CHRISTIAN SERVICE UNIVERSITY COLLEGE

SCHOOL OF BUSINESS

DEPARTMENT OF MARKETING, LOGISTICS & CORPORATE STRATEGY

ASSESSING BRAND SWITCHING BY CUSTOMERS IN THE TELECOMMUNICATION INDUSTRY IN GHANA (A CASE STUDY OF KUMASI)

ATANGA SETH AYIRIWUTI

FRIMPONG KWAME

ASARE BAAH PUSUO

FOKUO KINGSLEY OBENG

YAW OWUSU AHENKORAH

A THESIS SUBMITTED TO THE DEPARTMENT OF MARKETING, LOGISTICS & CORPORATE STRATEGY, CHRISTIAN SERVICE UNIVERSITY COLLEGE SCHOOL OF BUSINESS IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF A DEGREE IN BACHELOR OF BUSINESS ADMINISTRATION

JUNE, 2015

i

Kwaku Ahenkora (Dr.) ……………… ………………….

DECLARATION

We hereby declare that this work is our own research towards the award of a degree in bachelor of business administration and contain no material formally published by any other person or any material which has been accepted for the award of any other degree of the universities, except where suitable acknowledgement has been made in the text.

DEDICATION

We dedicate this research firstly to God Almighty, His Son Jesus Christ. We also like to dedicate this work to the entire family of Christian Service University College, our families and friends

ABSTRACT

Consumers, no matter how geographically inclined they may be have individual preferences and reacts differently. The regulation of the telecommunication industry by the NCA and the increase demand for telecommunication services in Ghana has led to new entrants into the telecommunication industry. Because of the increasing growth of the Ghanaian telecommunication industry, foreign firm are engaging in the service industry of the country to reap in on the potential benefits it may present. One can talk about companies like Vodafone, Airtel among others. The growth of the Ghanaian service industry has led to an increased competition resulting in switching by its subscribers. This research looked at assessing brand switching by customers in the telecommunication industry in Ghana and it is based on Keaveney's 1995 study on service industries.

The study was done in Kumasi and 250 respondents were sampled on the basis of convenience and cluster sampling and the cluster were conveniently grouped into Suame industrial area, Kejetia, Adum and the various university campuses. Questionnaires were the main research instrument used in collecting the data. Various literatures were reviewed and all attempts were made to link the literature to the study. Five (5) service providers in Ghana (MTN, Vodafone, Tigo, Airtel and Glo) were considered in relation Susan Keaveney's findings. After analysis of data it was revealed that the major factor affecting customer switching behaviour is inconvenience and price of calls, low network coverage, unreliable service and bad voice clarity. Although respondents from the informal sector were few for this study it was also revealed that they switch more than those of the formal sector as a results of issues of pricing and core service failure in the telecommunication industry in Ghana.It is therefore recommended that the network providers should make issues of service

lapses their main concern instead on bringing innovative service to attract new customers thereby having a competitive advantage.

ACKNOWLEDGEMENTS

TABLE OF CONTENT

Page

CHAPTER ONE: INTRODUCTION

CHAPTER TWO: LITERATURE REVIEW

CHAPTER THREE: RESEARCH METHODOLOGY

CHAPTER FOUR: DATA ANALYSIS

CHAPTER FIVE: FINDINGS, CONCLUSION AND RECOMMENDATIONS

LIST OF TABLES

Page

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF STUDY

Telecommunications as a medium began with the use of smoke signals and drums in Africa, the America and parts of Asia.In the 1970, the fixed semaphore system emerge in Europe, however it was not until the 1830s that electrical telecommunication started to appear.

As years went by, communicating with one another was done through letters which usually took days or weeks sometimes even months to reach the intended receiver. It was evident that a change was needed to make communication with one another quicker and easier. And that idea gave rise to the birth of the telephone which was invented in the nineteenth century by Alexander Graham Bell in his quest to improve the telegraph; a device used to send and receive one message at a time. Bell's extensive knowledge of the nature of sound and his understanding of music enabled him to conjecture the possibility of transmitting multiple messages over the same wire at a time.The idea of the telephone in the communication process was to make it easier and convenient to be able to communicate with one another.

As many people are being connected to a particular service provider the idea of convenience, clarity, fast and easier communication has been a challenge for service providers to deal with. Cellular phones are one of the fastest growing and most demanding telecommunication applications. Today it represents a continuously increasing percentage of all new telephone subscriptions around the world.

Tremendous growth of the service sector in Ghana has given rise to the role of marketing in terms of vast opportunities; marketing opportunities arising from these growth shaped by

technology has given the mantle for increased competition in the service sector. The rapid growth of the serviceindustry has changed the conditions of business.

The telecommunication industry in Ghana has been on a very progressive journey and it has covered a great distance in a very short period of time. Not long ago very few people had private telephone that worked well. As recently as 1996, the telephone density of Ghana was 0.26% meaning that there were 2.6 telephone lines for every 1000 people including 35 payphones in the entire country out of which 32 were located in Accra. This was one of the lowest in Africa.

Today, there is one phone for every four Ghanaians or even less. This tremendous increase in the telecom sector has been as a result of the establishment of the National Communications Authority (NCA) in 1997 and the subsequent deregulation of the telecom industry, which brought about the growth of wireless telephony as a result of significant investment by operators. Source (KwesiAmpofoYeboah Chairman of teligent wireless)

A statistical report published by the National Communications Authority (NCA) dated 2015 indicated that Ghana's mobile voice subscriber base increased from December's 2014's figure of 30,360,771 by 0.89% to end January 2015 at 30,629,604. The penetration rate thus stands at 115.15% for the month of January 2015. MTN's subscriber base increased marginally from 13,852,398 during the previous month of December to 13,939,936 during the period under review of January 2015. Their market share at the end of the review in January 2015 was 45.51%. Similarly, Tigo's subscriber base increased from 4,133,760 at the end of December 2014 to 4,202,923 in January 2015. For the same period, Tigo's market share increased likewise from 13.62% in November to 13.72% in January 2015.Glo'ssubscriber base also recorded a decrease from December 2014 figure of 1,450,382to end January, 2015 with a figure of 1,438,929 indicating a decrease of 0.78%. This translated into a market share of 4.70%, a drop of the previous month of December

2014's share of 4.78%. Vodafone's subscriber base increased to 7,177,032 at the end of January 2015, from December's 2014 figure of 7,069,516. Their market share also increased to 23.43% at the end of January 2015 from 23.29% in the previous month of December 2014. In the same line, Airtel's subscriber base also increased to 3,751,135 at the end of the month of January 2015 from the December's figure 3,735,656. Although Airtel recorded a marginal increase in its subscriber base, their market share dropped to 12.25%. Expresso ended the month of January with a subscriber base of 119,649, showing an increase from the previous month of December's 2014's figure of 119,059. This represented a market share of 0.39% for the CDMA network.

Brand switching as defined by (zenithresearch) is the process of choosing to switch from routine use of one product or brand to steady usage of different but similar product. Brand switching can be instigated by price promotions, perceived improvements or innovations in competitive brands, desire for novelty and changes in quality. Brand switching is most common with products that have no great perceived variation in quality across brands such as bottled water, diary product or paper towel (Barron's,2005)

In spite of the desire and willingness to switch brands there is a cost that is associated to brand switching.

Porter (1980) defined switching cost as a onetime cost facing a buyer wishing to switch from one service provider to another.

Jackson (1985) however defined switching as the psychological, physical and economic cost a customer faces in changing a supplier. Jackson's definition reflects the multi-dimensional natureof switching cost, especially one that perfectly relates to the telecom industry. In the telecom industry there are a series of cost that must be accounted for when a person decides to make a switch. These include the cost of acquiring new lines, cost associated with informing others of the change thus, friends, colleagues, business associates and family

members, Cost of finding new service provider with comparable or higher value than the existing firm. Apart from these there is the time of facing uncertainty with the new service provider with comparable or higher service than the existing firm (Dick and Basu, 1994: Guillotine 1989).

All these cost may be covered if the person in particular of the brand switching is satisfied with what he or she is experiencing at the new place. Some costs are never recovered and some contacts are lost for good in the brand switching process. The ultimate question is why do some people switch or move to different brands in the telecommunication industry after long stay on that particular network only to face cost that are most often costly or irrecoverable.

This study will identify the factors that are more associated with a person deciding to change the particular network subscriber they are on to the other.

1.2 STATEMENT OF PROBLEM

Identifying and understanding customer switching behaviour is important for a company, as corporations and executives will be forewarned allowing them the time to find a way of forestalling the negative impact of switching. This study outlines the overall trends in Ghanaian cellular industry and identifies the motivators for customers switching.

Telecommunication sector has made a tremendous growth in last few years in Ghana and many companies are making investment in it but still customers are not satisfied often from services and features of these service companies.

The fundamental problems in predicting the customer rely on the fact that customers are uniquely different in terms of their decisions. Brand switching decisions of customers in the telecom sector are solely made on the bases of several different criteria and factors. Which includes factors like brand image, features, network quality, prices among others. Customers

in this sector are faced with a lot of choices as a result of keen competition by the major players. There is currently the system of mobile phone number portability that allows users to change their service provider without losing their mobile number. The competition are based on offers, value added services, SMS bundle, internet bundles, late night offers and customer services like the mobile banking developed first by MTN through which one can transfer cash, pay bills, purchase bundle and also top up airtime easily within the shortest possible time. Based on the individual preferences they can be lured in by a particular service provider who is doing better on these offers.

Social factors have been identified to influence buying decisions of users of mobile phone services by researchers (Powell, 2010; Trypus, 2010, Sharma, 2007 Weiss, 2004; Bush and Martin, 2000). Among the factors are peer influence, celebrities' influences and family members.

The finding will also provide policy guide to service providers on how to prevent or reduce switching and increase profit margins of their organisations. In addition to the problem of identifying key factors behind customers switching behaviour there is also the problem of why subscribers are connected to more than one service provider.

1.3 OBJECTIVES

This study contributes to the body of knowledge that exists in the area of brand switching by:

1. Investigating the most factors that cause customers to switch mobile phone service providers

2. To find the groups that switches most in Kumasi.

3. To find the most preferred service provider in Kumasi.

4. To recommend actions to the mobile service providers and stakeholders of the telecommunications service industry.

1.4 RESEARCH HYPOTHESES

H1: Service network lapses are associated with consumer switching behaviour.
H2: Those in the formal business sector switch more than those of the other sectors

H3: There is a relationship between preferred service provider and service provider used most

1.5 RESEARCH METHODOLOGY

The research adopts a descriptive type of research design for this study, quantitative data will be used to show the factors behind brand switching in the telecom industry. The population of this research is selected from the estimated mobile phone users or customers of telecommunication network within the Kumasi metropolis. Primary source of data collection shall be employed to analyse the set research objectives. The primary data will be collected using questionnaires. Considering the fact that the study covers such a vast area, not all the respondent can be included in the study, therefore a sample will be drawn from the population. Both probability and non-probability method will be used to select sample for the study. The probability method of cluster will be used to group the population into various categories of three (3) according to Adum and Kejetia falling under one section, various University campuses on the other section and Suame industrial area. The non-probabity method of the convenience sampling will be used to select the respondent.

1.6 SCOPE OF THE STUDY

The scope of this study is limited to five major players of the telecom industry and they are MTN, Vodafone, Airtel, Tigo and Glo. The study will centre on respondents who have switched their phone in the past five (5) years. The study focuses on voice communication

and packages offered by these telecommunication service providers. The objective of the study is to examine the underlying factors that lead to the customer switching behaviour. The study is carried in the Kumasi metropolis of the Ashanti region and 250respondents will be chosen.

1.7 LIMITATION OF THE STUDY

Due to financial and time constraint, the sample chosen for this study is small in relation to the entire population of mobile subscription in Kumasi. Because respondent are selected through convenient sample method, there is a risk of the results being biased. This study is also descriptive hence causal interpretation are not possible. One service provider Expresso was not added to the list of service providers since they do not have wider coverage such as the others.Due to time constraint the questionnaire was not adequately pre tested.

1.8 ORGANISATION OF THE STUDY

This research has been structured into five (5) chapters. Each chapter represents its specific purpose. Chapter one is the introduction and represents the background of telecommunication industry of Ghana. Aims and objectives of research are also elaborated in this chapter. Chapter two reviewed the relevant literatures on the area of research and then linked it to the current study. In this chapter works of previous researchers related to brand switching in telecommunication industry are presented. Chapter three comprises of the procedure the research team is going to use to achieve the aims and objective of the research. Techniques in data collection and how data are analysed are also illustrated. Chapter four represents the presentation and analysis of data. Chapter five which is the final chapter comprises of the summary of findings, conclusion and recommendation.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

Customers are the most important players of any market. All the efforts of companies are normally directed towards customers. Customer can either remain loyal with a particular brand or switch to another one if they are unsatisfied.This study is going to access the factors influencing customers to switch brands or mobile service providers. This chapter present the works of previous researchers regarding brand switching. Factors influencing brand switching have been critically analysed in the light of previous researches on brand switching.

2.2 OVERVIEW OF MOBILE TELECOM INDUSTRY

According to Informa Telecoms and media's own subscriber growth forecasts the focus of the mobile telecom industry has shifted far and east. The forecast indicated that over the period 2007 to 2012, 1.85 billion net new subscriptions of which just 9% will come out from North America and Western Europe. This was less than Africa which was forecasted to grow by 209 million new subscriptions thus 11% of the global total and Latin America which was set to add 195 million,10.5 %(mobile industry outlooks, 2008). With the focus being shifted to developing marketslike Africa, it is expected that the African market is going to face lots of competition through the influx of global telecommunication giants onto the market hence the phenomenon of customer switching behaviour is going to be at the centre.

2.3 BRAND SWITCHING

Brand switching has been defined by many researchers in different contexts. Termination of customer relationship with particular service provider and continuation of relationship with a new service provider is called brand switching (Mouri, 2005). Customers can decide about ceasing relationship with service providers because of many reasons. Stewart (1994) has defined customer switching behaviour as defection or exit of customers from company. Customers can switch brands either on permanent basis or on temporary basis. Boote (1998) has defined customer switching behaviour as decision of customers to discontinue purchase dealings permanently or temporary. Rajkumar (2011) defines brand switching when customers switch their loyalties from one particular brand to another. These definitions suggest that brand switching occurs when customers stop purchasing a particular product and start purchasing another either on temporary basis or on permanent basis.

On the other hand Zeithaml et al (1996) define switching as "doing business with the current service provider in the next few years.'' In many service situations, switching is a progressive process by which customers disengage from the established relationship and allocate more resources to competitors (banking, insurance, telecommunications, utilities etc.)

What Zethaml et al are saying is that switching does not necessary refer to immediate business relationship dissolution but a reduced amount of business with that particular business. On that account customers who are subscribed to more than one service provider have switched networks one way or the other.

2.4 CONSUMER BEHAVIOUR

Consumer behaviour is the decision process and physical activity individuals engage in which involves evaluating, acquiring, using or disposing of goods and services (London &Bitta, 1994)

According to Solomon (2006), consumer behaviour is the study of the behavioural process involved when individuals or an organisation select, purchase, use or dispose of products, services, ideas, or experience to satisfy their needs and desires.

In this research the research team attempts to investigate how organisations and individual subscribers of telecommunication services select or make a choice based on different product or services offered by competing telecommunication service providers with the view of satisfying their need to connect to their business partners, friends and family.

Kotler and Armstrong (2008) revealed that the central question for marketers is; how do consumers respond to various marketing efforts a company might use? It was postulated that the starting point is the stimulus response model of buyer behaviour which was a situation whereby marketing and other stimuli like product, price, place, promotion, word of mouth and economic, social and other factors enter the consumers "black box'' which is made up of needs, motive, learning, meaning, knowledge, expectation, experience etc. In this black box is where the cognitive process involving buyer decision process is taken place. After these process the consumer will respond to either buy or not, or do more search, form attitude, choose a brand, change or switch in this case. This research will also focus on identifying the stimuli that are likely to influence the response of telecom subscribers to choose a particular service provider.

2.5 FACTORS RELATED TO BRAND SWITCHING

2.5.1 Switching Cost

Switching cost is the cost which is to be borne by customers when they switch from one brand to another (Grzybowski, 2004). Many researchers have researched effect of switching costs on brand switching. Literature on switching cost is very limited still there are many researchers who have explored influences of switching cost on brand switching. Burnham,

Frels and Mahajan (2003) have defined switching cost as the cost which incurs when customers switch from one product or service to the other. Switching cost does not incur immediately at the time of switching rather it is a procedural cost. They also notified that switching cost is not restricted as economic costs rather, there are number of other costs related to it. Customers may consider search cost, acquiring cost, learning cost, and perceived risk while deciding about switching cost.

Switching cost has been categorized into three groups by Burnham, Frels and Mahajan (2003). These are: transactional cost, contractual cost and learning cost. Transactional cost is the cost which is required by customers in order to start new relationship with a new service provider and it also includes the cost required to terminate relationship with existing service provider. Learning cost refers to the cost which is required by the customers in order to gain equivalent familiarity and ease of using the new product or service. Learning cost is non-transferable cost and each time customer switches over a particular product or service, learning cost incurs. Contractual cost is the cost which is induced by the firms directly for panelising the customers for switching brands. These costs may include rewards, discounts, repeat purchase and other circular programs. These costs incur when customers promise for being loyal or when they show signs of switching over other brands.

Fornell (1992) suggests that switching cost is a source of preventing brand switching behaviour of customer. Switching cost can make it costly for customers to switch brands. It has been researched by many researchers that higher switching cost stops brand switching behaviour. Customers leverage benefits and cost before taking decision about brand switching. If perceived benefits of new product or service are lower than switching cost, customer will likely remain with the existing brand (Lees et al., 2007). If service providers aim at convincing competitors' customers to switch, they have to provide low prices or higher benefits to them in order to compensate high switching cost.

Literature discussed about switching cost suggests that switching cost can induce brand switching as well as it can also stop brand switching. Companies need to consider this factor while designing strategies about dealing with customer switching. Customers can easily switch from one service provider to the other if switching cost is low and vice versa.

According to Xavier and Ypsilanti (April, 2008), switching cost can be defined as the real or perceived cost that are incurred when changing supplier but which are not incurred by remaining with the supplier. Barriers to switching can be present due to high switching cost. Switching cost reduce consumer flexibility and lower the pressure exerted by the prospect of the consumer migrating to a competitor.

As cited by Xavier and Ypsilanti (April, 2008), research conducted by Ofcom (2006a), the UK National Consumers (2006) and others suggest that in the telecommunication sectors there is a range of important deterrents to switching including

- Lengthy and cumbersome switching procedures can make it inconvenient for consumers to switch and can outweigh any potential benefits.

- Early exit charges imposed an existing provider, can reduce the benefits of switching

- Confusing products and non-transparent pricing can make it difficult or time consuming to compare deals (as in the case of mobile telephony and the internet).

- Technical incompatibility of equipment can make it uneconomical for consumers to switch (for example, if they cannot use a blocked mobile phone with their new provider)

- Long-term deals can lock consumers into lengthy relationship with their providers (as may occur with mobile telephony and internet contacts) and increase the risk of them being overcharged.

A survey of consumer's opinion in the UK indicated that in the 2007, only about 7percent of fixed line, 6percent of mobile and 22percent of internet who had ever switched supplier

considered that it was difficult to switch. It was also reviewed that those percentages were slightly higher than for 2006 that is, there has been some increase in the perceived difficulty of switching telecommunication and internet service provider. Moreover, the percentages for 2007 for those consumers who had never switched were somewhat lower than among those who had switched in the past (Ofcom, 2007b).

2.5.2 Price

In all markets including telecommunication market price is the main factor that encourages brand switching. Dong and Won, (2007) has presented three variables related to price which can affect switching behaviour of customers. These three variables are:

1. Pricing structure

2. Pricing scheme

3. Additional fee.

In telecommunication industry call charges determine the pricing structure of companies. Price scheme is basically the availability of a variety of price lists. Additional fee is basically the fee of additional services such as activation charges, termination charges and charges of value added services. Change in demand in response to change in prices is called sensitivity of demand (Fuha, 2005). Price sensitivity has divided telecommunication segment into three segments. These are fixed line segment, mobile segment and combined segment. Fuha (2005) has determined relationship between changes in price and demand in telecommunication industry. His findings suggested that reduction in price of mobile services attract customers. In other words price changes influence brand switching in telecommunication industry.

Lee and Murphy (2005) have investigated a number of factors that influence customers to switch mobile service providers. Their findings suggested that price is the most important

factor that persuades customers to change their commitments to other mobile service providers. Sathish (2011) also suggest that call rates are the most influencing factor for brand switching in telecommunication industry.

Rajkumar (2011) suggest that price is not always brand switching influencer. He explained that customers who are quality conscious prefer to pay high prices for high quality. It influences those customers who have limited income. Companies use this feature of price and provide price comparisons to customers in order to persuade them to try new products.

Literature review discussed about influence of price on brand switching suggests that price is major influencer for brand switching. It is not necessary that price always affects brand switching. Customers with low income are more influenced by changes in price to switch service providers whereas quality conscious customers are less influenced by changes in price to switch brands.

2.5.3 Service Quality

Service is intangible in nature and it is practiced by the customers simultaneously at the time of production and consumption. Contact of customers and service providers delivers service to the ultimate customers (Gronroos, 1990). Five characteristics have been identified by (Gronroos) 1990 which distinguish services from goods. These characteristics are as follows:

- Services are intangible

- Services cannot be separated during production, delivery and consumption

- Services are heterogeneous

- Services are perishable and cannot be stored

There is no transfer of ownership while delivering services

The interaction between customers and service providers provide opportunity to the customers to assess the service quality. Bitner&Hubbert (1994) define service quality as the

impression of customers about the inferiority or superiority of the service providers and their provided services. Service quality measurement model has been presented by Parasuraman et al. (1988) in which they have identified five dimensions of service quality. These five dimensions are: Tangibles, reliability, assurance, empathy and responsiveness. These five dimensions can be categorized in two groups. Tangibles refer to the physical facility, materials of personal communication and equipment. The other four dimensions refer to the human interaction or involvement during service delivery. These five dimensions are elaborated as follows:

Tangibility: physical outlook, facilities, equipment's and physical appearance of personnel providing services

Reliability: It refers to the ability of service providers to provide promised services accurately and consistently

Responsiveness: It refers to the willingness of service providers to assist customers and promote services

Assurance: It refers to the awareness and politeness of personnel providing services in order to establish trust

Empathy: It refers to the individual attention of employees on customers

All these dimensions determine the quality of services provided by the companies. If companies provide high quality services, image of companies can be enhanced and customer interaction can also be increased. It can also lead to expansion in customer base because positive word of mouth of satisfied customers attracts new customers. On the whole financial performance of companies is improved if they provide high quality services (James, 1998).

Two important factors that determine the direction of customer behaviour are price and quality. It has been found that there is swapping effect between these two factors. Customers can sacrifice low prices for high quality. Jun and Bin (2005) determined that high quality

services are source of creating customer loyalty. Their findings also suggest that in telecommunication industry service quality is identified by communication guarantee, value added services and innovations in telecommunication technology. They also found that line clarity, customer services and coverage area also effect service quality. All these factors influence customer switching decision.

The above literature discussed about service quality has shown the dimensions that measure the level of service quality. Previous researchers have shown that customer decision is influenced by service quality. It can be deduced that if customers are provided with high service quality they can be retained with the company or in other words switching rate of customers can be reduced.

2.5.4 Trust

Trust has been very important topic studied in various disciplines. It has been defined by many researchers in different perspectives. It is characteristic of human personality and is defined as the assessment of others about the motives and behaviours (Chu, 2009). To develop trust among individuals expectation of "trustor'' and perceptions of trustee are involved. Trust among different individuals is different depending upon the personality traits and decision making ability of individuals (Chu, 2009).

Relationship is build whenever there is trust or distrust among individuals. Service providers must convey a message to the customers that they can be trusted. They must depict that they can sacrifice for the satisfaction of needs of customers (Liang and Wang, 2008).

In order to build long term relationship among individuals trust has been the most important factor. Researchers have also suggested that trust is important factor in determining customer loyalty (Chu, 2009). In order to build trust one party must assures the other one that it will come true at the expectations of the other party. Serkan and Ozer (2005) suggest that building

trust is a process in which one party must be capable of fulfilling the expectations of other party regarding cost and benefits. It is an important factor in affecting commitment of customers to the company.

Jun and Bin (2005) suggest that in order to build customer loyalty, trust among parties has been the key element. Trust assists customers in making decision about purchase and it also gives customers a sense of confidence on the service providers. Jun and Bin (2005) have studied effect of trust on customer loyalty in perspective of telecommunication industry. They found four elements of trust i.e. experience, communication, brand loyalty and relation contact of partners. Trust among service providers and customers act like a relationship preserving force. If customers have trust on service providers, short term alternatives cannot affect the customer loyalty. It can be said that trust has positive relationship with customer loyalty. Ganesen (1994) suggest that trust reduces perceived risk and it also reflects credibility of companies. He suggests that trust on service providers reduces uncertainty in today's competitive and uncertain environment. In other words customers switching behaviour is affected by the level of trust on service providers.

Literature review discussed about trust suggests that customers are less likely to switch brands on which they have trust. If service providers assure their customers about the fulfilment of their expectations, brand switching can be minimized. On the other hand if service providers fail to establish trust between customers and themselves, customers are more likely to switch over competitors' brands.

2.6 FACTORS AFFECTING CUSTOMER SWITCHING BEHAVIOUR

This section reviewed and applied keaveney (1995) factors affecting consumer switching behaviour in the service industry to the telecommunication industry. These factors include,

core service failure, service encounter failure, pricing, competitive offers, ethical problems, involuntary switching and additional factor identified as changes in technology.

2.6.1 Core service failure

Core service failure has been cited as the major reason for switching in Keaveney's study of the service sector, with 44percent of respondents during her study mentioning this as the main reason for switching. It was also revealed that core service failure may be the only reason for switching or may be combined with other reasons, which tilt the balance towards switching to another provider. Core service failure includes all critical incidents that were due to mistakes or other technical problems with the service itself (Keaveney, 1995). These include billing errors, service mistakes, and service catastrophes. A customer's experience of inaccurate billing combined with a failure or delay in correcting the error in time can result in stimulating switching behaviour.

Service failure can be defined as a breakdown in service delivery or service that does not meet customer expectations (Hinson, 2006). The result is a switch from the current service provider whose service is broken down to another service provider whose service delivery meets the customer's expectations. The will lead to an increase (positive growth) in the subscriber base of a competing telecom service provider whose service meets the customers' expectations.

2.6.2 Pricing

According to Keaveney's (1995) pricing is the third largest reason for switching behaviour. Pricing includes any rates, tariffs, fees, surcharged, penalties or promotional deals. Although pricing may be the sole factor motivating the switching behaviour, very often it is in conjunction with other factors. Customers tend to switch not only because the price is high, but also when price increase is seen as unfair.

2.6.3 Response to service failure

Service recovery refers to the actions an organisation takes in response to the service failure (Gronroos, 1998). Recovery management is considered to have a significant impact on customer evaluations, because customers are usually more emotionally involved in and observant of recovery service than in routine or first time service and are often more dissatisfied by an organisation's failure to recover than by the service failure itself (Berry and Parasuraman 1991; Bitner, Booms and Tetreault, 1990)

Keaveney (1995) in addition to the above factors finds that service failures and failed recoveries are a leading cause of customer switching behaviour in service organisation. On that note, if service provider fails to address or handle a customer's complaint appropriately, it can lead to switching behaviour. Service failure has an indirect relationship with customer satisfaction. These are firstly, response to service delivery system failures, secondly, responses to customer needs and request and thirdly, unprompted and unsolicited employee actions (Hinson 2006). But dissatisfaction of a customer leads to customer switching behaviour.

According toSidhu (2005) the importance of employee factor can be judged from the Ericsson consumer lab survey in her thesis report where 88percent of the people in Canada surveyed expressed that customer service was an important factor influencingthe choice of a provider. Some of the common complaints in this category were that the representative was not empathetic or did not acknowledge that the complaint was legitimate "literature outcomes in rude or insincere manner affects the value of the outcome. Manner in which the reviewis communicated influences perceived fairness of its outcome'' (Tax, Brown and Chandrashekeran, 1998)

2.6.4 Competitive offers and customer switching behaviour

Competition in the cellular industry is basically between five main cellular companies MTN, Vodafone, Tigo, Airtel and Glo. Each carrier is trying to attract new customers to its network by offering them massive discounts, promotional free airtime, free night calls, bonus credits MTN's (MTN zone discounts) Tigo's (talk longer longer), Vodafone's (Bonus Airtime which can be used to call all networks), and Airtel's (my padeys my network). This has led to numerous choices for the cost conscious customers. An example of these will be the mouth-watering innovative airtime promotion being employed by the various competitors. As a result MTN dash bonus credit each time a subscriber tops up airtime with MTN mobile money. MTN "Nkomode'' promotion also allows subscribers to talk for an hour and pay for the first 1 min in every 1 hour conversation with any MTN number. In response Airtel has intensified their one networkconcept whereby subscribers get to pay local rates whilst roaming in over forty countries where Airtel is present.Tigo has also launched their pay local rates for calling international lines to UK, USA and some other selected countries also their innovation of using the current power crises in Ghana (dumsordumsor) by creating a promotion called "Yensornkoaa'' where they awards generators to lucky winners. Interestingly, this price wars and offers have conditioned customers to look for bargains with their current provider or else switch their service to other service.

2.6.5 Service encounter failure

Service encounter failure are considered as the second most important reason for consumer switching in the service industry during Keaveney's study. These failures are related to human factors in an organisation. Employees who treat customers in an uncaring way,

impolite and unresponsive way can cause dissatisfaction amongst customers. In addition an employee who is incompetent and unknowledgeable can also become a contributing factor to a customer switching to other services.

A study conducted by Tax, Brown, and Chandrashekeren (1998)according to Sidhu (Simmon Frazer University 2005) indicates that interaction justice is a key factor in determining a client's satisfaction. "The inclusion of interactional factors helps explain why some people might feel unfairly treated even though they would categorisethe decision making procedure and outcomes as fair'' (Tax, Brown Chandrashekeran, 1998). According to them employees and managers act in a polite and helpful manner diffuse and unpleasant situation, whereas if the same situation is handled rudely and uncaringly, it will end up increasing the anger, in the same vain as indicated earlier, this may lead to the victim in this case the customer switching to another telecommunication service provider whose employees acts politely. This will then lead to a negative subscriber growth to the service provider with uncaring employees while the provider with polite employees experience positive subscriber growth.

2.6.6 Ethical problems and customer switching behaviour

Behaviour that is unethical such as dishonesty, unsafe practices or conflict of interest falls into the ethical problems category. According to literature on consumer switching behaviour in the Canadian cellular industry (Sidhu, 2005) a common complaint amongst consumers has been that while cell phone service providers announce a low price for their packages there are usually hidden charges specified in fine print. Such pricing can be harmful in the long run as it results in massive churn with a customer switching as soon as better offers are made. In California a law was passed called Telecommunication Consumer Bill of Rights which required the service provider to disclose service and price information up front in easy to understand language and in readable print (Schmer, 2003). When free airtime given to

customers do not allow continuous conversation; thus intermittent call drops during conversation must be avoided by service providers

2.6.7 Involuntary switching

In the telecommunications industry there are occasions which are not very common when clients switch due to circumstances beyond their control. An indication of this is when service clients moves to a new working area where their existing network service provider does not have coverage and clients are consequently forced to switch to different service provider.

2.6.8 Changes in Technology

With technology advancing at an increasing pace, mobile telecommunication providers are trying to keep up with customers' needs and are in the process of trying to differentiate themselves from their competitors " carriers competes fiercely'' more and faster way to send data (Marchand, 2003). Offering new services not only helps a company to retain and gain markets but it also provides a means to revenue generation from one client

2.7 INFLUENCE OF ADVERTISEMENT ON BRAND SWITCHING

Advertisement is focused at attracting new customers as well as retaining existing customers. Advertisement plays very important role in persuading non loyal customers to be loyal with the company. It also prevents loyal customers to switch over other brands. It has also been found that advertisement persuades loyal customers to spend more on existing brands of company. Advertisement plays important role to make customers of competitor's brands to switch over the advertised brands. On the other hand its defensive role is to maintain existing customers of company. It can be said that advertisement plays double role for loyal and non-

loyal customers of company. It influences attitudes, preferences, and decision making process and purchase intensions of customers. Advertisement does not always focus on persuading competitors' customers to switch over. Ehrenberg (2000) suggests that, the main role of advertisement is to enhance satisfactory feelings in customers regarding the brand purchased by the customers. It means advertisement plays its primary part in retaining customers rather than attracting new one.

Simon and Arndt 1980) also suggest that same thing that advertisement focuses on retaining existing customers. They also suggest that customers who are familiar with the brands are more affected by the advertisement. Customers who are not familiar with the brand are less affected by advertisement. Companies also design advertisements in order to call back their previous customers by offering them attractive services.

Literature regarding role of advertisement on brand switching suggests that advertisement does not play active role in brand switching. Its primary role is to retain existing customers of company. Secondary role of advertisement is to persuade customers for brand switching.

2.8 BRAND SWITCHING AND LOYALTY

Brand switching is the behaviour of customers to change their usual products and switch over the others. Loyalty is basically the behaviour of customers to continue purchasing a particular product or service.

Customer loyalty is defined as positive attitude of customers towards repurchasing and continued commitment to a particular brand in future (Chu, 2009). Loyal customers are continued source of revenues for the companies even in the time of financial crisis. Loyal customers are less expected to change their loyalties to competitors' brands even if there is decrease in price of competitor's brands (Bowen and Shoemaker, 2003). Loyal customers are very important assets for the companies so it is very important for them to retain loyal

customers and to stop them to switch over competitor's brands. Profitability is driven by the customer loyalty (Hayes, 2008). Loyal customers are also essential to be retained by the companies because they are source of long term profits for the companies (Tseng, 2007). If companies manage to stop their customers to switch over other brands, purchases of companies increase and financial growth also improves (Hayes, 2008). So it can be said that financial growth of companies depends on retention of existing customers. Loyal customers are source of increasing business of companies by purchasing more, paying high prices and presenting referrals to others (Ganesh et al, 2000). As the telecommunication industry is growing day by day so new entrants always try to attract customers in order to enhance their customer base. In such a situation only those customers will retain with the company who are loyal. Reverse of customer loyalty is customer switching. Mobile service providers are focusing on increasing customer loyalty by stopping customers to switch over other brands. Serkan and Ozer (2005) point out that in telecommunication industry one the customers are acquired, it has been very important for the companies to maintain long term relations with customers in order to get competitive advantage. Companies need to create ways for attracting new customer as well as for retaining existing customers. It is also important for companies to motivate customers to recommend their products to others (Keiningham et al., 2008).

Above discussion suggests that companies need to create ways for stopping their customers not to switch over the competitor's brands. If companies fail to stop their customers for switching over the competitors' brands, long tern success of companies will be at jeopardy. Intense competition in telecommunication industry has increased the importance of stopping customers to switch over competitors' brands.

2.9 TRIGGER MODELS- DRIVING FORCES OF CUSTOMER RELATIONSHIP

The starting point of the movement in customer relationships when it comes to switching is referred to as trigger. This breaking point is a reason for customers to switch providers;there might be a trigger that starts the switching process. This can be a change in the relationship between the customer and the provider. This is caused by a factor or an event (Roos et al, 2004). The trigger can appear in two dimensions; latent and overt. A latent trigger is where an activated attitude about the current provider is not present. The customer is therefore not aware of the trigger until their attitude is activated and the customer is influenced by the trigger. When the customer is aware of the trigger, he or she develops an understanding and a clear attitude towards the provider; the trigger changes to an overt trigger. An overt trigger will at some point bring stability. The customer will become more and more aware of what provider that will be able to offer the services in a satisfying way. Through time the customer will become more experienced and their knowledge will increase (Roos&Gustafsson, 2007).

According to Roos et al. (1999) there are three (3) kinds of triggers; situational, influential and reactional.

Situational triggers are defined as changes in a customer's life such as demographical or social changes. There might be a change in the living situation or the family situation. These are changes in a customer's life that in a way forces the customer to switch providers. The switching does not have to be related to the service provider. These kinds of triggers are active triggers.

Influential triggers are a competitive situation where the market share is a common factor. Competitors try to increase their market share by using for example promotion or price battle in order to stand out from their competitors. These actions can be a commercial campaign, this way the competitive market influences the customers to get an interest in the company

and their product. In this trigger there is a comparison between other options. This trigger can be seen as both active and passive (Roos&Gustafsson, 2007).

The passive side is where a service provider contacts the customer and a trigger is therefore revealed. The customer does not himself or she makes any effort and is affected by a third party. This passive trigger is often unconscious and therefore the switch can be seen as a sudden decision.

The active influential trigger is when the customers themselves have found information for example from a commercial. The customer has been influence they do an active switch. If the customer is exposed to a critical event, for example a disagreement between the customer and the provider, it is called a reactional trigger. This is a good example of an active trigger. There has been a recent incident in the relationship between the customer and the provider. One situation can be a lack of service from the provider or mistakes in an invoice. This trigger is the only one of the three mentioned above that are an immediate reaction to the provider. Often this located within the company. By switching it is a way of showing that the customers does not approve of the service provided, or the communication has not been to their satisfaction.

Based on studies by Roos (1999) the fact that once a customer has experienced a trigger means that the customer has more intention to switch. This can be a long-term process and gradually the customers gather more experience which could all affect the decision of switching. This long- term process is one of the driving forces of being sensitive to switching. Studies by Roos et al (2004) discuss the effects of situational or reactional triggers. They explain when a customer is facing a situational trigger; they tend to think of prior performances. The reason for leaving is not because of bad experience but because they are more or less forced to change. Therefore the past is not as relevant for switchers with situational triggers.

0n the other hand, switchers that has faced reactional trigger is more eager or able to focus on past and future performances. People that have been faced with reactional triggers tend to be more problem solving. Focusing on the future performance makes the present less interesting.

2.10 ACTIVE AND PASSIVE CUSTOMERS

Prior research has shown that it is not only important to know why customers switch, it is equally important to understand how they switch. The importance lies within understanding how the customers act whilst switching provider.

There are two different terms to describe customers during the switching process; active and passive customers. The active customer switching is the customers that are actively searching for other options. They have made a choice to switch and are comparing options. These customers often contact the new provider themselves and are aware of what they want. There is a tendency to higher knowledge of the product and these customers know what applicants to compare.

Passive switchers on the other hand are customers who get influenced by a third party and may not be aware that switching could be an option. This does not necessarily mean that they did not want to switch, often these customers have the intention to switch often these customers have the intention to switch and are just waiting for the right moment (Roos&Gustafsson, 2007).

A phenomenon that has been mentioned in prior studies is prejudices, which are mental processes that influence the customer's behaviour outside the customer's awareness (Roos&Gustafsson, 2007). This phenomenon contains customers that unconsciously have made up their mind of switching before they get contacted by a competitor. An influence might be the price level. If they are to be contacted by a company that offers lower prices they are more eager to change as they already had the intention to change once they got a

cheaper option. Until they have received a new option, the prejudice state is latent. Customers can lose this state. Roos&Gustafsson (2007) states; "As long as they are influenced by prejudice, theyare motivated to switch. When they are no longer motivated, they move off the switching path to a no-trigger condition"

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

In this chapter the research methodology used in the study is described. The choices of methodology approaches that would be adopted in other to answer the research hypotheses would be explained and justified. Then followed by population sample and sampling techniques, types and sources of data, research instrument used to collect the data, validity and reliability, including methods implemented to maintain validity and reliability of the instrument are described.

3.2 RESEARCH DESIGN

A lot of research work on consumer switching behaviour in the service industry has been undertaken using various research design and instruments. Among the notable authorities on consumer switching behaviour include keaveney (1995).The researchers have chosen quantitative research method as it can help us more in identifying and analysing our desired information. And our aim is to determine and investigate the reason(s) behind the switching behaviour of mobile phone service users. The other reasons for choosing this method is that it is ordinal in nature and it's a number based research discipline thus; it can statistically measure customer's attitude, behaviour performance among others. The data which the researchers will obtain through quantitative research can be projected to a large population. Quantitative research has the ability to effectively translate data into easily quantifiable charts and graphs. Quantitative research can be either descriptive or experimental.. Experimental research is the process where the subject is measured before and after experiments where as in descriptive research subjects are measured once and it establishes relation between

variablesand since we need to find the group of individuals that switch the service provider most, our research will be a descriptive study. Thus, the researchers have chosen quantitative research method as it is more suitable for the type of research we are conducting since statistical method is the best method to measure the relationship between different variables.

3.3 POPULATION

The population for this research is defined as the estimated mobile phone users or customers of the telecommunication network within the Kumasi metropolis.

3.4 SAMPLE AND SAMPLING TECHNIQUE

To generalize from the sample to the population, the researchers have drawn a representative sample from the population of which cluster sampling, a probability sampling method was used to divide the population into various strata. Cluster sampling attempts to obtain representative sample at relatively lower cost and greater convenience to the interviewers in selecting elements for each cluster. Cluster sampling according to Saunders et al (2007) is less costly and can be set up very quickly. In addition, cluster sampling is normally used for large population.Therefore this method was used to help us distinguish between theoretical population and the selected accessible population that is, the population that was accessible tous (Kumasi). Because it is very difficult to get an appropriate sampling frame for our chosen study, we chose cluster sampling a probability sampling as a technique because of its efficiency in administration and its probability nature grants a fair chance to all members of the population to be selected in the sample.

However our study took into consideration the categories for which clusters were to be used and to be collected and determined based on the issue to be addressed.

Every individual has an entirely different motive and different way of using their personal phones and the needs of one individual differs from needs, motive and the usage of the other. With this in mind we clustered around Adum and kejetia which represented businessmen and women, traders and graduates, various University campuses which represented the students and the undergraduates and the last was the Suame industrial area which represented the artisans and the craftsmen and women. We clustered according to these because we wanted to deal with the biases that may arise as a result of socioeconomic status of a respondent to the other, age, gender, literacy among others.We have chosen 250 respondents from the population as our sample size through convenience sampling technique. Convenience sampling is a form of non-probability technique in which researcher selects sample as per his or her convenience (Lunsford, 1995).

3.5 DATA COLLECTION TECHNIQUE

In order to access the factors influencing customers to switch service providers'two types of data has been used primary and secondary data. Primary data is original data which has not been altered or manipulated by any other researcher so its validity and reliability is high (Saunders et al, 2009).Primary data is collected by researchers for the first time therefore, chances of biasness in this data are less and it requires high dedication, effort and cost for collection.. The other type of data which is secondary data is a type of data that has already been published. It basically comprises of contributions of previous researchers and authors and some statistical operations have been performed on this data so chances of biasness are more in secondary data (Saunders et al, 2009). Both primary and secondary data are used to access brand switching by customers in the telecommunication industry in Ghana.Primary data can be collected through observations, interviews, surveys and focus groups.The secondary data on the other hand has been collected through books, research articles and

journals. Internet sources are also used to collect secondary data. All the tools of primary data collection differ from each other in terms of response rate, quality of response, cost and time.Observations are narrow tool of data collection and cannot be used everywhere. Survey on the other hand is less costly and time saving tool of data collection. The responses generated from a survey are not as high as compared to that of interviews and focus group discussions.. Surveys are used to collect data where population is high and time for data collection is limited. On the other hand focus group discussions and interviews are used in situations where quality data is required.Biasness in results is high in interviews and focus group discussions as compared to those of surveys.The research team after comparing pros and cons of all the primary data tools chose survey to evaluate the factors influencing brand switching. Interviews and focus group discussions are not used because of limited time and budget of research team. Observation tool has not been used because it does not align with the aims and objectives of research.

Surveys are used to ascertain characteristics of a large population in short time duration. A single survey can collect data from a large population with limited resources and time. Researcher interacts with the respondents to a small extent. Questionnaires are used for conducting surveys. Respondents are asked to fill the questionnaire according to their knowledge and perceptions. Due to limited interaction of researcher with respondents, problems in understanding questions can arise. This can lead to ambiguous responses which create problems in analysis of data. Surveys are flexible tool of primary data collection and require less time and money (Russ and Preskill, 2001).

3.6 RESEARCH INSTRUMENT

The researchers have chosen questionnaire as our research instrument because questionnaire can be given to a larger group. According to Saunders et al (2007), the choices of

questionnaires is influenced by a variety of factors related to one's research questions and objectives; some of which includes characteristics of respondents, importance of researching a particular person, type of questions among others.Also the questionnaires were constructed in line with the thinking of (bell 2005) who revealed that, questionnaires should collect precise data required to answer research questions and meet objectives of the research.Therefore most of the questions were closed ended questions to provide precise data which is directed towards achieving research objectives. The questionnaire used for this study was adopted from the switching factors identified by (Ahenkorah et al 2012) and modifiedto suit the introduced packages by the various service providers. The modification included mobile banking, caller tunes among others. The questionnaires also adopted a 5 point likert scale with options from $1 - 5$ where 1 is the least important and 5 being the most important.

3.7 DATA ANALYSIS

The data collected was analysed using descriptive and inferential statistical analysis. Tables and charts as well as numerical methods such as mean, median and standard deviation were the descriptive statistics deployed. The statistical package employed in the analysis was the SPSS (statistical package for social science) and the Microsoft excel.

The relative importance index was used as well to help establish the most important factor that causes switching among the client. Chi-square test for independence was used to find the extent to which some selected variable relate with others as well as test of independent.

3.8 VALIDITYAND RELIABILITY OF RESEARCH

Validity of research is determined by the correctness of research instrument (Jacobsen, 2002). This research has been constructed with the appropriate available methodology. . Each step of research is directed towards achievement of aims and objectives of research. Questionnaires

are also developed after considering research objectives and hypothesis.Research team has employed valid data of pervious researchers so it can be said that research looks into the validity of work of previous researchers. Reliability can be defined as degree to which measures are free from errors and therefore yield consistent results. According to Charles C.M (1995) reliability of research refers to consistent and true results. This research is reliable because the research team has used reliable data. Triangulation methodology has been adopted which employs primary and secondary data. And as such findings of research have been validated through secondary data also. Therefore different literature were reviewed to establish key factors affecting customer switching behaviour which, formed a basisthrough data collected to understand the most important factors affecting customers switching behaviour in the telecommunication industry.

CHAPTER FOUR
DATA ANALYSIS

4.1 INTROUDCTION

Data has been collected from the sample using questionnaires survey. 250 questionnaires were administered and delivered to the respondents, but only 200 questionnaires were valid and submitted during the analysis. Results are being presented in tables and percentages for proper analysis.

4.2 DEMOGRAHICS

Respondents were asked to mention their age, gender and occupation and education level in the questionnaires. Different occupation categories possess different preferences regarding mobile service. Same is true for age, gender and educational level of mobile service subscribers. Mobile service providers can analyse the needs and wants of different genders, occupations, age and educational level in order to design a variety of better services for different customer group.

4.2.1 Frequency Distribution of Age

Five age groups were given in the questionnaires. Frequency distribution of age of respondents is given in the table below

Table 1, Age Profile of Respondents

Age

age group			
Age categories	Frequency	Per cent	Valid per cent
below 20years	13	6.5	6.5
21-30years	94	47	47
31-40years	62	31	31
41-50years	14	7	7
Above 50years	17	8.5	8.5
Total	200	100	100

Source: Researchers Field Data, April 2015

Out of the analysis of the age of the 200 respondents, 13 respondents representing 6.5% were in below 20 years old, 94 respondents representing 47% were between the ages of 21- 30 years. 62 respondents representing 31% were also between the ages 31- 40 years, 14 respondents representing 7% were between the ages 41 – 50 years and 17 respondents representing 8.5% were above the age of 50 years. The data shows that most of the respondents were in the middle age category.. Individuals who are younger in age and have not started their career yet use mobile telecommunication for contacting their friends and relatives. They do not have any restrictions related to profession.

4.2.2 Frequency Distribution of Gender

The frequency distribution regarding the gender of the 200 valid respondents are shown in the table below.

Table 2, Gender Profile of Respondents

Gender

gender of respondents			
Gender	Frequency	Percent	Valid Percent
Male	132	66	66
Female	68	34	34
Total	200	100	100

Source: Researchers Field Data, April 2015

Out of the 200 valid respondents, 132 are males representing 66% and 68 respondents were females representing 34%. A deduction that can be made from this data is that more males use telephonic services than females.

4.2.3 Frequency Distribution of Respondents Educational Level

Out of the 200 valid respondents, 144 respondents representing 72% have had an education in a tertiary institution or were in a tertiary institution, 39 respondents representing 19.5% have had a secondary education, 10 respondents representing 5%have also had an education in

vacation and 7 respondents representing a total of 3.5% have had other forms of educational

training. The above information is presented in the table below.

Table 3, Education Profile of Respondents

Level of education

Respondents level of education			
Education levels	Frequency	Percent	Valid Percent
Tertiary	144	72	72
Secondary	39	19.5	19.5
Vocational	10	5	5
other form of education	7	3.5	3.5
Total	200	100	100

Source: Researchers Field Data, April 2015

4.2.4 Frequency Distribution of Occupation of Respondents

The research also sort for the occupation of respondents and the data obtained have been

presented in the table below

Table 4, Occupation Profile of Respondents

Occupation

occupation of the respondents			
Occupation	Frequency	Percent	Valid Percent
Businessman/woman	37	18.5	18.5
Student	76	38	38
Artisan	13	6.5	6.5
Trader	25	12.5	12.5
Civil/public servant	37	18.5	18.5
Other occupation of respondents	12	6	6
Total	200	100	100

Source: Researchers Field Data, April 2015.

Out of the 200 valid respondents, 37 respondent representing 18.5% were

businessmen/women, 76 respondents representing a total of 38% were also students, 13

respondents in a total percentage of 6.5 were artisans, 25 respondents representing 12.5% were traders, 37 respondents representing 18.5% were civil or public servants while 12 respondents representing 6% were in the other means of survival.

4.3 SWICHING AND LIKELY SWITCHING FACTORS OF RESPONDENTS

According to Zikmund (2000), it is important that at every stage of the data processing and analysis, the researcher asks questions relating to his objectives in order to obtain meaningful answers. In light of this the key objectives were used to analyse the data.

To investigate the most factors that cause customers to switch mobile phone service providers, the research team used the relative importance index to identify the most factors applicable to the respondents. Below is a table to illustrate the data.

Table 5, Switching and Likely switching Factors

SWITCHING FACTORS	RELATIVE IMPORTANCE INDEX	FACTOR RATING
High call tariffs and hidden charges	0.793684211	1st
Long waiting times at customer service centres	0.733333333	2nd
Attractive package on internet bundle	0.719170984	3rd
Low network coverage	0.715625	4th
Unreliable network	0.712169312	5th
Bad voice clarity	0.703589744	6th
Unreliable helpline	0.691578947	7th
Browsing speed	0.688324873	8th
Influence from family and friends	0.666321244	9th
Unsolicited text message	0.663589744	10th
Mobile banking services	0.652631579	11th
Caller tunes	0.558375635	12th

LIKELY SWITCHING FACTORS	RELATIVE IMPOTANCE INDEX	FACTOR RATING
Brand image	0.557291667	13th
LIKELY SWITCHING FACTORS	**RELATIVE IMPOTANCE INDEX**	**FACTOR RATING**
High call tariffs and hidden charges	0.805050505	1st
Low network coverage	0.76	2nd
Unreliable network/service	0.754	3rd
Bad voice clarity	0.735353535	4th
Browsing speed	0.733	5th
Attractive package on internet bundle	0.725925926	6th
Unreliable helpline	0.72371134	7th
Long waiting times at customer service centres	0.723232323	8th
Unsolicited text message	0.65	9th
Influence from family and friends	0.607070707	10th
Mobile banking services	0.605050505	11th
Brand image	0.573737374	12th
Caller tunes	0.525	13th

Source: Researchers Field Data, April 2015

Respondents were asked to first rate the factors that are related to switching and also go feather to identify among those factors the ones that are likely to affect their personal decision concerning their switching behaviour. From the table the results showed that high call tariffs and hidden charges are the most important factor most Ghanaians consider when considering to switch from one network to another. The results also showed that low network coverage, unreliable network/service, bad voice clarity, browsing speed and attractive package on internet bundle were the next five likely factors ranked to be the most important factors.

To determine the group that switch most, the research team used a chi-square test for independence on the occupation of respondents to the networks switched in the past five (5) years and the results were as follows.

4.4 RELATIONSHIP BETWEEN NETWORK SWITCHED AND OCCUPATION

Table 6, networks switched in the past five years and the occupation of respondents

Crosstab				
Count				
		networks switched in the past 5years		Total
		Yes	No	
occupation	Businessmen/women	9	25	34
	Student	27	49	76
	Artisans	8	5	13
	Traders	15	10	25
	Civil/public servant	13	24	37
	Other occupation of respondents	4	8	12
Total		76	121	197

Source: Researchers Field Data, April 2015

From the table it was observed that out of the 200 respondents for this survey, 197 was the total number of valid cases for the various occupations of the respondents.

Businessmen/Women who responded to yes, they had switched their networks in the past five (5) years were nine (9) and those that said No were also twenty five (25) out of a total of thirty four (34) respondents.

The total number of students who responded for the survey was seventy-six (76), of these twenty-seven (27) respondents said they had switched their networks in the past five (5) years with the remaining forty-nine (49) saying that they have never switched their network in the past five (5) years.

A total of 13 respondents represented Artisans, of those 8 respondents of the Artisans claimed they had switched their network in the past five (5) years with only three (3) saying that they had not switched in the past five (5) years.

The total number of Traders who responded for the survey was twenty-five (25), out of these fifteen (15) responded that Yes they had switched in the past five (5) years with the remaining ten (10) responding to have never switched in the past five (5) years.

The total number of respondents who were in the civil/public services was thirty-seven (37), thirteen (13) respondents from the civil/public services responded yes to having switched in the past five (5) years with twenty four(24) respondents saying No to switching in the past five(5) years.

The total number of respondents who fell under other occupation was twelve (12), out of these four (4) respondents said they had switched in the past five (5) years with eight (8) responding No to having switched their networks in the past five (5) years.

It was observed from the above presentation that, among the various classes of occupations, those that switch their telecommunication services the most are the Artisans followed by Traders.

Table 7, Chi-Square Test for Network Switched and Occupation of Respondents
Source: Researchers Field Data, April 2015.

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.460a	5	0.063
Likelihood Ratio	10.31	5	0.067
Linear-by-Linear Association	1.122	1	0.29
N of Valid Cases	197		

The Pearson chi-square test revealed a p-value of 0.063 which was greater than 0.05 to accept the null hypothesis that; thoseoccupations related to the informal sectors switch more than those of the formal sector.

4.5 PREFERRED MOBILE SERVICE OF RESPONDENTS

Table 8,

respondents preferred mobile service provider			
	Frequency	Percent	Valid Percent
MTN	82	41	43.4
Vodafone	53	26.5	28
Airtel	18	9	9.5
Tigo	30	15	15.9
Glo	6	3	3.2
Total	189	94.5	100
System	11	5.5	
	200	100	

Source: Researchers Field Data, April 2015

Out of the total two hundred (200) respondents who answered this survey, one hundred and eighty nine (189) was valid and eleven (11) was invalid or did not put anything for the preferred mobile service column. Out of the one hundred and eighty nine (189) valid respondents, eighty two (82) respondents representing 43.4% preferred MTN, fifty three (53) respondents representing 28% preferred Vodafone, a total of eighteen (18) respondentsrepresenting 9.5% preferred Airtel, thirty (30) respondents representing 15.9% preferred Tigo and six (6) respondents preferred Glo thus a percentage of 3.2%.

4.6 SERVICE PROVIDERS USED MOST

Table 9,

service provider used the most			
	Frequency	Percent	Valid Percent
Airtel	26	13	13.2
MTN	92	46	46.7
Tigo	23	11.5	11.7
Vodafone	48	24	24.4
Glo	8	4	4.1
Total	197	98.5	100
System	3	1.5	
	200	100	

Source: Researchers Field Data, April 2015.

Of the two hundred (200) respondents that answered the survey, one hundred and ninety seven (197) respondents were valid for the service provider used most. Out of the one hundred and ninety seven respondents, twenty six (26) representing 13.2% used Airtel mostly. Ninety two (92) respondents representing 46.7% used MTN mostly, twenty three (23) respondents representing a total percentage of 11.7% used Tigo mostly, forty eight respondents representing 24.4% used Vodafone the most and eight (8) respondents representing 4.1% used Glo mostly.

4.7 NETWORK SWITCHED IN THE PAST FIVE (5) YEARS

Table 10,

networks switched in the past 5years			
	Frequency	Percent	Valid Percent
Yes	76	38	38.6
No	121	60.5	61.4
Total	197	98.5	100
System	3	1.5	
	200	100	

Source: Researchers Field Data, April 2015

Analysis for network switched in the past 5 years revealed that one hundred and ninety seven was valid with the remaining three (3) of the total number of the two hundred (200) respondents did not answer that question. Of the one hundred and ninety seven (197) valid respondents, seventy six (76) respondents representing 38.6% answered yes they had switched their network in the past 5years and one hundred and twenty one (121) respondents representing 61.4% said no they had not switch in the past 5years.

4.8 RELATIONSHIP BETWEEN PREFERRED MOBILE SERVICE PROVIDER AND MOSTLY USED SERVICE

Table 11, cross tabulation of preferred service and service network used most

preferred mobile service provider of respondents * service provider used the most Cross tabulation

			Service Provider used the most				
		Airtel	MTN	Tigo	Vodafone	Glo	Total
PREFERRED MOBILE SERVICE PROVIDER OF RESPONDENTS	MTN	5	71	0	3	0	79
	Vodafone	0	16	0	35	2	53
	Airtel	16	0	0	2	0	18
	Tigo	0	2	23	5	0	30
	Glo	0	0	0	0	6	6
Total		21	89	23	45	8	186

Source: Researchers Field Data, April 2015

To know the preferred mobile network of respondents in Kumasi the researchers crosstab preferred mobile service provider with service providers respondents used most in other to get a fair idea if necessarily preferred mobile network is directly related to network usage. Below is the interpretation of the data.

A total of seventy nine (79) respondents representing 42.5%, claimed they preferred MTN of those, five (5) respondents representing a total of 2.7% claimed they use Airtel mostly, seventy one (71) respondents representing 38.2% said they prefer and used MTN mostly, while there were no users of Glo and Tigo from respondents who preferred MTN, three (3) respondents claimed they use Vodafone mostly thus a percentage of 2.1%.

A total of fifty three (53) respondents, a percentage of 28.5% claimed they prefer Vodafone, of which sixteen (16) respondents a percentage of 8.6% used MTN mostly. Thirty five (35) respondents claimed they prefer and use Vodafone mostly thus representing a total percentage of

about 18.8%, two (2) respondents a percentage of 1.1% claimed they prefer Vodafone but uses Glo most of the time and there were no users of Aitel and Tigo from respondents who preferred Vodafone.

A total of eighteen (18) respondents a total percentage of 9.7% said they preferred Airtel, of which sixteen (16) respondents a percentage of 8.6% used Airtel, two (2) respondents a percentage of 1.1% said they preferred Airtel but used Vodafone mostly, while MTN, Glo and Tigo did not get any usage.

A total of thirty (30) respondents representing 16.1% preferred Tigo of those two (2) respondents representing 1.1% said they used MTN, twenty three (23) respondents representing 12.4% said they preferred and used Tigo mostly. Five (5) respondents representing 2.7% who claimed they preferred Tigo used Vodafone mostly and none of the respondents used Airtel and Glo.

Only six (6) respondents said they preferred Glo of which all the six (6) respondents a percentage of 3.2% used Glo.

Table 12, chi-square test for preferred service and service network used most

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.707E2a	16	0
Likelihood Ratio	300.63	16	0
Linear-by-Linear Association	28.527	1	0
N of Valid Cases	186		

Source: Researchers Field Data, April 2015

To investigate if there is any relationship between mobile network preferences and network usages the researchers used the Pearson chi-square (crosstab) and the above results showed a p-value of zero (0) so the null hypothesis that; preferred mobile service has no relationship with mobile service mostly used was rejected and the results was concluded as significant.

4.9 RELATIONSHIP BETWEEN AGE GROUP AND SWITCHING

Table 13

		networks switched in the past 5years		Total
		Yes	No	
age group	below 20years	5	8	13
	21-30years	32	62	94
	31-40years	23	36	59
	41-50years	11	3	14
	Above 50years	5	12	17
Total		76	121	197

Source: Researchers Field Data, April 2015

A total of one hundred and ninety seven (197) was valid, thirteen (13) respondents were below the ages of 20years,of that five (5) said they had switched in the past five years with eight (8) saying they had not switched in the past 5 years, a total of ninety four (94) respondents were in the ages of 21-30years of that thirty two (32) respondents said they had switched their network and sixty two (62) respondents said they had not switched their network in the past 5 years, a total of fifty nine (59) respondents were in the ages of 31-40 years, of that twenty three (23) respondents said they had switched network in the past 5years while thirty six (36)respondents said they had not switched in the past 5 years, a total of fourteen (14) respondents were in the ages of 41-50 years of which eleven respondents said they had switched their network and only three (3) respondents said they had not switched their network in the past 5 years, a total of seventeen (17) respondents were in the age of 51 and over, of that five (5) respondents said they had switched their networks and twelve (12) saying they had not switched in the past 5 years.

CHAPTER FIVE

FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter outlined the major findings of for the study, conclusions and recommendations. It also brings out all major factors affecting customer switching in the telecommunication industry in Ghana and the relationship between preferences of mobile services by customers and the actual usage of these services.

The findings also provides the basis for the study to make certain recommendations that would help mobile service providers and the major stakeholders of the communication industry to improve upon the telecommunication service industry in Ghana in order to reduce switching thereby increasing customer retention and further strengthen the competitive position of the various telecommunication service companies.

5.2 SUMMARY OF FINDINGS

It was found that majority of subscribers that answered the survey belonged to the middle age group category with those below 20years being lowest followed by those between the ages of 41-50 years. Individuals of different age categories have different needs and usage of these communication services. Individuals who are young and have not started their career yetuse mobile telecommunication for contacting families and friends. These individuals also have limited budget so they are used to being attracted by innovative features and bonuses offered by the various service companies and as such they tend to switch less whereas those who are older in the ages of 41-50 years also tend to switch more as a results of communication service lapses and failures which goes a long way to affect their businesses.

One of the objectives of this research was to identify the most factors that cause customers to switch their mobile service providers. It was revealed that high call tariffs and hidden charges (table, 5) was the most factor that cause customers to switch. This is mainly due to the fact that price was found in the literature review to affect brand switching. It can also be said that telecommunication services problem and failures tend to cause customers or subscribers to switch more than service innovations, packages and features. Because the study also revealed that among the top five (5) most likely switching factors, the first four most important factor that cause customers or subscribers of the various telecommunication service companies to switch most were issues related to lapses, problems, failures and challenges in the telecommunication service industry in Ghana like high call tariffs and hidden charges, low network coverage, unreliable networks/service and bad voice clarity.

The study also revealed that those in the informal sectors of Ghana in terms of occupation like the Artisans and Traders are the group that tend to switch most than those in the formal sectors (table, 6). This is so because Artisans and traders are not much concerned or focused on telecommunication service innovations like browsing speed and internet packages but are much concerned on using their phone to do businesses and reach out to their clients and customers, so if they are faced with problems like hidden call charges and high call tariffs in trying to do that, will in turn cause them to look for a service provider who will offer them good and better services than the services they are on. The same goes with those of the formal sectors.The fact is with them, due to their high knowledge of the telecommunication services industry, they tend to switch but not as much as the Artisans and Traders as a result of their attraction and involvement with mobile service telecommunication innovative packages. Unsolicited test messages, influence from family and friends, mobile banking services, brand image and caller tunes were among the least important factors to influence subscribers to switch their telecommunication service providers in Ghana.

It was also revealed that MTN was the preferred mobile service provider in Kumasi with a total percentage of 47.8% (table, 11). This was proved when the researchers used the Pearson chi-square test (cross tabulation) with preferred mobile service of subscribers and mobile networks used most by subscribers of the telecommunication industry. A p-value of zero (0) was obtained for the test to be concluded as significant that, the mobile telecommunication services preferred by the subscribers has a relationship to the service network used the most thus, if a subscriber prefers MTN then that subscriber is likely to use MTN and vice versa. The study also revealed that MTN was the most preferred, followed by Vodafone,Tigo, Airtel and Glo respectively.

5.3 CONCLUSION

This study aimed at assessing brand switching by customers in the telecommunication industry in Ghana. In order to examine these factors quantitative research method was adopted. Out of the two hundred and fifty (250) sample population, two hundred (200) responded to the questionnaires administered.

The study found that price was the most influential factor in the decision of customers regarding brand switching. In addition to that the results also showed that some factors identified by Susan keaveney (1995) in her study on factors affecting consumer switching behaviour in the service industry is relevant in Ghana; high call tariffs and hidden charges was the major factor affecting customers switching behaviour in the telecommunication industry in Ghana, followed by low network coverage, unreliable network/services and bad voice clarity which can be grouped under core service failure attesting to Susan Keaveney's (1995) study. In respect to pricing the study also found that mobile service lapses and failures tend to have an influence on customers to switch more than service innovations in Ghana. Even though, innovation of telecommunication industry have been found as an important

factor for encouraging customers for brand switching as well as for retaining customers they still cannot be compared with the importance of providing good quality services.

5.4 RECOMMENDATIONS

From the summary and conclusion in relation to the primary and secondary research some recommendations have been proposed to the mobile service providers and the various policy makers and stakeholders of the telecommunication industry in Ghana in order to help reduce customer switching.

- Companies in the telecommunication service industry needs to maintain balanced high quality and reasonable priced tariffs in order to retain and avoid customer from switching

- Industry regulators such as National Communication Authority (NCA) should make it part and parcel of their monitoring activities to establish an independent periodic survey that will assess and address on how individual customers are being treated by various telecommunication service companies. The results of such survey should be published for the general public to know activities of such companies.

- Service companies shouldprovide high quality services to customers that must be accompanied by quality customer care services and a wider coverage area so that customers do not get any reason for switching towards other service providers

- Telecommunication service companies should deal with problems and challenges arising from service lapses more frequently and urgently.

- Telecommunication service companies should try and educate customers or subscribers through text and automated voice calls on the technicalities and challenges they are bound to face in terms of situation beyond their control like heavy storms and rains which may interrupt with network quality.

- Telecommunication service companies should focus on solving issues that are concerned with services lapses and problems like low network coverage, bad voice clarity than trying to bring out innovative services like internet bundles and caller tunes.

5.5 FURTHER RESEARCH AREAS

Future researchers interested in this area can also dig into the following areas;

- The impact of mobile service network portability of the service industry in Ghana

- The impact of branding on subscriber growth of the mobile service providers in Ghana.

- Further studies should consider the demographics of respondents in relationto switching.

REFERENCES

Bitner, M.J., &Hubbert, A.R. (1994). Encounter satisfaction versus overall satisfaction versus quality. in Rust, R.T. and Oliver, R.L. (Eds), Service Quality: New Directions in Theory and Practice, Sage, London.

Boote, J. (1998). Towards a comprehensive taxonomy and model of consumer complaining behaviour.*Journal of Consume Satisfaction, Dissatisfaction and Complaining Behaviour*, 11, 141-149

Bowen, J. T. and Shoemaker, S. (2003). Loyalty: A Strategic Commitment, Cornell Hotel and Restaurant Administration Quarterly, Oct-Dec 2003, 44, 5/6, pp.31-46.

Burnham T. A., J. K. Frels& V. Mahajan. (2003). Consumer switching cost: A typology, antecedents and concequences. Journal of the Academy of Marketing Science, Vol 31, No. 2, pp. 109-126.

Chu, Kuo-Ming. (2009). The Construction Model of Customer Trust, Perceived Value and Customer Loyalty, *The Journal of American Academy of Business*, Cambridge, Vol.14, No.2, pp.98-103.

Ehrenberg, A.S.C. (2000). "Repetitive Advertising and the Consumer".*Journal of Advertising Research*, November-December, pp.39-48

Fornell, C. (1992). A national customer satisfaction barometer: the Swedish experience. *Journal of Marketing*, Vol. 56, January, pp. 6-21.

FuhaMunnukka (2005), Dynamics of price sensitivity among mobile service customers, Journal of product and brand management, Vol 14, No. 1, pp 65-73.

Ganesan S (1994). Determinants of long-term orientation in buyer-seller relationships, Journal of Marketing, Chicago. Vol. 58(2): 1-19.

Ganesh, L., Arnold, M.J. and Reynolds, K.E. (2000): "Understanding the customer base of service provider: an examination of the differences

Gronroos, C. (1990). Relationship approach to marketing in service context: The marketing and organizational behaviour interface. Journal of Business Research, 20, 3-11.

Hayes, B. E. (2008). The True Test of Loyalty, Quality Progress, 41, 6, pp.20-26

Hinson, R. (2006), Marketing of Services, A managerial perspective, Sedco Publishing Ltd

Informa Telecoms and Media (2007), Mobile Industry Outlook 2008, Informa UK Limited

Informa Telecoms and Media (2008), Mobile, Broadband and TV Industry Outlook 2009 (7thedn), Informa UK Limited

Jun Xue and Bin Liang 2005, an empirical study of customer loyalty in telecommunication industry of China, ICEC 05 August, 15-17

Keaveney S. M. (1995), Customer Switching Behaviour in Service industries: An exploratory study, Journal of Marketing ; Vol. 59; No 2, 71-82

Keiningham, T. L.; Aksoy, L.; Cooil, B. and Andreassen, T. W. (2008). Linking Customer Loyalty to Growth, MIT Sloan Management Review, Vol.49, No.4, pp.50-57.

Kotler, P. and Armstrong, G. (2005), Principles of Marketing (12thedn.) England: Pearson Education Limited

Lee, R., & Murphy, J. (2005). From Loyalty to Switching: Exploring the Determinants in the Transition, AZMAC Conference

Lees, G., Garland, R., & Wright, M. (2007). Switching banks: Old bank gone but not forgotten. Journal of Financial Services Marketing. London: Nov 2007, 12 (2), 146-157.

Liang, C-J., Wang, W-H., 2008. Do loyal and more involved customers reciprocate retailer's relationship efforts? *Journal of Services Research* 8 (1), 63-90.

London, D. and Bitta, D. (1994), A Consumer Behaviour (6thedn.) McGraw Hill

Lukasz Grzybowski, 2004. Estimating Switching Costs in the Mobile Telecommunications Industry in the UK

Lunsford TK, Lunsford BR. (1995). The Research Sample, Part I: Sampling. Journal of Prosthetics and Orthotics, Volume 7, Number 3, pp. 105-112.

M.Sathish, K.Santhosh Kumar and K.J.Naveen, V.Jeevanantham, 2011. A Study on Consumer Switching Behaviour in Cellular Service Provider: A Study with reference to Chennai, Far East Journal of Psychology and Business, Vol. 2 No 2, February 2011

Mouri N. (2005). A Consumer-based Assessment of Alliance Performance: An Examination of Consumer Value, Satisfaction and Post-purchase behavior; University of central Florida

Ofcom (2006a), Consumer experience research Annex 4, Consumer Decision Making in the Telecoms Market, Report on research findings, Research Annex 16 November.

Ofcom (2006a), Ofcom's Consumer Policy- A consultation, 8 February, London.

Ofcom (2006b) The Communications Market 2006, August.

Parasuraman, A., Zeithaml, V. A. & Berry, L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. Journal of Retailing, 64, spring, 12-40

Rajkumar.R .Dr. LJ.Chaarlas, 2011. Brand Switching In Cellular Phone Service Industry Because Of Bill-Related Issues Faced By Clients, International Journal of Electronic Marketing and Retailing ,Vol 1 Issue 5

Roos, I., Gustafsson, A. & B. Edvardsson (2004) "The Role of Customer Clubs in Recent Telecom Relationships". European Journal of Marketing.

Roos, Inger, Margareta Friman and Bo Edvardsson (2008), "Emotional Experiences in Customer Relationships – a Telecommunication Study," The International Journal of Service Industry Management, Vol. 19, No. 3, 2008. pp. 281-301

Russ-Eft, D., &Preskill, H. 2001.Evaluation in Organizations. New York: Basic Books

Saunders et al, 2009. Research methods for business students, Prentice Hall.

Saunders, M., Lewis, P. and Thornhill, A. 2007, Research Methods for Business Students, 4th ed, Prentice Hall Financial Times, Harlow.

Schumer, C. E. (2003), Calling for Better Phone Service, Consumer Reports, Vol. 68, Issue 9, 61.

SerkanAydin, GökhanÖzer, (2005) "The analysis of antecedents of customer loyalty in the Turkish mobile telecommunication market", European Journal of Marketing, Vol. 39 Iss: 7/8, pp.910 – 925

SerkanAydin, GökhanÖzer, ÖmerArasil, (2005) "Customer loyalty and the effect of switching costs as a moderator variable: A case in the Turkish mobile phone market", Marketing Intelligence & Planning, Vol. 23 Iss: 1, pp.89 – 103

Sidhu A. (2005), Canadian Cellular Industry; Consumer Switching Behaviour, Simon Frazer University.

Simon, J.L. & Arndt, J. (1980)."The Shape of the Advertising Response Function".Journal of Advertising Research, Vol.20, No.4, August, pp.11-30.

Solomon, M. R. (2006), Consumer Behaviour (7th edn), Prentice Hall.

Stewart, K. (1994). Customer exit: Loyalty issues in retail banking. Irish Marketing Review, 7, 45-53.

Tax, Stephen, S, Brown, S. W and Chandrashekaran M. (1998), Customer Evaluation and Service Complaint Experiences; Implications for Relationship Marketing Vol. 62, 60-67

Tseng, Yi Ming (2007). The Impacts of Relationship Marketing Tactics on Relationship Quality in Service Industry, The Business Review, Cambridge; Summer 2007, 7 (2), pp.310-314

Xavier P. and Ypsilanti D. (2008), Switching Cost and Consumer Behaviour: Implication for Telecommunication Regulation, Emerald Group Publishing Ltd.

YarhandsDissou Arthur, KwakuAhenkrah& David Asamoah (2012), Determinants Analysis of Customer switching Behaviour in Ghanaian Telecommunication Industry, An Exploratory and Inferential study, International Journal of Business and Social Research (IJBSR), Volume -2, No.-5, October 2012

Zeithaml, V.A. and Bitner, M. J. (1996), Services Marketing Integrating Customer Focus across the firm, New York: McGraw Hill

Zikmund, W. G. (2000), Business Research Methods (6thedn), Fort Worth, TX, Dryden Press.

CHRISTIAN SERVICE UNIVERSITY COLLEGE
SCHOOL OF BUSINESS
QUESTIONNAIRES

This questionnaire is designed purely for academic work in fulfilment of the award of a bachelor degree in business administration. The questionnaires are to assess brand switching by customers in the telecommunication industry in Ghana (specifically Kumasi). Please tick among the questions the factor that is most appropriate to you as being a cause to switching your service provider. Thank you

Age:

Below 20 years [   ] 21-30 years [   ] 31-40 years [   ]   41-50 Years [   ] Above 50[   ]

Gender:

Male [   ]   Female [   ]

Education:

Tertiary [   ] Secondary [   ] Technical [   ] Vocational [   ]

Other specify..

Occupation:

Businessman/woman [   ] Student [   ] Artisan [   ] Trader [   ] Civil/public servant [   ]

Other specify..

1. **What is your preferred mobile service provider?**

MTN [   ] Vodafone [   ]Airtel [   ]Tigo [   ]Glo[   ]

2. **How many networks do you use?**

1 [   ]   2 [   ]   3 [   ] more than 3 [   ]

3. **Which mobile phone service provider are you currently using? (Tick as many network as in use)**

MTN [   ] Vodafone [   ] Airtel [   ] Tigo [   ] Glo [   ]

4. **Have you ever switched your service provider in the past 5years?**

Yes   [   ] No [   ]

5. **Have you ever ported your network in the past five years?**

Yes [   ]   No [   ]

6. **Which network did you port from?**

MTN [   ]   Vodafone [   ] Tigo [   ] Glo [] Airtel [   ]

7. Which service provider do you use the most?

Airtel [] MTN [   ] Tigo [   ] Vodafone [   ] Glo [   ]

8. Do you intend to switch from your service provider to the other?

Very unlikely [ ] Unlikely [   ] Neutral [   ] Likely [   ] Very likely [   ]

9. **Please indicate your experience from poor to excellent in using this current service operator**.

	Very Poor	Poor	Average	Good	Excellent
Signal strength	1	2	3	4	5
Internet	1	2	3	4	5
Voice clarity	1	2	3	4	5
Customer care attitude	1	2	3	4	5
Mobile banking service	1	2	3	4	5
Roaming	1	2	3	4	5

10. How would you rate these factors as a cause of switching?

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Influence from family and friends	1	2	3	4	5
Unreliable network or service	1	2	3	4	5
High call tariffs and hidden charges	1	2	3	4	5
Mobile Banking Services	1	2	3	4	5
Caller tunes	1	2	3	4	5
Brand Image	1	2	3	4	5
Unsolicited text messages	1	2	3	4	5
Browsing speed	1	2	3	4	5
Attractive package on internet bundles	1	2	3	4	5
Long waiting times at customer service centres	1	2	3	4	5
Unreliable help lines	1	2	3	4	5
Low network coverage	1	2	3	4	5
Bad voice clarity	1	2	3	4	5

11. Which of the following factors are likely to cause you to switch your network provider?

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Influence from family and friends	1	2	3	4	5
Unreliable network or service	1	2	3	4	5
High call tariffs and hidden charges	1	2	3	4	5
Mobile Banking Services	1	2	3	4	5
Caller tunes	1	2	3	4	5
Brand Image	1	2	3	4	5
Unsolicited text messages	1	2	3	4	5
Browsing speed	1	2	3	4	5
Attractive package on internet bundles	1	2	3	4	5
Long waiting times at customer service centres	1	2	3	4	5
Unreliable help lines	1	2	3	4	5
Low network coverage	1	2	3	4	5
Bad voice clarity	1	2	3	4	5