputation; Asiegbu, et al. ascertained social affinity, switch price, and customers service. Olatoku, et al. checked out decision rate (price), service quality, service convenience, promotion, and complete image, use conjoined analysis to research subscribers' preferences for telecommunication attributes in Nigeria; Dabadhe, et al. thought of the impact of service quality on customers satisfaction of mobile users in Indian; additionally, Mooed, et al. ascertained service quality dimensions impact on customers satisfaction in medium sector of Asian nations.

The study is incredibly keen in evaluating however GSM service supplier within the sector have engaged in company and competitive ways to achieve a big advantage of the market creating its customers the central purpose to live its performance within the business. The study is to look at the customer's satisfaction in rising the business performance of MTN in Lagos Nigeria.

## **1.2 STATEMENT OF PROBLEM**

The problem of this study is propelled by need to empirically measure customer satisfaction with service delivery of MTN Company in Nigeria. The state of customer satisfaction with service delivery is not clear as there is scanty documentation on the issue. The services are sometimes impressive but in most cases highly disappointing in terms of poor reception or network failure, delay to access a customer care representative for complaints issue or to know more on value added service, high tariffs, call failure, call drop, high cost and unreliable services and this tend to keep customers unsatisfied. Hence, there is only few literature material on customer satisfaction as it relates to the Nigerian mobile telecoms industry. Some of the literatures available only focus on development of the telecommunications (consumers' preference and satisfaction of GSM service providers among students of tertiary institutions in Lagos State, Nigeria. A. M. Opele, O. J. Afolabi and T. A. onifade), mobile telephony (Strategic Management process and organizational performance in selected global system of mobile-telecommunication service providers in Nigeria, Adebisi, 2010), (Factors Affecting Customer Satisfaction. Muzammil Hanif , Sehrish Hafeez , Adnan Riaz 2010 ), (Customer Satisfaction in Mobile Telecommunication Industry in Nigeria Jibril Muhammad Lawan 2011), (measuring the impact of service quality in telecommunication services of Pakistan, M Malook Rind<sup>1</sup>, Mansoor A Khuhro<sup>2</sup>, Imran Anwar Ujan<sup>1</sup> and Asaddullah Sha 2015),( customer satisfaction towards service quality of mobile phone operators in Kano, Nigeria. Musa Gambo K.K.,Ibrahim Garba Dawaki), (Kabu Khadka & Soniya Maharjan customer satisfaction and customer loyalty). Therefore, the gap created by this information necessitates a further research study that will determine the empirical effects of customer satisfaction on Nigerian mobile telecoms industry. The growth trend in the mobile telecommunication industry in Nigeria does not provide empirical support for the claim that customers are satisfied with the service delivery of MTN in Nigeria. However, little or nothing has been done on customers' satisfaction with the services of GSM providers. It is this identified gap the study hopes to fill through empirical investigation. It is against this background the study examines customers' satisfaction with services of MTN in Lagos state.

### **1.3 RESEARCH QUESTIONS**

1. What is the relationship between customer care services and customer satisfaction?
2. What is the relationship between network quality and customer satisfaction?

### **1.4 OBJECTIVES OF THE STUDY**

The broad objective of this research work is to examine whether customers are satisfied with the service provider while the specific objectives are to:

- i. Examine the relationship between customer care service and customers' satisfaction.
- ii. Examine the association between network quality and customers' satisfaction.

### **1.5 RESEARCH HYPOTHESES**

H0 There is no significant relationship between customer care service and customer satisfaction

H1. There is significant relationship between customer care service and customer satisfaction

H0 There is no significant association between network quality and customer satisfaction

H1 There is significant association between network quality and customer satisfaction

### **1.6 SCOPE OF THE STUDY**

The area of coverage of the study focuses principally on customer's satisfaction with the services of Global System Mobile Telecommunication (GSM). Definitely, there are more than three leading telecommunication operators in Nigeria but the study has decided to focus mainly on one big GSM service provider of the Telecommunication Industry. MTN. The study will analyze and evaluate the extent of customer satisfaction of the services rendered by the operator. The study equally conduct independent investigation into activities of MTN, to measure the magnitude of contentment of customers with the services of MTN.

This study is interested to note if the erratic boom that has been achieved in the telecommunication sector has equally translated into significant customers' satisfaction. This will be measured by evaluating the quantity [number of subscribers], quality and accessibility of the various services of telecommunications industry before the new emerging markets and the period of this GSM revolution.

## **1.7 SIGNIFICANCE OF THE STUDY**

This research work also deal purposively and significantly with the following:

- a. Improvement in the service quality of MTN
- b. Fostering development in the economy.
- c. MTN is a telecom firm that renders services to over a million Nigerian citizen, this research work aims to enhance the adoption of a strategic tool or mechanism to facilitate customer retention and loyalty.
- d. Re-structuring relationship between MTN and its customers.
- e. Exposure to innovative services for contentment.

## **1.8 OPERATIONAL DEFINITION OF TERMS**

**GSM:** it's a second generation telecommunication technology, otherwise referred to as international System for Mobile Telecommunication.

**CUSTOMERS SATISFACTION:** customer satisfaction as a 'person's feeling of pleasure or disappointment which resulted from comparing a product's perceived performance or outcome against his/her expectations'.

**SERVICES:** performance of duties or provision of house and instrumentality useful to others

## **CHAPTER TWO**

### **REVIEW OF CONCEPTUAL LITERATURE**

#### **2.0 INTRODUCTION**

The chapter will review the related literatures on the customer satisfaction including review on different definitions of the customer satisfaction, factors affecting customer satisfaction according various empirical studies conducted by scholars. The chapter will further review the customer satisfaction measurement and consequences literatures based on the past studies and researches.

A customer may be a person or structure unit that plays a job within the consummation of a group action with the vendor or Associate in Nursing entity', (Sheth et al., 1999). From this definition, customers of mobile firms in Nigeria may well be people, households and organizations. While these firms pay a lot of attention to meeting the wants of their individual customers, they have additionally to create positive that the wants of their company customers are met in addition.

#### **2.1 CUSTOMER SATISFACTION**

Customer satisfaction has been one amongst the highest tools for a triple-crown business. Customers satisfaction is outlined as Associate in nursing overall analysis supported the whole purchase and consumption expertise with the nice or service over time (Fornell, Johnson, Anderson, Cha & Bryant 1996). Customer's satisfaction is outlined usually because the feelings or judgments of the client towards Products or services when they need been used (Jamal and Naser, 2003) .Customer satisfaction is often outlined as a post consumption appraising judgment regarding a particular product or service (Gundersen, Heide and Olsson, 1996).

Customer satisfaction has been extensively studied by selling students (Oliver, 1980 & 1999; Johnson, Gustafsson, Andreassen, Lervik, & Cha, 2001; Anderson, Fornell, & Mazvancheryl, 2004; McQuitty, Finn, & Wiley, 2000; Eshghi, Kumar, & Gangui, 2008). Kotler and Helen Keller (2009) outline satisfaction as "a person's feeling of enjoyment or disappointment ensuing from examination a product's perceived performance (or outcome) in relevance his/her expectations". This definition is supported by several alternative studies, as an example, Tse and carpeting (1988) and jazzman (1997).

Others outline customers satisfaction because the feeling or angle of consumers toward a product/service when it's been used (Solomon, 1996; Wells & Prensky, 1996; Hansemark & Albinsson, 2004). Literature shows that a lot of customers satisfaction studies have used the Disconfirmation of Expectations model that assumes that buyers value product performance by examination its perceived performance with their

expectations (Parasuraman, Zeithmal, & Berry, 1985 & 1988; Cadott, Woodruff, & Jenkins, 1987; jazzman, 1997; Motley, 2003). once perceived performance matches or exceeds expectations, the customer becomes happy. Conversely, once perceived performance is below expectations, the customer becomes disgruntled (Oliver, 1993; Mittal, Kumar, & Tsiros, 1999; Westbrook, 1991; Banker, Potter, & Srinivasan, 2000).

All the higher than indicate the importance of distinctive customer's satisfaction (Gulledge, 1996; Metawa & Almosawi, 1998). However, this is often not a simple task as a result of customers' expectations are troublesome to live and businesses return to grasp that when the merchandise has already been delivered (Bamfo, 2009; Yi, 1989). Despite the problem and price of mensuration it, customer's satisfaction remains a serious concern of companies as a result of it's thought-about as a vital tool for securing a competitive advantage (Metzler & Hinterhuber, 1998; Mittal, Sayrak, Takikamalla, & Anderson, 2005).

So as to secure customer's satisfaction, organizations should determine the determinants of customer's satisfaction and discontent (Motley, 2003). With reference to the factors which will have an effect on customer's satisfaction, Bamfo (2009) reports that such factors embody "friendly staff, courteous staff, knowledgeable staff, useful staff, accuracy of bills, competitive evaluation, and repair quality". Some customer's satisfaction studies emphasize the importance of quality and its direct correlation with satisfaction (Cronin & Taylor, 1992; Taylor, Steven, & Baker, 1994;). Product quality ends up in the retention of existing customers and therefore the attraction of recent ones (Keiser, 1993; Lian, 1994; Vavra, 1995; Siddiqi, 2011). Another studies sit down with this situation by victimization the term "service excellence" (Mahoney, 1994). Masden (1993) defines "service excellence" as efforts exerted by a firm to please its customers and exceed their expectations.

Consistent with Masden (1993), "service excellence concentrates on listening, direction, innovation, and creating customers and staff a part of the action". Firm staff (i.e. internal marketing) play a significant role in product quality and customer's satisfaction (Gronroos, 1982; Bartell, 1993; Kotler & Armstrong, 1991; Bitner, 1990; Chitwood, 1996). Therefore, several firms notice that customer's satisfaction should begin from their employees' satisfaction (Bitner, 1990; Supernant, 1987; Lian, 1994; Gremler, Bitner, & Evans, 1995). Another importance of customer's satisfaction stems from its role in customer's retention (Metawa & Almosawi, 1998) however it's unsure whether or not such satisfaction might also lead to customer's loyalty.

Such studies mention that being happy doesn't mean being loyal, which the two have completely different determinants. However, alternative studies found the alternative, claiming that loyalty may be a consequence of satisfaction (e.g. Winstanley & Martha, 1997). Customer's Satisfaction in Mobile

telecommunication business Leelakulthanit and Hongcharn (2011) investigated the determinants of customer's satisfaction by interviewing four hundred mobile users in Asian country. Their study found that promotional price, quality of customer's service at outlets and company image play the foremost necessary role in deciding client satisfaction. Within the same respect, Alom, Khan, & Uddinl (2010) interviewed sixty university students in Bangla Desh UN agency were additionally mobile users, to spot the determinant factors in choosing mobile service suppliers. Results of that study unconcealed 2 factors, whole image and perceived decision rate, to possess the foremost influence on the consumers' choice call of a mobile service supplier in Bangla Desh.

Bugel, Buunk, & Verhoef (2010) examined commitment to firms, within the Netherlands, victimization the psychological investment model. The study examined the customer-company relationships in five sectors: the banking system, insurance, supermarkets, mobile telecommunication suppliers, and therefore the automotive business. The study recruited three hundred respondents for every sector. With reference to satisfaction, the end result of the study suggests that satisfaction plays a vital role in deciding customer's commitment for service suppliers and there's a direct correlation between rising customer's satisfaction and gaining customer's loyalty.

The importance of service quality within the selection call for a mobile operator was additionally emphasized by Rahman, Haque, and Ahmad (2011) UN agency conducted a study of four hundred mobile telecommunication customers from major cities in Asian country. This study all over that network quality is one amongst the necessary factors in overall service quality. Additionally to service quality, the study found that worth plays a vital role within the selection criteria for mobile phone operators in Asian country. Such a finding isn't off from the end result of a study conducted by Gupta and Sharma (2009) in Republic of India.

They all over that so as to retain customers and attract new customers, mobile service suppliers should offer "service with affordable quality with none hidden worth, the 2 most vital determinants of shopper satisfaction". The importance of service quality and worth in deciding customer's satisfaction was additionally rumored by Hafeez and Hasnu (2010) UN agency investigated customer's satisfaction in Islamic Republic of Pakistan. a similar was found by Balaji (2009) UN agency studied the antecedents and consequences of customer's satisfaction with Indian mobile services, measure 199 paid mobile subscribers during a major town in Republic of India.

Belaji rumored that "perceived quality is a vital predictor of customer's satisfaction that ultimately ends up in trust, worth tolerance and customer's loyalty". The impact of service quality on customer's satisfaction was confirmed by a study conducted by Omotayo and violinist (2011) on 148 subscribers of



major telecommunication firms in Nigeria. They found that service quality incorporates a positive impact on satisfaction and loyalty. Such a positive relationship between service quality and satisfaction is supported by several studies, as an example (Sureshchandar, Rajendran, & Anantharaman, 2003; Cronin, Brady, & Hult, 2000; Caruana, Money, & Berthon, 2000; Negi, 2009; Agyapong, 2011). However customers decide service quality in mobile telecommunication industry? The solution to such a significant question are often noted during a study by Boohene and Agyapong (2011) UN agency state that “due to the actual fact that telecommunication companies don't offer tangible merchandise, their service quality is sometimes assessed by live of the service provider’s relationship with customers.

Thus, telecommunication service management ought to listen to workers talent profession and giving quick and economical services.”

### **2.1.1 IMPORTANCE OF CUSTOMER’S SATISFACTION**

Customer’s satisfaction is extraordinarily necessary as a result of it's the manner of obtaining feedback from the purchasers during a manner that they'll use it to manage and improve their business. Customer’s satisfaction is that the best indicator of however the business seems like within the future. Customer’s satisfaction facilitates in doing SWOT analysis that would help them to develop their business during an advance and in a systematic manner. Besides this, it'll additionally facilitate in creating the correct call to use the suitable resources whereas producing the merchandise. Similarly, it maintains the link with the prevailing customers and additionally creates the likelihood to accumulate others. (SSRS analysis 2016.)

Once merchandise are bought customers expect perfection rather than quantities. There are styles of merchandise that are similar within the market and typically it's troublesome to differentiate that one is qualitative and sturdy. This is often the good chance for the enterprise doing selling of their merchandise and services to grasp what precisely customers are seeking for. Customer’s satisfaction may be a key indicator of the marketplace that evaluates the success of the organization. Individuals have styles of tastes and decisions and so, satisfaction additionally differs from one person to a different. It additionally might vary the expectation of the patron counting on the choice they'll have, like the national and international market (Kotler 2006.)

A technique for assessing the Customer’s satisfaction ought to even have to travel through the international market procedure to fulfill the necessity internationally. Within the method, granting the satisfaction to the Customer’s in each physical and technological aspects has modified drastically. However, there's still no technique of mensuration client satisfaction. However the feedback from the client are often taken as a vital tool for mensuration Customer’s satisfaction. (European Institute of Publication Administration

2017.) On the opposite hand, it's cheaper to retain customers than acquire new ones. To create a customer's value ton of cash. Selling team spends innumerable cash and time in convincing their excellence. Customer's satisfaction may be a primary aim of each company.

Customer satisfaction ensures the client needs to come back to buy the service. Happy customers are a lot of possible to advocate their friends and families which can facilitate to grow the business. A completely disgruntled client decrease revenue, whereas happy Customer's incorporates a positive result on profitableness.

### **2.1.2 CUSTOMER SERVICES**

Customer service may be a system of activities that includes Customer's support systems, grievance process, speed of grievance process, simple coverage grievance and friendliness once coverage grievance (Kim, Park and Jeong, 2004). Customer's services are the opportunities for telecommunication service suppliers that are additional to mobile network apart from voice services within which contents are either autogenic by service supplier or provided through strategic compliance with service supplier (Kuo, Wu and Deng, 2009). The improved client services are the concentrate of the telecommunication service suppliers for social in addition as for economic reasons. From a social purpose of read, services ought to be on the market to the purchasers on affordable terms. As way as economic issue is bothered, services ought to satisfy the wants of the purchasers (Turel and Serenko, 2006; Melody, 1997). For developing satisfaction among customers, the telecommunication service suppliers have to be compelled to be additional careful for the client services they supply. Satisfaction of Customer's is decided by his analysis of service provided by a whole (Gustafsson, Johnson and Roos, 2005). The study of Ahn, Han dynasty and Lee (2006) shows that once the purchasers, don't get their complaints thought-about properly, they begin trying to find alternative brands. It happens as a result of either the Customer's service centers don't handle the complaints or the purchasers don't seem to be ready to address them properly. Sometimes, telecommunication service suppliers take significantly longer time to resolve the issues like network coverage or decision quality, the purchasers don't sit up for long and therefore they lose satisfaction there upon specific whole (Ahn, Han dynasty and Lee, 2006). Moreover, the friendly angle and courteous behavior of the service staff at service companies leaves a positive impression on the client that lead towards client satisfaction (Soderlund and Rosengren, 2008). On the opposite hand, if a telecommunication service supplier lacks in providing services (call drops) to its clients it experiences customer churn. Kim, Park and Jeong (2004) argued that service supplier ought to offer Customer's orienting services so as to heighten up Customer's satisfaction. it absolutely was additionally found that

the purchasers get happy to a whole a lot of if they get all the required services accumulated therein terribly whole (Ahn, Han dynasty and Lee, 2006).

### **2.1.3 SERVICE QUALITY**

Service quality are often outlined because the agreement to Customer's needs within the delivery of a service (Chakrabarty 2007). Service quality is vital to service companies as a result of it's been shown to extend profit levels, scale back prices, and increase market shares (Parasuraman 1985). Moreover, service quality has been shown to influence purchase intentions (Sullivan and Walstrom, 2001), and is employed by some companies to strategically position themselves within the market place (Brown and Swartz, 1989). Service quality is Associate in nursing abstract and elusive construct, and within the absence of objective measures, consumers' perception of service quality is usually assessed.

Quality of services consistent with Gee (2008) in an endeavor to grasp the factors that induce Customer's satisfaction, the thought of service quality is more and more common within the literature. Studies show that service quality incorporates a positive result on satisfaction that shopper satisfaction incorporates a vital result on Customer's loyalty, then the profitableness of companies.

Consistent with the works of Hanley (2008), the standard of services may well be enforced by a number of strategies such as: a) Meeting Customer's expectation of excellent service level and having many sorts of merchandise. b) Offer sensible quality merchandise with affordable worth. c) To handle the client complains regarding the merchandise and services tactfully.

The literature indicates that quality may be a major determinant of satisfaction and incorporates a positive relationship with satisfaction in each the short and long-term (Oliver, 1997). Quality judgments ought to be supported shopper feedback and not on manufacturers' beliefs regarding product quality (Ozment & Morash, 1994; Gummesson, 1992).

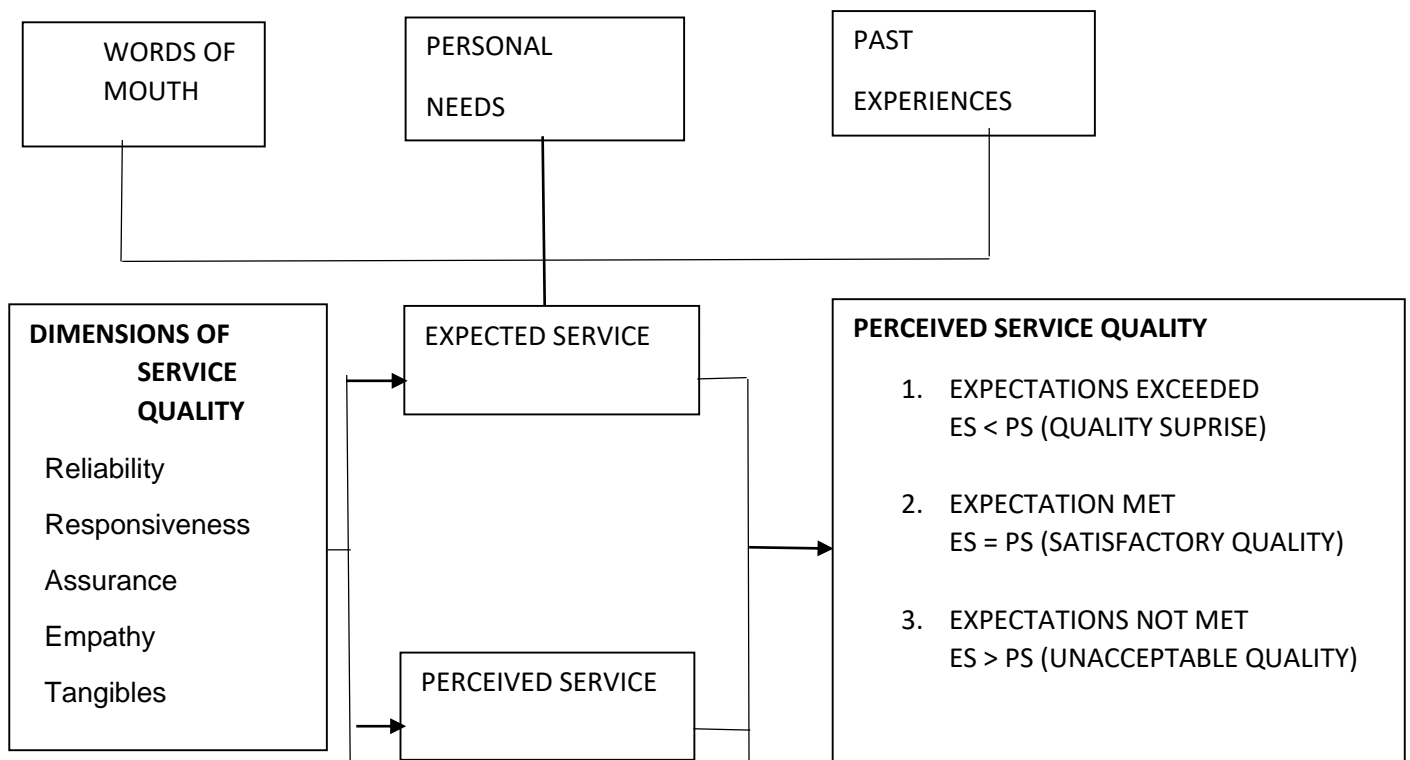
Customers' satisfactions with the service quality are often outlined as examination perception of the services received with the expectations of the service desired. Once expectations are exceeded, services is preserved to be off exceptional quality and additionally to be a pleasing surprise. Once expectations don't seem to be met, however, services quality is deemed unacceptable. Once expectations are confirmed by perceived services, quality is satisfactory.

### **2.1.4 DIMENSIONS OF SERVICE QUALITY**

The dimension of quality service within the diagram below are known by selling researchers finding out completely different service classes, somebody repair, merchandising banking, long-distance telephone

company, security brokerage and credit cards firms. They determine 5 principal dimension that customers use to gauge service quality. Dependableness, Responsiveness, assurance, empathy, and tangibles. That are listened so as of declining relative importance to customers.

- **Reliability:** The service provider’s ability to produce correct and dependable services; systematically acting the service right
- **Responsiveness:** A firm’s temperament to help its clients by providing quick and economical service performances; the temperament that staff exhibit to promptly and with efficiency solve customer requests and issues.
- **Assurance:** numerous options that offer confidence to customers (such because the firm’s specific service information polite and trustworthy behavior from employees).
- **Empathy:** The service firm’s readiness to produce every client with personal service”.
- **Tangibility:** Tangibility refers to the physical characteristics related to the service encounter. Customers use these five dimensions to make their judgment of service quality, that are supported a comparison between expected and perceived service. The gap between expected and perceived service is live of service quality, satisfaction is either negative or positive.



**A conceptual model of service quality and its implications for future research. Source from mountain top university LIB on Service quality.**

### **2.1.5 CUSTOMER LOYALTY**

Oliver (1999,33) defines loyalty as "a deeply control commitment to reconstruct and re-patronize a most popular product or service within the future despite situational influences and selling efforts having the potential to cause shift behaviors. "Customer loyalty is viewed because the strength of the link between Associate in Nursing individual's relative perspective and re-patronage. Though Customer's satisfaction could be a crucial a part of a business, satisfaction alone cannot take a business to a prime level.

### **2.1.6 CUSTOMER SATISFACTION AND CUSTOMER LOYALTY**

Customer loyalty and satisfaction is important for contemporary day business for 2 main reasons. First, Customers are scarce resource its way easier to get from Associate in nursing recent customer than from a brand new one. Second, client loyalty and satisfaction contains a positive impact on the profitableness revenues of the corporate (Rosenberg & Czepiel 2017.)

Customer satisfaction produces a positive monetary result, particularly in regular purchases. Today's unforgiving market wherever making and maintaining Customer's loyalty is additional complicated than it accustomed be within the past years. This can be thanks to technological breakthrough and widespread of the web uses. Loyalty building needs the corporate to focus the worth of its product and services and to point out that it's interested to satisfy the will or build the link with customers (Griffin 2002.)

Thomas and Tobe (2013) emphasize that "loyalty is additional profitable." The expenses to realize a brand new Customer's is way over holding existing one. Loyal customers can encourage different to shop for from you and assume over double before dynamic their mind to shop for other services.

Customer's loyalty isn't gained by Associate in nursing accident, they're created through the sourcing and style choices. Planning for Customer's loyalty needs customer-centered approaches that acknowledge the need and interest of service receiver.

Customer's loyalty is constructed over time across multiple transactions. A relationship with a Customer is equally vital in Customer's loyalty and this needs that company add a broader context that extends on the far side itself, as no company is world category at everything (McDonlad & Keen 2000). Gremler and Brown (1999) divided Customer loyalty into three completely different classes that embrace behavior loyalty, intentional loyalty, and emotional loyalty. Behavior loyalty is continuation buying behavior whereas intentional loyalty is that the doable shopping for intention. Emotional loyalty, however, is achieved once a Customer feels that a whole corresponds with their worth, ideas, and keenness.

### **2.1.7 FACTORS INFLUENCING CUSTOMERS SATISFACTION AND LOYALTY**

At the start of the new millennium, Customer's satisfaction appears to be all over. Customer's satisfaction could be a vital component in commission delivery as a result of understanding and satisfying customer's wants and desires will engender exaggerated market share from repeat purchases. The orientation to Customer's satisfaction isn't a recent development. Range of booming business folks over the years have known the importance of Customer's satisfaction and output of it in a very business result (Vavra 2002.)

Generally, Customer's loyalty could be a behavior whereas Customer's satisfaction is Associate in nursing perspective. Therefore, there are bound variations between the factors that influence Customer's satisfaction and Customer's loyalty (Gajjar 2013.) typically, price, quality, dependableness, empathy, responsiveness are the most factors that influence the Customer's satisfaction and loyalty. A number of the detail factors that influence Customer's satisfaction and loyalty are mentioned on an individual basis below.

### **2.1.8 FACTORS INFLUENCES CUSTOMER SATISFACTION**

Consumer behavior refers to the choice, purchase, and consumption of products and services for the fulfillment of their basic and also the elementary wants. There are completely different phases concerned in client behavior. Initially, the patron finds the requirements and so goes for the choice and budgets the commodities and take the choice to consume. Product quality, price, service, Customer's feeling, personal factors, situational factors, a perception of equity or fairness, product options are a number of the factors that influence the Customer's satisfaction. On the opposite hand, many factors like mentioned within the figure influence the buying behavior of the patron (I analysis Service 2017).

**Cultural factors:** Culture is crucial once it involves understanding the requirements and behavior of a personal. The values, perceptions, behaviors and preferences are the factors primarily learned at the terribly early stage of childhood from the folks and also the common behaviors of the culture. Norms and values are carried forward by generation from one entity to the opposite. Cultural factors represent the learned values and perceptions that outline Customer's desires and behaviors. Shoppers are 1st influenced by the teams they belong to however additionally by the teams (aspirational groups) they want to belong to.

**Social factors:** human beings Associate in nursing |individuals board an atmosphere encircled by many those that have completely different shopping for behavior. A person's behavior is influenced by several tiny teams like family, friends, social networks, and encompassing World Health Organization have completely different shopping for behaviors. These teams type Associate in Nursing atmosphere during which a personal evolves and form the temperament. Hence, the social issue influences the shopping for

behavior of a personal to a good extent.

**Personal factors:** This Customer's behavior includes personal factors like age, occupation, economic state of affairs, and life-style. Customer's changes the acquisition of products and services with the passage of your time. Occupation and also the economic state of affairs even have a major impact on shopping for behavior. On the opposite hand, an individual with low financial gain chooses to get cheap services. The approach to life of shoppers is another crucial issue moving the patron shopping for behavior. Life-style refers to the method an individual lives in a very society and is expressed by the items within the surroundings.

**Psychological factor:** several psychological factors like motivation, perception, learning, and attitudes and beliefs play a vital role in buying a selected product and services. To extend sales Associate in Nursing encourage the patron to get the service organization ought to attempt to produce a aware want within the consumer's mind that develops an interest in shopping for the service. Similarly, counting on the experiences of the costumer's experiences, beliefs, and private characteristics, a personal contains a completely different perception of another. Attitudes permit the individual to develop a coherent behavior against the category of their temperament. Through the experiences that the shoppers acquire, the Customer's develops beliefs which is able to influence the shopping for behavior.

The factors that influence Customer's vary from folks to folks and by the culture of the folks. Hence, for a booming Customer ought destined market to service supplier to work as a scientist to acquire shoppers. By keeping in mind that moving factors is created favorable and goal of Customer's satisfaction is achieved. The study of client shopping for behavior is entree to success within the market. Overall the result shows that whole image, and understand worth, price, health concern and quality influences Customer's satisfaction.

### **2.1.9 FACTORS INFLUENCES CUSTOMER LOYALTY**

Customer loyalty is another vital consider Customer's satisfaction. The impact of the satisfaction in loyalty has been the foremost standard subject in study of the selling theory. Therefore, many studies have verified that satisfaction and loyalty have the direct association between each other. As glad customers are loyal and discontent customers are a vender (Heskett 2011.)

Finding the loyal Customer's isn't accessible even the purchasers appear to be glad with the product and also the services. In fact, the behavior and perspective of the purchasers towards the actual merchandise and services matters the foremost. If the behavior of the purchasers is positive to the service holder, then those clients ar aforesaid as a loyal customer (Abdullah 2012.) There are two sorts of Customer's loyalty supported activity and emotional loyalty on the products and services. Activity loyalty refers to frequent

looking in a very specific merchandiser and emotional loyalty refers to the customers' concern towards bound merchandiser on the premise of past shopping for expertise and perspective. During this each activity and emotional loyalty model, exaggerated satisfaction ought to increase Customer's loyalty. Once customers don't seem to be glad, customers have the choice to specific the complaints aiming to the contender. But, the study has shown that 60-80% of the purchasers are glad and really glad on the survey simply before the defection. Therefore, there ought to even be different factors besides satisfaction that have a particular impact on Customer's loyalty (Reichheld & Schefter 2000.)

At the time of 1980 product sturdiness and repair quality accustomed be evaluated by Customer's loyalty. But, there has been dramatic dynamic within the late 1980 and in 1990, once the requirements and desires of the purchasers were known by the retailers within the market. Nowadays, during this era, the businesses have modified this idea towards the initial target shoppers by producing standard product edges so as to influence customers' satisfaction and loyalty (Abdullah 2012.) Service quality, product quality, worth strategy, store attributes are the four major variables that influence Customer's loyalty. Service is one among the foremost complicated factors that don't exist before they're consumed. In order, to develop the service management it's vital to grasp what customers are extremely trying to find and what the purchasers value. Customers expect the standard of service through retailers, so, the service marketers got to assess however customers understand the standard of the "services feature" understood by the perceived service quality framework.

Service quality refers to the results of the comparison that the client makes their expectation concerning the service and their perception of the method the service has been performed (Grönroos, C. 2007). Originally, there was no any model for the standard measuring supported a service quality. Normally, client satisfaction studies are conducted to work out however glad customers are with a particular service. Later on, Elmore John Leonard Berry and his colleagues developed the SERVQUAL (Services Quality) instrument that is vital for measure the customers' service quality. The link between client satisfaction, Customer's loyalty and repair quality are studied supported the complaints from the discontent customers. (Ziethaml & Bitner 2003.)

Hence, Customer's complaints are overviewed through customers' expectations, perceptions on the service of products. The perceived worth of the shoppers is liable on the expectations and outcomes of the analysis method of the purchasers. Further, service quality contains a vital relationship with the customers' satisfaction that directly affects the customers' loyalty. Therefore, the merchandiser ought to target these factors to extend Customer's relationship with satisfaction and loyalty during this competitive retail market globally.



Product quality is additionally another core issue of the customer's satisfaction and loyalty. Product quality could be a assortment of options and sharp whole product characteristics that have a contribution to the power to satisfy specified demand. Product qualities even have completely different dimensions like options, performance, dependableness, durability, unstableness and Customer's perceived quality. Out of these dimensions, in the main five parts, product sturdiness, product selection, product freshness, product attractiveness and merchandise equity are accustomed live the satisfaction and loyalty of the purchasers.

Style of product helps the retailers perceive the shopping for behavior of the purchasers as a result of the perceptions of the standard product vary from each other. Thanks to product selection, the corporations can get a chance to concentrate towards the customers and additionally increase the best product selection. This can increase the expansion and volume of the merchandise also because the customers' satisfaction and loyalty to a good extent. Hence, the corporations had begun to develop the satisfaction and loyalty of the purchasers by giving quality merchandise and services.

#### **2.1.10 RELATION BETWEEN CUSTOMER SATISFACTION AND LOYALTY**

supported Coyne (1986), there are two important edges moving the link between Customer's satisfaction and Customer's loyalty. once satisfaction reaches a particular level, loyalty will increase dramatically, at identical time satisfaction declined to a particular purpose, loyalty born equally dramatically (Oliva, King Oliver & MacMillan 1992.) The Customer is a link to a business success. Customer satisfaction and loyalty ought to be incorporated into the semi-permanent goal of a business. Customer satisfaction could be a key component for each organization want to extend Customer's loyalty and make a higher business action. The role of satisfaction in loyalty for the most part indicates that the previous could be a key determinant of the latter (Dick & Basu 1994.)

“Satisfaction” is Associate in nursing perspective, whereas loyalty is represented as a behavior.

Subgenus Chen and Wang (2009) counsel a read of client satisfaction as a form of consistency analysis between previous expectations and perceived service performance. Consequently, the positive analysis of the merchandise or service that the client acquires could be a major reason to continue a relationship with a company's service or product, and a very important pillar that upholds loyalty. Glad customers are so additional seemingly to repurchase, lower their worth sensitivity, have interaction in positive viva-voce recommendation, and become loyal customers (Chen & Wang 2009.)

Customer satisfaction and loyalty represent a prime priority of the company's success and profit.

Satisfaction doesn't mechanically cause loyalty it wants a step by step method. Steps are represented as customers browsing completely different phases like awareness, exploration, expansion, commitment,

and dissolution. (Arantola 2000.) Customer's loyalty is thought-about to be a byproduct of Customer's satisfaction. The satisfaction of business Customer's ends up in Customer's loyalty (Fornell 1992.) Customer's loyalty can increase considerably once satisfaction accomplishes at a particular level and at identical time Customer's loyalty can decline mechanically if the satisfaction level drops to a particular purpose. Moreover, extremely glad customers are tending to be additional loyal than the purchasers World Health Organization are simply glad. Overall, it's clear that there's a major positive relationship between Customer's satisfaction and client loyalty. Customer's loyalty ends up in a rise in each sales and profitableness (Chi 2005.)

### **2.1.11 MEASURING CUSTOMER SATISFACTION**

Measuring Customer satisfaction could be a key performance indicator at intervals business and is commonly a part of the balanced record. The most aim of measure Customer's satisfaction is to form a prompt call for the continual improvement of the business transactions. Attracting a brand new Customer's as a supply to make on existing relationship, Customer's satisfaction measuring is crucial to be measured. Similarly, to retain the present client base, measure Customer's satisfaction is equally vital. Unjust data on the way to build customers additional glad is, therefore, a vital outcome. Unless the organization target their improvement efforts within the right space the organization cannot maintain the competition level of business in a very market. To acknowledge the requirements of the Customer's is to satisfy the Customer's and to fulfill the requirement of the Customer's, a measuring of Customer's satisfaction is what matters the organization. (Hill, Roche & Allen 2007.)

Measure a Customer's satisfaction could also be different totally within the different organization since there are different approaches to live Customer's satisfaction. Joined of the measurements of the performance of the standard management system, the organization shall monitor data regarding Customer's perception on whether or not the organization has met the Customer's needs. The ways for getting and exploitation this data shall be determined. (American National Standards Institute/International Organization for Standardization/American Society of Quality 9001-2000). Each organization seeks Customer's satisfaction wherever these varieties of parameters helps a company to live the customer's satisfaction and demands in order that organizations will give them with acceptable services as per their needs. The doable dimension to live Customer's satisfaction may be quality, price, trust relationship, complaints, issues and lots of others. The key purpose of measure Customer's satisfaction is to conclude the way to improve it and the way to stay building a decent relationship with customers and potential customers. Alignment for Standardization (ISO) 9000: 2000 states

"As one among the measurements of the performance of the standard Management System, the organizations shall monitor data regarding Customer's perception on whether or not the organization has met client needs. The ways for getting and exploitation this data shall be determined". The need has been there within the Quality Management System (QMS) 9000 commonplace clause four.1.6 that says: "Trends in client satisfaction and key indicators of Customer's discontentedness shall be documented and supported by objective data. These trends shall be compared to those of competitors, or acceptable benchmarks, and reviewed by senior management."

International client Satisfaction (ICS) is a global quality guideline that encourages to make and to implement a high quality Management System (QMS). ISO certification 9001 permits any organization to gear towards achieving the standard goal (ISO Update 2017.) several methods exist concerning the Customer's satisfaction measuring, however high the fundamentals of the way to live Customer's satisfaction is prejudices to a business. Measuring of Customer's satisfaction refers to the gathering of data and providing information concerning however customers are glad or discontent with the product and also the service. Knowledge assortment helps the organization to grasp what's the most reason behind the amount of the satisfaction. This can inspire the purchasers to target the enterprise. Additionally, it adds to the development of the service delivery.

Throughout 1960-1980 Customer's satisfaction was at first thought-about as a tangle of Customer's activity analysis and also the most significant effort from this was the subsequent. (Grigoroudis & Siskos 2010.) Today organization has begun to track the satisfaction level in order that they will improve the services. Additionally, it's a good impact on understanding the problems that cause the satisfaction or discontentedness with the service expertise. During this method, if the organization is ready to grasp why and the way the purchasers are glad then, they will target its resources. (Hill, Roche & Allen 2007.)

Negotiation with the purchasers can alter to grasp additional deeply results unworkable needs. Having mutual co-operation also because the trust between customers and suppliers, suggestions from the customer's happiness. To boot, once it involves the Customer's satisfaction all the factors ought to be thought-about like the worth of the merchandise, the standard of the merchandise, what kinds of the product are offered within the store? a number of the few dimensions of Customer's satisfaction measuring are the standard of service, the speed of service, pricing, complaints or issues, trust in staff, the closeness of the link with contacts in a very firm, sorts of different services required, recognizing the position within the Customer's mind. (National Business analysis Institute 2017.)

### **2.1.12 MANAGING CUSTOMERS RELATIONSHIP**

Customers have completely different wants and demands concerning however they needed to be treated. Therefore, terribly rarely organization satisfy the requirements of each potential Customer's in a very similar manner. In commission contexts, it's typically tough to satisfy targeted teams of shoppers. As a result of customers often meet and move with one another and influence fellow customer's perception of the service. Therefore, to manage a decent Customer ought relationship organization to contend with the purchasers in several ways that. It's vital to possess a Customer's section to stay in relevancy a special targeted cluster of the purchasers. It's additionally vital to stay in mind that customers in a very relationship with a service supplier typically need to be recognized and treated severally, despite the fact that they're a part of a bigger section. Additionally, the trendy technology offered to the corporations additionally supports the individualistic treatment of shoppers. Direct Customer's contacts in most of the services provides a sensible start line for the individual treatment of the purchasers. (Grönroos 2007, 362.)

On the opposite hand, it's vital to understand the requirement of the purchasers. To take care of a relationship first of all, the service purchased by customers' needs to match the purchasers. Planning for relationships needs a Customer's focused approach. Maintaining client relationship simply don't happen accidentally, they're created through the service and merchandise provided. Relationships build over to make a loyal Customer's and constant Customer's multiplies the transactions. The link infrastructure consists of the building blocks for a business. The parts of substructure turn on prime of every different to make a growing infrastructure. A relationship needs the proper mix of the feel and bit. There are some instances wherever industry cannot give spare levels to make the link. (McDonald & Keen 2000.)

Today, the Customer's needs flexibility, convenience, creative thinking and worth blessings from the service supplier. Therefore, new attributes are needed for a company to achieve a dynamic world wherever customers want, client preferences, Customer's behavior and loyalties are equally targeted (Swift 2001, 29.) Today, so as to take care of a relationship with a customer: "Customers are continually right" trend has been extremely given importance. In line with Kumar and Petersen (2012), the businesses World Health Organization have enforced the concept of client relationship management are the foremost booming ones in spite of their business field. Therefore, managing Customer's relationships and relationships with different parties need a service destined culture.

### **2.1.13 TRUST, COMMITMENT, AND ATTRACTION**

Trust, commitment, and attraction play a very important role in relationship markets. As in relationships between folks or organizations, particularly in business relationships, whether or not they are massive

industrial cooperation or offer chain organizations, it's normally united on it connected partners in business have to be compelled to have a high degree of commitment to attain and maintain success in their relationships. Mutual commitment plays a very important role in a very relationship, because of its vital profit for corporations and wide thought-about because the most advanced part of partner's reciprocity (Wetzels, DE Ruyter & van Birgelen 1998.)

**Trust** could be a belief within the dependableness. In different word, it's one party expectation that different party can behave in a very bound sure method in a very given state of affairs. If the opposite party doesn't behave in Associate in Nursing expected method, then the trusting party (customer) can face the additional negative state of affairs. The trust construct is divided into four classes. first is generalized trust; this trust springs from social norms. The second is system trust is counting on the laws, contract and business regulation. The third is temperament-based trust Associate in Nursing this can be supported an individual's tendency to rely on another person to behave in an expected method in line with expectations thanks to personality trends. The last one could be a process- based mostly trust follows from contacts and skill that are taken place over a time Associate in Nursing current relationship between two parties. (Grönroos. 2007,.40.)

**Commitment** is one party in a very relationship feels actuated to try and do business with another party. It's additionally outlined as a semi-permanent need to take care of a valued relationship. A Customer's is committed to a provider equally expected loyalty from the provider or service supplier. The manufacturer could feel committed to repair and maintenance supplier World Health Organization has systematically verified that it offers skillful and timely service of its production machines. Here if a provider has taken further hassle to try and do thus, then beside the surplus demand for its service at some purpose the sense of commitment has become even deeper. (Grönroos 2007, 41.) Commitment continually relates to trust and trust is to be thought-about the foremost important and key issue for developing commitment among the partners. Trust and commitment being "two extremely reticulated notions for achievement "of any partnership that stimulate a relative bond between the parties. Further, it ends up in enhancements in potency, fecundity and effectiveness, once existing at the same time (Chu & Fang 2006.)

**Attraction** could be a third key construct in relationship selling. It means that there ought to be one thing that makes provider or service supplier fascinating to offer the client. Attraction is supported the monetary, technological or social issue. A globally in operation accounting skilled could notice giant firm affiliations in varied countries a gorgeous potential Customer's that offers giant monetary opportunities. Manufacturer of the newest technology for a producing method is a gorgeous partner for a

producing firm. Similarly, social contact extremely appreciated could become a base permanently relationship that may cause a relationship. If attraction between two parties exist there's a basis for a relationship to develop. If there's an absence of attraction the parties can most likely not begin doing business with one another (Grönroos .2007)

Law of attraction is one among the vital principles to utilize in business to success. Law of attraction is understood by understanding that like attracts like. This suggests an individual realizes it or not he/she are to blame for delivery each negative and positive influences into lives. The vital half to grasp the law of attraction is to grasp that defrayment days in regrets concerning the past or fears of the longer term, it shows additional negativity showing, rather than trying to find higher things in each expertise provides likelihood to seem positive energy. (Law of attraction 2017.)

If the existence of trust in a very business partner and attempt to that partner could also be additional vital to the Customer's World Health Organization sees additional worth within the relationship itself. Such variety of Customer's relationship destined and will appreciate the existence of trust and commitment instead of being glad with each single exchange dealings. Long run relationship continually does not work to take care of a semi-permanent relationship. The Customer's might want to expertise new various for a modification. Overloading relationship with the service supplier could produce bound visual impairment to a Customer's

The Customer's might not see the new monetary opportunities or supply new technology from the choice service supplier. Existing relationship partner would possibly follow developments that are happening. In such case, the Customers are lockup with inferiority or recent fashion suppliers. The trust and commitment have remained however the Customer's has not intimate the monetary or technological attraction that at first could are the rationale for the link to start out (Grönroos 2007, 41.)

#### **2.1.14 THE VALUE OF A CUSTOMER**

A elementary gospel of Customer's relationship management is that organization win by attracting and keeping the foremost valuable customers. The foremost vital assets of the firm are long run customers. Corporations ought to apprehend the semi-permanent worth of their individual customers. The period of time worth of the client ought to be measured which is able to facilitate the organization to appreciate the importance of keeping the prevailing customers. To grasp the worth of the Customer's it's vital to assume broadly speaking concerning the ways that during which customers add value to the corporations. Recognizing the worth of a Customer's can cause higher choices concerning the way to expand the business activities.

Most businesses perceive the prices of exploit a client, however they're unaware of the prices of losing a client. There are many reasons behind the purchasers stop doing business with the firm, like uncertainties of moving away, not understanding the worth of the customer's death so on. Poor service, poor goods, and also the quality that doesn't meet the client needs are typically the results of the giving the worth of the purchasers away. Here worth doesn't visit the worth it refers to the perceived edges stood to be gained within the context of price. Supported the suitable understanding of the client state of affairs and wishes firm ought to produce the essential values (Gupta, Lehmann & Stuart 2004.) Customer's worth and worth of the purchasers in business have a special interpretation which shouldn't be confused. Customer's worth refers to what the Customer's gets in a very product or service whereas the worth of a Customer's in business is that the stand that keeps the corporate in running a business. the first aim of the enterprise is to form a transparent try in making Customer's worth so as to draw in and retain Customer's to deliver quality also because the superior worth of the business to the purchasers. Implementing an efficient selling strategy construct by giving qualified merchandise and services of the corporate can meet and exceeds the expectations of customers wants higher than different competitors. (Jobber & Chadwick 2012.) For the semi-permanent survival of the corporate and for the success Customer's worth is taken as a very important requirement. During this competitive market, understanding the method of the customer's judgment and worth a service or a product has been crucial. Though the analysis of the Customer's worth in several areas stands still it's already generated heaps of fruitful insights into the worth creation method from Customer's and company view.

## **2.2 REVIEW OF THEORETICAL LITERATURE**

### **Assimilation Theory**

Assimilation theory is based on Festinger's (1957) dissonance theory. Dissonance theory posits that consumers make some kind of cognitive comparison between expectations about the product and the perceived product performance. This view of the consumer post-usage evaluation was introduced into the satisfaction literature in the form of assimilation theory. According to Anderson (1973), consumers seek to avoid dissonance by adjusting perceptions about a given product to bring it more in line with expectations. Consumers can also reduce the tension resulting from a discrepancy between expectations and product performance either by distorting expectations so that they coincide with perceived product performance or by raising the level of satisfaction by minimizing the relative importance of the disconfirmation experienced.

## **Equity Theory**

This theory is built upon the argument that a “man’s rewards in exchange with others should be proportional to his investments” An early recognition of this theory first came out of research by Stouffer and his colleagues in military administration. They referred to ‘relative deprivation’ (equity) as the reaction to an imbalance or disparity between what an individual perceives to be the actuality and what he believes should be the case, especially where his own situation is concerned. In other words, the equity concept suggests that the ratio of outcomes to inputs should be constant across participants in an exchange. As applied to customer satisfaction research, satisfaction is thought to exist when the customer believes that his outcomes to input ratio is equal to that of the exchange person.

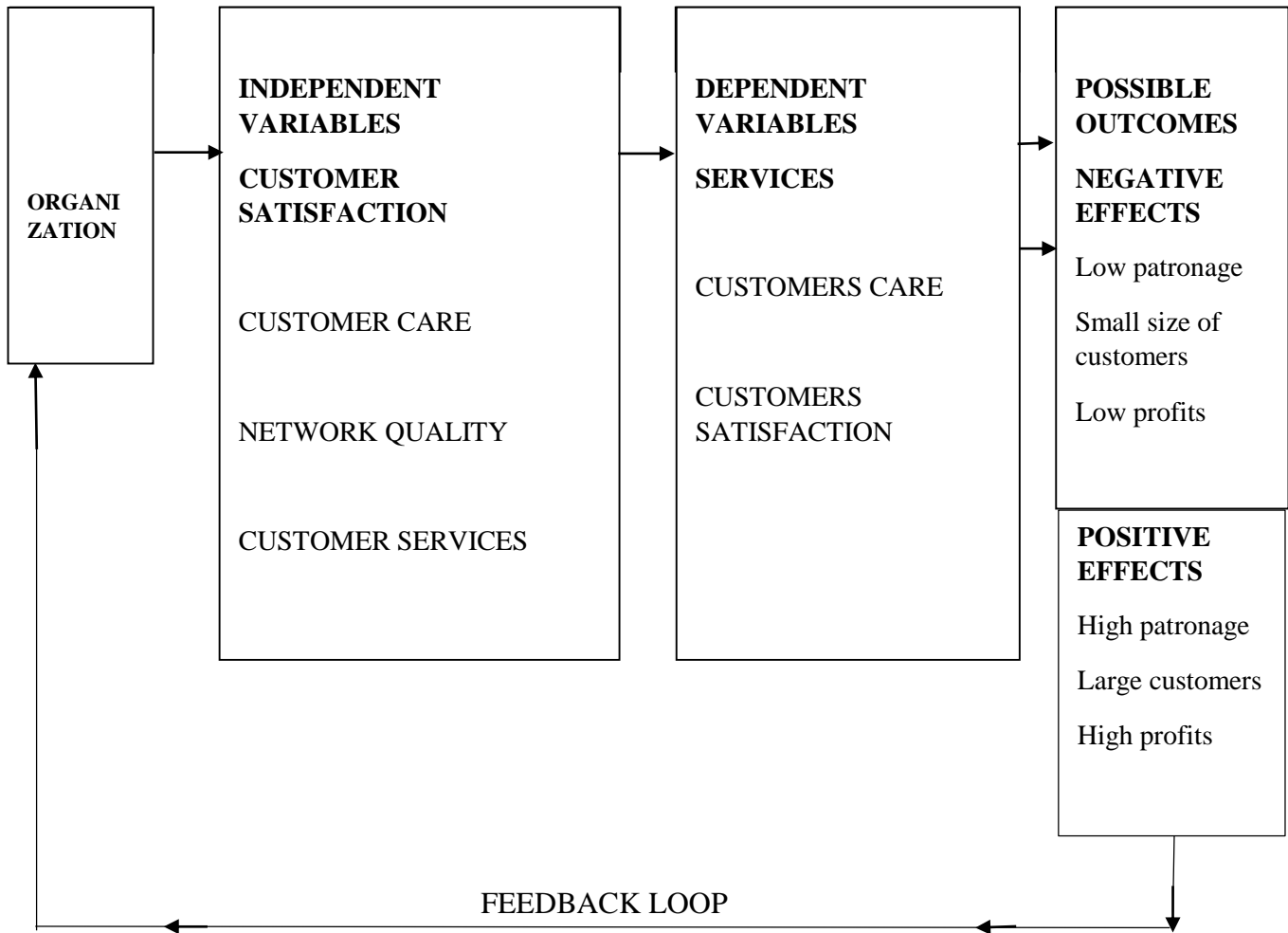
Both assimilation and equity theories of customer’s satisfaction explain how customers must be given the best quality services in order to retain their patronage and brand loyalty. Organization carry out various services in order to make profit and expand their productivity. Such services must be directed towards the expectations of the customers.

Essentially, if the expectations of customers are met by service organization, they will assimilate or adopt the product as their accepted brand. After the acceptance or assimilation, it is essential for the organization to design ways to maintain the standard or high quality of the service or seek for ways of improving on them in order to capture the interest of more customers.

Conversely, poor services delivered by any work organization will certainly lead to loss of earnings, profits and customers. That may eventually lead to the collapse of such organization. All in all the two theories are relevant to the research work in terms of their customer’s satisfaction with the services of the telecommunication company.



## 2.3 CONCEPTUAL FRAMEWORK.



The above conceptual framework illustrates the connection/ relationship among the variables (Independent and dependent variables). Box A represent the organization (MTN). Customer’s satisfaction in Box B is the independent variable. This may be in in form of customers care, network quality and customers services as reflected in the same Box B. These variables will now influence services which represent dependent variables in Box C. The services may be in form of customers care and customers satisfaction if the services are the possible outcomes will be low patronage from customers, reduction in customers size and low profit of the organization as contained in Box D, on the other hand, if the services are good, there will be high patronage from customers, large number of customers and high profit. All these will be feedback into the organization through the feedback loop demonstrated in the diagram above.

## 2.4 REVIEW OF EMPIRICAL LITERATURES

According to the University of Arizona, “an empirical study is one that includes scientific methodology based on experimentation, systematic observation, or measurement, rather than theoretical formulation”. An empirical study includes different section such as an abstract, an introduction, a method section, a result section, a discussion or conclusion section and also a list of references (University of Arizona 2016).

There are several related studies that justifies this study Gerpott et al (2001) made the empirical research on the level of the customer satisfaction of five hundred and six customers, who were customers of the mobile telecommunication operators in Germany by adopting frequency distribution. The result of the research is that 32% of the respondents were very satisfied while 7.5% of the respondents were not satisfied or slightly satisfied.

According to empirical research made by Turel and Serenko (2006) on the level of the customer satisfaction of two hundred and twenty respondents who were customers of the mobile telecommunication operators in Cadana by adopted ACSI. The finding showed that, 56 of the respondents were very satisfied while 23 of them were not satisfied but the finding score was relatively low compared to the finding of 67% obtained, where ACSI was also adopted in 2004.

According to Fornell (1992) empirical study on the level of the customer satisfaction with one hundred and twenty firms in over thirty firms in Sweden said that “the benefits of the customer satisfaction, the highly satisfied customers stay longer or prevent customer churn, purchase more products or services as the firm introduces new products or services or updating existing ones, pay less attention to competing firm or brand, offer products or service idea to the firm, less sensitive to price, talk favorably about the firm and its products and service, enhances business reputation and cost less to serve than new customer because of the transactional routine”.

From the above literature review, the author opined that customers differs in attitudes and behaviors and the factors that responsible for that differences is demographic factors including gender, age, location and type of employment on customer satisfaction with Global system Mobile Telecommunication industry; a case of MTN. Therefore, the research is basically made for two reasons including:

- ✓ The network quality at the customers are satisfied with
- ✓ The customer care relationship with the customers of the service providers.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 INTRODUCTION**

The purpose of this research is to examine customer satisfaction in the Nigerian Mobile Telecommunications industry with a focal point on one major player in the sector and also to measure the switching intention of mobile network users in Nigeria.

#### **3.1 RESEARCH DESIGN**

This study used explanatory case study, Explanatory case study attempts to understand what happened within a case by looking beyond descriptive features and studying surrounding context because in building an understanding of what can be done to improve customer satisfaction in the services of Global System of Mobile Telecommunication using MTN Nigeria as a case study. We will analyse and explain the cause and effect relationship of the two variables in the study which are independent (customer's satisfaction) and dependent (services) Variables

#### **3.2 POPULATION OF THE STUDY**

The population consists of 5,405,703 individual customers of mobile telecommunication operator of MTN subscribers in Lagos Nigeria. In order to collect data of high quality that reflected the customers' opinion, a survey was conducted from one major mobile telecommunication service provider in Nigeria. To improve representativeness, data collection was done in Lagos zone of the country.

##### **3.2.1 SAMPLE SIZE**

The sample consists of 390 telecom subscribers. To improve representativeness, data collection was done in Lagos zone of the country, using a simple random sampling technique. This will be aimed at having a fair spread of the sample to enable the researcher build an informed judgement about the general customer satisfaction level in Nigeria.

#### **3.3 SAMPLING TECHNIQUE**

For the purpose of this study, the multi-stage sampling technique was used which comprises of the use of purposive sampling which involves selecting MTN subscribers, developing or categorizing them in various stratum and then a simple random techniques of selection for the collection of respondents. Our sample size was derived using the Taro Yammane's formular of sample size determination.

$$N = \frac{N}{1 + N(e)^2}$$

Where

n= sample size

N=population size

E= proportion of sample error

N=5,405,703

$(e)^2$  5%=0.05<sup>2</sup>=0.0025

5,405,703 x 0.0025 + 1= 13,515.2575

5,405,703/13,515.2575= 400.2665628552.

### **3.4 DATA COLLECTION**

The research work made use of quantitative methods of data collection. This study will use primary data which will be collected from key informants.

#### **3.4.1 RESEARCH INSTRUMENT**

In this research work, both quantitative and qualitative methods was used for data collection. These two instruments are used so that the deficiency or weakness of one can be covered by the efficiency or strength of the other. The questionnaires was administered on the streets as a mode of the data collection, most of the questionnaires was filled out by people themselves and also, there might be some workers who cannot read or write, interview is better for them and those who could not understand English through interview.

#### **3.4.2 SOURCES OF DATA**

The researcher used several information sources to comprehend the situation studied highly. Four sources can be used to study a case. These sources are: documentation, records of archives, interviews, comments.

#### **3.4.3 PRIMARY DATA SOURCE**

The primary data for this work are sourced from selected MTN subscribers which is quantitative in form.

#### **3.4.4 SECONDARY DATA SOURCE**

The secondary data are sourced from the MTN website, various journals on the internet, books obtained from mountain top university library, published articles and academics thesis.

### **3.5 DATA ANALYSIS**

In this research study, quantitative analyses such as statistics tools, percentages, bar chart, pie chart, chi-square and also qualitative analyses such as content analysis, transcribe information.

### **3.6 VALIDITY & RELIABILITY OF DATA**

The purpose validity and reliability test of data is to measure internal consistency of the data collection tool. According to Baltes et al., (1977), reliability is defined as the consistency of measurements within

an instrument measuring the same thing. Validity aims to explain whether a research instrument measure what it is supposed to measure and it is in two dimensions (content and construct validity). Content validity is an attempt to check whether the research instrument cover all dimensions of the topic. Construct validity, this type of validity explains how a research instrument measures all the dimensions of the concept. To ensure validity and reliability of data, the questionnaire will be given to my supervisor for perusal. More so, there will be Pilot study carried out before administering the questionnaires to the respondents in the selected organizations.

### **3.7 ETHICAL CONSIDERATION**

The ethical principles in undergoing research was duly considered during field survey in respecting persons, beneficence and justice for research work in utmost equality and fairness.

### **3.8 METHODS OF DATA ANALYSIS**

The study made use of multiple regression analysis and chi-square test to test the two hypotheses which address the specific objectives of the study.

#### **Multiple regression**

Multiple linear regression model test one dependent variable and two or more independent variables.

Multiple linear regression model is given by:

$$Y = a + b_1x_1 + b_2x_2 + \dots + b_jx_j + e$$

- Where y is the dependent variable
- a is the intercept
- j are the independent variables
- $b_j$  are the regression coefficients
- e is the error term

Multiple linear regression is an extension of simple linear regression to accommodate or include two or more independent variables in statistical analysis:

## *Decision Criteria*

### **1) The joint contribution of each of the independent variables**

The F- ratio value in the ANOVA table gives the value of all the sums of the independent variables in predicting the dependent variable.

The multiple R square i.e. expressed in percentages is the total variance in the prediction of dependent variable i.e. testing the null hypotheses

### **2) The relative contribution of each of the independent variables**

The t value for each of the independent variables is taken as the reading of the individual variable contribution as deduced from Beta ( $\beta$ ) value in the correlation coefficient table. If the significant value is less than .05(.01...0001.etc) the variable is making a unique contribution to the prediction of dependent variable. If greater than .05, then you can conclude that variables is not making a significant unique contribution to the prediction of dependent variable.

### **3) Statistical significance**

If the statistical significance is greater than 0.05 , the variable is not making unique significant contribution to the prediction of dependent variable and if it is less than 0.05 significance, it is making unique contribution.

#### **Chi-Square test**

Chi-square test determines whether there is dependency between variables or not.

Chi-square test ( $\chi^2$ ) is really a goodness of fit test in so far as we are interested in ascertaining the extent of fit of theoretical, hypothetical or expected distribution with observed distribution. The  $\chi^2$  one-sample test is carried out using the formula below:

$$\chi^2 = \sum \left[ \frac{(O - E)^2}{E} \right]$$

O

Where

O – represents the observed frequency

E- represents the expected frequency

Since the study involved the use of contingency, table, the expected frequency is obtained using:

$$E = \frac{\text{Row Total} \times \text{Column Total}}{\text{Grand Total}}$$

Grand Total

To obtain the chi-square tabulated, the following information were used:

1. The degree of freedom  $(v) = (c - 1) (R - 1)$
2. The level of significance = 5%

### **Decision Criteria**

$X^2_{cal}$  is greater than  $X^2_{tab}$ , reject  $H_0$  and accept  $H_1$   
 $X^2_{cal}$  is greater than  $X^2_{cal}$ ,  
reject  $H_0$  and ac

## CHAPTER FOUR

### DATA ANALYSIS AND DISCUSSION OF FINDINGS

#### 4.0 Introduction

This chapter presents the data and interpretation of results of the research carried out in Mountain Top University. The data collected were analyzed based on the hypotheses stated. The research questionnaires were administered to four hundred Customers of Multi Telecommunication Network (MTN) in Lagos service district. A total of one hundred and seventy six male respondents and two hundred and twenty four female respondents were sampled. This analysis was carried out using (SPSS) Statistical Package for Social Sciences. Descriptive statistics of frequency count, percentages, multiple regression and chi-square were used to analyses the data to verify the hypotheses

#### 4.1 Social Demographic Characteristics of Respondent

**Sex of Respondents**

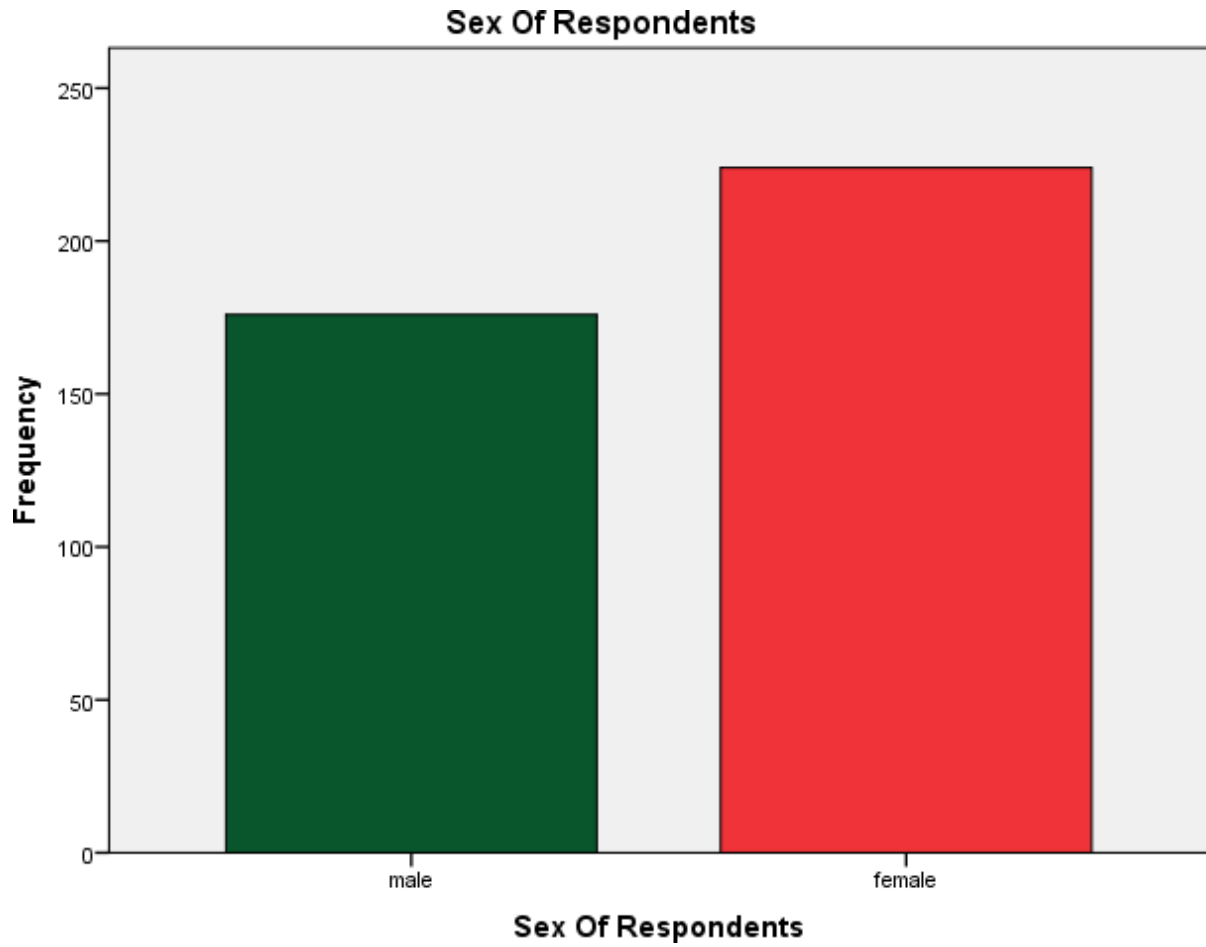
	Frequency	Percent	Cumulative Percent
Male	176	43.2	44.
Female	224	55.0	100.
Total	400	100	



**Figure 4.1**

**Sex of Respondents**

In the Table 4.1 above depicts a sample size of 400 of which 176 were male and 224 were female and also Figure 4.1 supports the information below using bar chart for clarity.



**Table 4.2****Age Category of Respondents**

	Frequency	Percent	Cumulative Percent
16-25 years old	89	21.9	22.3
26-40 years old	120	29.5	52.3
41-55 years old	81	19.9	72.5
56-65 years old	44	10.8	83.5
66 and above years	66	16.2	100
Total	400	100	

The above Table 4.2 shows the age category of respondents studied. Majority of the respondents were dominated by those within the age range of 26-40 years which is 120, 89 were of the age range of 16-25 years. Eighty-one respondents were between 41-55 years. In addition, 44 respondents were between 56-65 years and also 66 respondents were 66 and above.

**Table 4.3****Employment category of Respondents**

	Frequency	Percent	Cumulative Percent
Public Employment	55	13.5	13.8
private employment	68	16.7	30.8
self-employment	124	30.5	61.8
Student	94	23.1	85.3
Unemployed	59	14.5	100.
Total	400	100	

In addition, information about category of employment of each respondents were also taken. Fifty-five respondents were employed by public or governmental organizations, 68 were employed in private organizations, and one hundred and twenty-four were self-employed. In furtherance, 94 were students and 59 were unemployed.

**Table 4.4**

**Respondents Customer type**

	Frequency	Percent	Cumulative Percent
mobile service subscriber	147	36.1	36.8
internet service subscriber	104	25.6	62.8
mobile internet service subscriber	149	36.6	100.
Total	400	100	

The respondents who are customers were also categorized into customer type. The classes of customer type are mobile service, internet service and mobile internet service subscribers which were 147, 104 and 149 respectively.

## 4.2 Hypotheses Testing

### Hypotheses 1

There is no significant relationship between customer care and customer satisfaction MULTIPLE REGRESSION.

The joint contribution of each of the independent variables to customer satisfaction

Table 4.6

Multiple R =.847 Multiple R <sup>2</sup> =.717 Multiple R <sup>2</sup> (Adjusted)=.714						
Sources of variation		Sum of Squares	Df	Mean Square	F-Ratio	P
1	Regression	514.431	4	128.608	249.989	.000 <sup>b</sup>
	Residual	203.209	395	.514		
	Total	717.640	399			

- a. Dependent Variable: Overall how satisfied are you with the use of this service
- b. Predictors: (Constant), Ability of the attendant to provide a solution, Ability to get attendant quickly, Attitude of the attendant, The time taken to respond to a call and the time taken to resolve complaints are prompt

The table 4.6 (a) above shows the joint effect of independent variables(ability of customer care attendant to provide solution, ability to get attendant quickly, attitude of customer care attendant, time taken by attendant to respond to call and time taken to resolve complaint issue) on customer satisfaction is significant ( $F_{(5,395)}=249.989$ ,  $P<0.05$ ) The table also shows a coefficient of Multiple R of .847 and multiple R square of .717.The combination of the independent variables accounted for approximately 70%( adjusted R<sup>2</sup>=.714) of the total variance in the prediction of customers’ satisfaction of MTN telecom users in Lagos study area. Therefore the alternative hypotheses is accepted and the null hypotheses rejected/There is significant relationship between customer care and MTN customer’s satisfaction.

**Table 4.6(b)**

The relative contribution of each of the independent variable to customer satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	4.424	.224		19.788	.000
1 The time taken to respond to a call and the time taken to resolve complaints are Prompt	-.552	.035	.542	-15.574	.000
Ability to get attendant quickly	-.167	.028	-.160	-5.870	.000
Attitude of the attendant	.572	.035	.528	16.550	.000
Ability of the attendant to provide a solution	-.345	.028	-.387	-12.532	.000

a. Dependent Variable: Overall how satisfied are you with the use of this service b.

The table 4.6(b) above shows the contribution of each of the independent variables to the prediction of MTN customer satisfaction, In terms of the magnitude of the contribution: Time taken to response to call and the time taken to resolve complaints is prompt is the most potent contribution to the prediction of customers satisfaction ( $\beta=.542, t=.15574, P < 0.05$ ). Next in magnitude is of contribution to customers satisfaction is attitude of customer care attendant ( $\beta.528, t=16.550, P < 0.05$ ) the least is ability to get the attendant quickly ( $\beta=-.160, t=-5.870, P < 0.05$ ) followed by ability of customer care attendant to provide solution ( $\beta=-.387, t=-12.532, P < 0.05$ ) in predicting the satisfaction of MTN customers in the studied area.

Hypotheses 2

Chi- Square test

There is no significant relationship between network quality and customer satisfaction

Overall how satisfied are you with the use of this service \* MTN network quality **CONTINGENCY TABLE**

		MTN network quality					Total
		very poor	Poor	indeferent	Good	excellent	
very satisfied	Count	0	0	1	25	87	113
	Expected Count	9.6	13.6	28.3	36.7	24.9	113.0
Satisfied	Count	3	0	28	98	1	130
	Expected Count	11.1	15.6	32.5	42.3	28.6	130.0
Overall how satisfied are you with the use of this service	Count	5	11	45	4	0	65
	Expected Count	5.5	7.8	16.3	21.1	14.3	65.0
Dissatisfied	Count	17	20	0	3	0	40
	Expected Count	3.4	4.8	10.0	13.0	8.8	40.0
very dissatisfied	Count	9	17	26	0	0	52
no opinion	Count						

Total	Expected	4.4	6.2	13.0	16.9	11.4	52.0
	Count						
	Count	34	48	100	130	88	400
	Expected						
	Count	34.0	48.0	100.0	130.0	88.0	400.0

#### Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	604.881	16	.000
Likelihood Ratio	604.930	16	.000
Linear-by-Linear Association	253.443	1	.000
N of Valid Cases	400		

a. 3 cells (12.0%) have expected count less than 5. The minimum expected count is 3.40.

Table 4.8 above shows that  $X^{2cal}$  (604.881) is greater than  $X^{2tab}$  (34.27) at 0.05 level of significance ( $X^{2tab} = 7.88$ ,  $v = 16$ ,  $\alpha = 0.05$ ). Hence, the alternate hypothesis is accepted While the null hypothesis is rejected. That is, there is relationship between MTN network quality and its customer's satisfaction in the studied area of this research.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.0 Introduction

This chapter presents an overview of the study, summary of the major findings, conclusion, recommendations and suggestions for further study.

#### 5.1 Summary of the Study

This study was structured into five chapters, Chapter one gave an insight to the background of Global System telecommunication service relating to the historical background of how telecommunication came into Nigeria and different telecommunication companies arose from the fall of NITEL due to lack to satisfy telecommunications wants of the country. MTN was the case study based on the satisfaction of their customers and it was viewed from within the context of customer care services, network quality and the satisfaction at which the customers get from the telecommunication provider. This chapter started with the background to the study, identified appropriate problems related to the study, outlined the objectives of the study, formulated appropriate research questions, hypotheses and examined the rationale for the hypothesis. . Also highlighted were the scope of study, significance of the study, operational definition of terms used in the study.

Chapter two concentrated on establishing a detailed explanation of the conceptual review on ten variables(customer satisfaction, importance of customer's satisfaction, customer services, service quality, dimensions of service quality, customers loyalty, factors influences customer satisfaction, factors influences customer loyalty, relation between customers satisfaction and loyalty, measuring customers satisfaction), the theoretical review laid emphasis on Assimilation theory and Equity Theory . An empirical review of related literature and identification of gaps were also undertaken, as well as the formulation of a conceptual framework. The methodology used in the research is presented in chapter three. The research design, study population, sampling unit and sampling technique, method of data collection, research instrument, research tool validity and reliability, data analysis and ethical factors were presented. In order to achieve the objectives of the study, survey method was used and a sample size of 400 was drawn from a population of 5,405,703 using Taro Tammane formula. The sampling technique used was a multi-staged sampling technique which involved various other techniques in an interdependent manner. Under, the multi-staged sampling the purposive sampling was employed which involves the selection of



only MTN subscribers for study and then the stratified sampling followed suit where the sample were developed into various strata and the respondents were chosen through simple random selection. A structured questionnaire was designed and structured into two sections. The first section solicited for the socio-demographic characteristics of the respondents, while the other section were made up of selected question towards respondent's perception. The instrument was then administered to the general public. Data collected were analyzed through descriptive statistics which included frequencies and percentages distribution tables and also diagrammatic representation through respective bar charts. For inferential statistics, chi square test method was used to analyze data.

## **5.2 Discussions**

According to the research findings, the customer care service of MTN has a positive relationship with customer satisfaction meeting the significance threshold. The time taken to respond to a call and the time taken to resolve complaints are prompt, ability to get attendant quickly, attitude of the attendant, and ability of the attendant to provide a solution are the parameters in form of statements used to the service of customer care to satisfy customers. This study shows a significant relationship between customer satisfaction with both network quality and customer care services which strongly indicates to network operators that the two latter variables should be handled strategically so as not to miss out in current world of dynamism and stringent competition.

## **5.3 Policy Recommendations**

As competition is increasing among the companies especially in the mobile market, the market has become more extremely competitive and the service providers are moving aggressively in attracting customer via offering attractive promotion and services. Therefore, the service providers should take the necessary action for them to know the effect that will make customers more satisfied in choosing their services and also retain the existing customers and attract new customers into their company. The findings in this study are very informative for mobile network operators which indicates that quality of services, customer services, billing and price and network connectivity have high impact on customer satisfaction. Therefore the companies should look back at their services whether are compatible or not with the price, the quality and also the attitude of the staff that handling their customers. In motivating the customers of mobile telecommunication, the mobile network operators or providers should continuously satisfy its customers by improving

all the factor that being analyzed in this study especially the quality of services in ensuring the customer intention to buy their product is achieved.

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## APPENDIX 1

### QUESTIONNAIRE FOR A STUDY OF CUSTOMERS SATISFACTION WITH THE SERVICES OF GLOBAL SYSTEM MOBILE TELECOMMUNICATION A CASE STUDY OF MTN IN LAGOS NIGERIA

#### Dear Respondents,

I am a student of Mountain Top University, a 400level student of the department of Business Administration. The purpose of this survey is to measure how well MTN as a Mobile Telecommunication Company in Lagos Nigeria is meeting your needs as a customer and to know what needs to be improved in order to increase your satisfaction toward its services. The survey is for the purpose of my completion of the BSC programme. Thank You

Instruction: Please place your answer with a tick symbol ( ✓ )

#### Section A

##### 1. Please indicate your gender?

Male ( ) 1

Female ( ) 2

##### 2. Which of the age category are you?

16-25 ( ) 1

26-40 ( ) 2

41-55 ( ) 3

56-65 ( ) 4

66-75 ( ) 5

##### 3. Which of the following indicate your type of employment?

Public employment ( ) 1

Private employment ( ) 2



- Self-employment ( ) 3
- Student ( ) 4
- Unemployed ( ) 5

**Section B**

**4. Which of MTN customer type you belong to?**

- Mobile Service Subscriber ( ) 1
- Internet Service Subscriber ( ) 2
- Mobile Internet Service Subscriber ( ) 3

**5. When you call to complain or query anything, how satisfied are you on the following:**

Very satisfied   Satisfied   Dissatisfied   Very dissatisfied   No opinion

Overall customer

Care service            ( ) 1            ( ) 2            ( ) 3            ( ) 4            ( ) 5

Ability to get

Attendant quickly            ( ) 1            ( ) 2            ( ) 3            ( ) 4            ( ) 5

Attitude of the

Attendant                      ( ) 1            ( ) 2            ( ) 3            ( ) 4            ( ) 5

Ability to provide

a solution                                 1             2             3             4             5

**6. Overall, how satisfy are you with the use of this service**

Very satisfied	<input type="checkbox"/> 1
Satisfied	<input type="checkbox"/> 2
Dissatisfied	<input type="checkbox"/> 3
Very dissatisfied	<input type="checkbox"/> 4
No opinion	<input type="checkbox"/> 5

**Do you have the intention of switching to a better service provider?**

Yes	<input type="checkbox"/> 1
Not Sure	<input type="checkbox"/> 2
No	<input type="checkbox"/> 3

**Would you recommend your mobile network to your family and friends?**

Yes	<input type="checkbox"/> 1
Not Sure	<input type="checkbox"/> 2
No	<input type="checkbox"/> 3

**How satisfied are you with the quality of services provided by your service provider?**

Very Dissatisfied	<input type="checkbox"/> 1
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- Dissatisfied ( ) 2
- Neither Dissatisfied nor Satisfied ( ) 3
- Satisfied ( ) 4
- Very Satisfied ( ) 5

	How do you rate the following services?	Very poor ( ) 1	Poor ( ) 2	Indifferent ( ) 3	Good ( ) 4	Excellent ( ) 5
1	Network quality					
2	Ability to check balance					
3	Time for credit to appear					
4	Correct amount of recharge added					

**INSTRUCTION:**

Please pick one of the five given options that best expresses your opinion on the statements by tick symbol (√)

**The options are:**

- SA —————> Strongly Agreed
- A —————> Agree
- I —————> Indifferent
- D —————> Disagree
- SD —————> Strongly Disagree

S/No		SD ( ) 1	D ( ) 2	I ( ) 3	A ( ) 4	SA ( ) 5
1	The services provided by your mobile service provider meet your expectations					

2	The services you receive can be compared with the ideal/desired set of services					
3	The delivery of SMS, MMS, voice calls and other services of your mobile network are timely					
4	Your mobile service provider are truthful in keeping to promises					
5	When your mobile service provider promise to do something by a certain time, they do					
6	When you call customer care, call centre staff took a long time to answer calls.					
7	Your mobile service provider perform the service right the first time					
8	Your mobile service provider will always provide error free services					
9	Your mobile service provider understands your specific needs					
10	The most common network reliability issue is being cut off during a call					
11	You usually have to dial twice or more to get through when making calls					
12	You usually receive unsolicited SMS (spam) and calls from mobile operators					
13	When using the internet services of your mobile operator, you hardly get cut off					
14	When using the internet, you log-in more than once before successfully getting online.					
15	The time taken to respond to a call and the time taken to resolve complaints are prompt					