



**UNIVERSITI PUTRA MALAYSIA**

***CONSUMER COMPETENCY AND RELATIONSHIP BETWEEN  
DISSATISFACTION AND COMPLAINT BEHAVIOUR AMONG MOBILE  
TELECOMMUNICATION NETWORK CONSUMERS IN LAGOS,  
NIGERIA***

**ANYANWU HILARY CHINEDU**

**FEM 2017 1**



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By

**ANYANWU HILARY CHINEDU**

**Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia,  
in Fulfilment of the Requirements for the Degree of Master of Science**

**January 2017**

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Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfilment of the requirement for the degree of Master of Science

**CONSUMER COMPETENCY AND RELATIONSHIP BETWEEN DISSATISFACTION AND COMPLAINT BEHAVIOUR AMONG MOBILE TELECOMMUNICATION NETWORK CONSUMERS IN LAGOS, NIGERIA**

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**ANYANWU HILARY CHINEDU**

**January 2017**

**Chairperson : Assoc. Prof. Sharifah Azizah Haron, PhD**  
**Faculty : Human Ecology**

Mobile Telecommunication Network (MTN) consumers in Nigeria have been engulfed with substandard services contrary to the promises of MTN upon entry into Nigerian telecommunication market. High prevalence level of predicaments towards MTN consumers for many years without a lasting solution emphasized the significance of the present study, “Effects of consumer competency on the relationship between dissatisfaction and complain behaviour among MTN consumers in Nigeria”. Among the numerous problems of MTN consumers are unsubscribed and unsolicited caller tunes with charges, lack of knowledgeable staff, high tariff and network fluctuations, and breach of privacy.

Several studies on consumer dissatisfaction and complain behaviour have been conducted in Western and Asian countries with little focus on the African context especially Nigeria. Moreover, researchers have never incorporated the effects of consumer competency on the relationship between dissatisfaction and complain behaviour. The study adopted Hawkins et al. (2004) consumer behavioural framework, and self-efficacy theory to help the explanation of the main variables. These theories guided the formulation of the study’s framework through which the six objectives of the study were achieved.

The study employed a quantitative approach with correlational and survey designs. The data was collected with a structured questionnaire at Festac town, Lagos state of Nigeria. It involved 385 respondents through stratified sampling method. The data were analysed using IBM SPSS version 22. The sample was tested and found

to have been distributed normally. The study found that 43.9% of MTN consumers were highly dissatisfied; 74.8% were highly competent; and 35.1% were active complainers. A chi-square test revealed that female consumers are more active in complaining than male consumers, and older MTN consumers were more active complainers than young and middle aged consumers. In addition, MTN consumers with below tertiary education were found to be active complainers than those that attained tertiary education. High income earners were found to be more active in complaining than middle and low income earners. Also, a significant negative relationship was found between dissatisfaction and complain behaviour.

Regression analysis revealed that only religion ( $\beta=.15$ ) and level of income ( $\beta=.12$ ) out of the six background variables made unique significant contributions to complain behaviour. Dissatisfaction ( $\beta=-.33$ ) made significant contributions to complain behaviour after controlling the effects of demographic variables. Furthermore, competency was found to be negatively mediating the relationship between dissatisfaction and complain behaviour. The findings imply that demographic variables offer limited explanation of consumers' behaviour in a dissatisfaction scenario. It further implied that highly dissatisfied MTN consumers adopted passive complain behaviours. Interestingly, it indicated that competent consumers tend to complain more than incompetent consumers, and thus contributed to the body of knowledge, most notably on the significant role of competency among consumers. MTN should install more equipment to improve their network quality, and establish a conducive complaining platform as a way of encouragement to dissatisfied consumers, hence complain offers them the opportunity to be aware of the causes and magnitude of dissatisfaction.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Master Sains

**KESAN KOMPETENSI PENGGUNA TERHADAP HUBUNGAN ANTARA KETIDAKPUASAN DAN TINGKAH LAKU ADUAN DALAM KALANGAN PENGGUNA RANGKAIAN TELEKOMUNIKASI MUDAH ALIH DI LAGOS, NIGERIA**

Oleh

**ANYANWU HILARY CHINEDU**

**Januari 2017**

**Pengerusi : Profesor Madya Sharifah Azizah Haron, PhD**  
**Fakulti : Ekologi Manusia**

Pengguna Rangkaian Telekomunikasi Mudah Alih (MTN) di Nigeria disajikan dengan perkhidmatan substandard, tidak sebagaimana yang dijanjikan ketika MTN mula memasuki pasaran telekomunikasi di Nigeria. Tahap prevalens kesukaran yang tinggi dalam kalangan pengguna MTN sejak beberapa tahun tanpa sebarang penyelesaian yang kekal menjadikan kajian, “Kesan kompetensi pengguna terhadap hubungan antara ketidakpuasan dan tingkah laku aduan dalam kalangan pengguna MTN di Nigeria” ini penting untuk dilaksanakan kerana pelbagai masalah yang dihadapi oleh pengguna MTN seperti ton lagu pemanggil yang tidak dilanggan atau dipohon dikenakan bayaran, kurangnya staf yang berpengetahuan, tarif yang tinggi dan turun naik rangkaian, serta perlanggaran privasi.

Beberapa kajian mengenai ketidakpuasan dan tingkah laku aduan pengguna telah dijalankan di negara Barat dan Asia tetapi kurang memberi perhatian dalam konteks Afrika, khususnya Nigeria. Tambahan pula, para penyelidik tidak pernah mengaitkan kesan kompetensi pengguna terhadap hubungan antara ketidakpuasan dan tingkah laku aduan pengguna. Kajian ini menggunakan kerangka tingkah laku pengguna Hawkin et al. (2004), dan teori efikasi sendiri bagi menerangkan pemboleh ubah utama. Teori-teori tersebut membawa kepada pembentukan kerangka kajian ini, bagi mencapai enam objektif kajian.

Kajian ini menggunakan pendekatan kuantitatif dengan reka bentuk korelasi dan survei. Data dikutip dengan menggunakan soalan kaji selidik berstruktur di Bandar Festac, Negeri Lagos Nigeria. Kajian melibatkan seramai 385 responden yang

dipilih melalui kaedah persampelan berstrata. Data dianalisis menggunakan perisian IBM SPSS versi 22. Sampel telah diuji dan didapati taburannya adalah normal. Kajian mendapati 43.9% pengguna MTN berasa sangat tidak berpuas hati; 74.8% adalah sangat kompeten; dan 35.1% ialah pengadu yang aktif. Ujian Khi kuasa dua menunjukkan bahawa pengguna wanita lebih aktif dalam aduan berbanding pengguna lelaki, dan pengguna lebih berusia merupakan pengadu yang lebih aktif berbanding pengguna muda dan pertengahan umur. Di samping itu, pengguna MTN yang bukan berpendidikan tertiar adalah merupakan pengadu yang lebih aktif berbanding mereka yang berpendidikan tinggi. Pengguna berpendapatan tinggi pula didapati lebih aktif mengadu berbanding mereka yang berpendapatan sederhana dan rendah. Tambahan lagi, kajian ini juga mendapati terdapat hubungan negatif yang signifikan antara kepuasan dan tingkah laku aduan.

Analisis regresi menunjukkan bahawa hanya agama ( $\beta=.15$ ), dan tahap pendapatan ( $\beta=.12$ ) daripada enam pemboleh ubah latar belakang memberikan sumbangan signifikan yang unik terhadap tingkah laku aduan. Ketidakpuasan ( $\beta=-.33$ ) menunjukkan sumbangan yang signifikan terhadap tingkah laku aduan selepas mengawal kesan pemboleh ubah demografik. Tambahan pula, kajian mendapati kompetensi menjadi pengantara negatif bagi hubungan antara ketidakpuasan dan tingkah laku aduan. Dapatan kajian menunjukkan bahawa pemboleh ubah demografi memberikan penjelasan terhadap tingkah laku pengguna dari segi senario ketidakpuasan. Ini membayangkan bahawa pengguna MTN yang sangat tidak berpuas hati mengamalkan tingkah laku aduan yang pasif. Menariknya, dapatan kajian ini menunjukkan bahawa pengguna yang kompeten cenderung untuk lebih banyak mengadu berbanding pengguna yang tidak kompeten. Justeru, dapatan ini menyumbang pada ilmu pengetahuan, terutamanya terhadap peranan signifikan kompetensi dalam kalangan pengguna. MTN harus memasang lebih banyak peralatan untuk memperbaiki kualiti rangkaian mereka, dan menyediakan platform aduan yang kondusif sebagai dorongan kepada pengguna yang tidak berpuas hati, oleh itu, aduan menawarkan peluang kepada MTN untuk menyedari akan punca dan magnitud ketidakpuasan pengguna.

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I certify that a Thesis Examination Committee has met on 20 January 2017 to conduct the final examination of Anyanwu Hilary Chinedu on his thesis entitled "Consumer Competency and Relationship between Dissatisfaction and Complaint Behaviour among Mobile Telecommunication Network Consumers in Lagos, Nigeria" in accordance with the Universities and University Colleges Act 1971 and the Constitution of the Universiti Putra Malaysia [P.U.(A) 106] 15 March 1998. The Committee recommends that the student be awarded the Master of Science.

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## LIST OF ABBREVIATIONS

|       |  |
|-------|--|
| BPE   | Bureau of Public Enterprise              |
| CCB   | Consumer Complain Behaviour              |
| EDA   | Exploratory Data Analysis                |
| EFA   | Exploratory Factor Analysis              |
| ICT   | Information and Communication Technology |
| MTEL  | Mobile Telecommunications Limited        |
| MTN   | Mobile Telecommunication Network         |
| NCC   | Nigerian Communications Commission       |
| NITEL | Nigerian Telecommunications Limited      |
| WOM   | Word of Mouth                            |

# CHAPTER 1

## INTRODUCTION

### 1.1 Background of the Study

Mobile phone has been the fastest diffusing innovation of all time by reaching the farthest part of the world in just few years (Perry, 2008, and Garreau, 2008). These mobile phones are not self-operated rather, they belong to individuals and are connected to telecommunication network services through which they form intrinsic part of human activities. The world's population is estimated at about 7.3 billion people (UN report, 2015). Out of this figure, mobile statistics report (2014) suggested that there will be over 5.8 billion mobile phone users in the world by 2015. This implies that approximately 79.2% of human race are mobile phone users. Some countries have been confirmed to be the top mobile telecommunication subscribers in the world. According to Mobithinking (2013), China, India, United States, Indonesia, Brazil, Russia, Nigeria, Pakistan, Japan, and Germany are the top 10 countries in the world with over 100 million mobile subscribers each. Out of the global subscribers, the African continent is estimated to be the home of 545 million subscribers (Samuel and Olatokun, 2014).

Nigeria is a West African country located along the eastern coast of the Gulf of Guinea, and just north of the equator. The country is bordered on the west by Benin, on the north by Niger and Chad, and on the east by Cameroon. Nigeria covers an area of 356,669 square miles (923,768 square kilometres), or about twice the size of California. Nigeria has three main environmental regions: savannah, tropical forests, and coastal wetlands. These environmental regions greatly affect the cultures of the people who live there. The dry open grasslands of the savannah make cereal farming and herding a way of life for the Hausa and the Fulani (Countries and their Culture, NA).

The country's population is estimated at over 182 million people (UN report, 2015), and has over 148 million mobile telecommunication consumers (NCC, 2016). Based on the population, Nigerian mobile telecommunication consumers represent about 81% of the entire population. In addition, Nigerian subscribers account for over 19% of the total mobile telecom subscribers in Africa, a feat that has earned Nigeria the first in the continent and among the top 10 in the world (Samuel and Olatokun, 2014). Nigeria is the fastest growing telecommunication market in Africa (Ndukwe, 2004), and tremendous growth since the inception of the sector's deregulation, has positioned the country to lead the African telecommunication market till the year

2025. The success recorded in the sector is undoubtedly attributed to the orderliness, enabling regulatory environment and stringent rules given by the Nigerian Communications Commission (NCC). Furthermore, there is no complete record of success in Nigerian telecommunication sector without mentioning the globally lauded liberalization of Nigerian telecommunication market.

Nigeria had a giant telecommunication company called Nigerian Telecommunications Limited (NITEL). NITEL was Nigeria's only telecommunication service provider for almost half a century from independence. It later ran aground more than six billion US dollars that was invested into it by the Nigerian tax payers through various governments. When the company became comatose, the federal government behaved as if nothing has happened and implemented full deregulation and privatisation policy on it (Huhuonline News, 2013). The telecom giant was sold to Mobile Telecommunications Limited (MTEL) by the Bureau of Public Enterprises (BPE) as part of the nation's move to privatize government owned institutions which began in 2000. MTEL was the mobile telecommunication arm of NITEL and was responsible for all wired telecommunications in Nigeria. This was later resold to "Transnational Corporation Limited". A report said that the Nigerian government assumed the Transnational Corporation did not improve the performance of NITEL, therefore stopped the privatisation in favour of Transcorp (BBC news, 2008). After about five failed attempts, former state-run telecom (NITEL) and its mobile arm (MTEL) were sold to NATCOM consortium at the rate of US\$252,251,000 (The Communicator Magazine, 2016).

Following the pressing need for a standardized telecommunication service in Nigeria, the Nigerian telecoms industry was liberalised in 1999. This is consequent to the sector's independent regulator establishment, the Nigerian Communications Commission (NCC) in 1992. Liberalisation of the market, a strong independent regulator and dynamic growth from mobile operators has brought steady growth, huge increase in the number of telecommunication firms which led to the introduction of Global System for Mobile communication popularly known as (GSM) since almost two decades ago. Consequently, the Nigerian Communications Commission (NCC) facilitated market entry by licensing various communication services, such as Globacom, Airtel, Mobile Telecommunication Network (MTN) and Etisalat. Nigeria has maintained the lead in African telecommunication market, rising from a meagre 500,000 telephone subscribers in 2001 to over 148 million as at December 2015 (NCC, 2016).

The rapid growth of the industry has generated maximum maturity, sophistication of individual networks and intensified competition amongst the industry players. The current GSM operators in Nigeria have almost saturated the voice segment as can be noticed from the dominant market share attributed to MTN pioneer status with a market share of 61.2 million consumers, followed by Globacom with 32.9 million consumers and Airtel with 32.8 million consumers. Etisalat, the fourth entrant in the

GSM market, already has over 22.1 million subscribers in its network (NCC, 2016). However, consumers are rarely satisfied that they don't complain in business organizations (Wysocki, Kepner and Glasser, 2001). This therefore echoes the need for MTN and other business organizations that wish to maintain their market share to look into their consumers' competency, dissatisfaction, and complain behaviour.

Previous studies have suggested network quality, customer care, price, and personal benefits as the four major features that drive consumer value of mobile services (see: Gerpott, 1998; Bolton, 1998; Danaher and Rust, 1996). Also, several studies have been conducted on satisfaction/dissatisfaction among telecom consumers with consensus findings. For example, Gerpott, Rams and Schindler (2001) found that consumer satisfaction drives consumer loyalty which in turn has impacts on consumer retention; Kim, Park and Jeong (2004) evidenced that call quality, value-added services and consumer enhancement are significantly related to consumer satisfaction; Serenko and Turel (2006) echoed that service quality and perceived value are the major predictors of consumer satisfaction with mobile services; and Falilat, Salman and Oluwayom (2014) found that consumer satisfaction is significantly related to increased market share of a telecommunication organization. Based on the above studies, poor network quality, unfriendly or inefficient customer care, and regular increments of service rates are seen as major causes of consumer dissatisfaction among telecom consumers. Hence, reverse of the service characteristics that foster consumer satisfaction yields dissatisfaction. These anomalies lead to consumer dissatisfaction which aggravates mistrust, disloyalty and switching to competitor services.

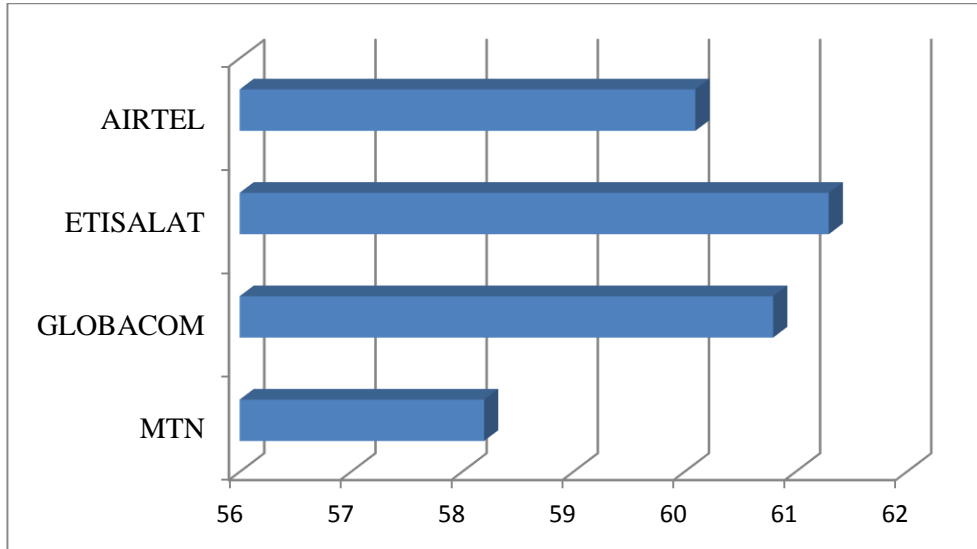
After purchasing of products (goods/services), the next stage of consumer decision making is evaluation of the products. During comparison of products' performance against perceived expectation, the consumer arrives to a particular judgment. In other words, the consumer becomes satisfied or dissatisfied. Dissatisfaction occurs when a product or service performance falls short of consumer's expectations (Mattila and O'Neil, 2003), and in turn leads to different complain behaviours (Heung and Lam, 2003). Consumer complain behaviour (CCB) has received a great attention from practitioners and scholars in marketing literature (Mensah, 2012; Nimako, 2012). As a result, business organisations are tasked to avert unhealthy complain behaviours from their consumers by strategizing on the best way to satisfy their consumers. Dissatisfied consumers are bound to unleash varieties of complain behaviours based on their competence in such scenario.

Consumer competency has been widely researched in marketing literature, although the studies conducted so far centered mostly on college students and young consumers under the care of parents (see: Lachance and Legault, 2007; Gronhoj, 2007; Lachance, Bujold and Legault, 1999). The level of competence in a consumer determines how responsive he/she will be in the face of dissatisfaction, thus the need for consumers to know their rights and seek redress appropriately relies on their

competency. Dissatisfaction as the predicting factor of CCB tends to worsen in cases of highly competent consumers. For that reason, assessing the relationship between dissatisfaction and complain behaviours without considering consumers' competency will not offer a coherent and lasting result. Hence, individual competency and dissatisfaction situation differs. Despite the awareness created by research and other informative forums, dissatisfaction remains prevalent among MTN consumers. Sadly, consumers rarely complain when dissatisfied with MTN products/services. Therefore, the present study investigated the effects of consumer competency on the relationship between dissatisfaction and complain behaviours among MTN consumers in Nigeria.

## **1.2 Statement of the Problem**

The dissatisfaction of MTN consumers in Nigeria arose as a result of the firm's inability to fulfil their promises. MTN promised to deliver a World class telecom service to Nigerians upon entry into the market. On the contrary, reports have shown that MTN reneged on their promises (see: Timothy, 2015; News Express, 2013; Donu, 2011). Previous studies also depicted MTN as inconsistent in delivering quality networks, arbitrary charge of GSM tariffs, inter-network connectivity and sim card registration issues (Micah and Alabi, 2016; Agu, Ikechukwu and Aham, 2013; Adegoke and Babalola, 2011; and Augustine, 2011). Although the Nigerian consumers remain loyal to MTN for being the first entrant and biggest player of the market, the consumers are keen to see the short-comings of MTN addressed. In support of these reports, Figure 1.1 presents the NCC customer satisfaction survey (CSS) report (2012) which comprised the four major telecommunication services in Nigeria. The higher the score, the more satisfied consumers are with the service provider. According to NCC CSS (2012), the spread of NCC consumer satisfaction index (CSI) scores for mobile operators was only 3.1 points, from 58.2 (MTN) to 61.3 (Etisalat).

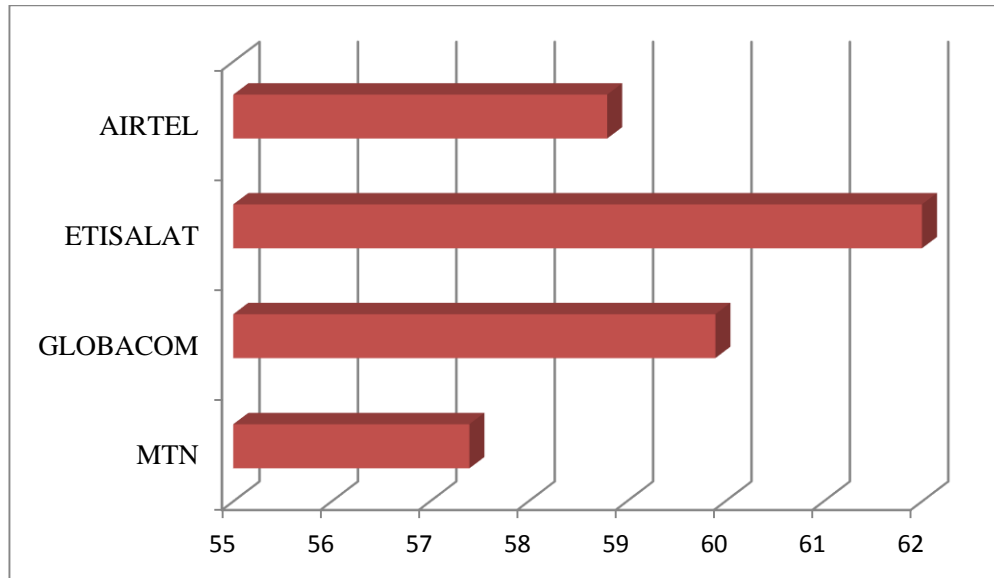


**Figure 1.1: Customer Satisfaction Index.**

Source: NCC CSS (2012)

Facts from Timothy (2015) have portrayed MTN as an organisation that charges their consumers for unsubscribed and unsolicited caller tunes. Based on the report, MTN Nigeria gives a caller tune and other similar services which are unnecessary to the consumers. These services are not given free of charge; worse still, they are not demanded by the consumers, yet they are charged. This prompted the Nigerian House of Representatives to cite a reference to the NCC and ordered them to immediately stop service providers from charging subscribers for unsolicited caller tunes in contravention of NCC Act, 2003. Based on further reports, Micah and Alabi (2016) submitted that MTN is one of the service providers in Nigeria with arbitrary charge of GSM tariffs.

Naira land forum (2013) showcased MTN as a firm that lacks knowledgeable staff. Report from Afritop (a subscriber), indicated that MTN customer care representatives are not adequately trained, and thus lack the rudiments of customer care services (Naira land forum, 2013). Relying on the report, MTN does not have consumer (subscriber) friendly oriented staff, thus adding more difficulty to consumers' problems. Some years ago, 2006 to be precise was Afritop's first time of using MTN service and calling a telecommunication company's customer care to resolve an issue. According to Afritop, the customer care representative that attended to his call was rude, harsh and interruptive. Afritop stated that "he was questioned angrily by the staff" and while their conversation was lingering, the customer care representative abruptly and intentionally ended the call (Naira land forum, 2013). Statistics from NCC CSS (2012) which is presented in Figure 1.2 shows that the spread of NCC CSI scores for customer care was wider, 4.6 points, from 57.4 for MTN to 62 for Etisalat. The figure reveals that MTN has the highest level of customer care dissatisfaction compared to other telecom service providers in Nigeria.



**Figure 1.2: Customer Care Index.**

Source: NCC CSS (2012)

Donu (2011) reported that MTN service has never been ideal and even getting worse these days; and charging their consumers unsystematically (Alabi, 2016). According to Donu (2011), high tariff and network fluctuations are prevalent with MTN services. A subscriber lost his temper due to the level of misdemeanour he experienced with MTN's service and called the firm's general manager on corporate communications to rant about the problems he encountered. He bitterly accused MTN of ripping Nigerians off by offering high tariff without performing better. The general manager did not respond defensively but she rather apologised unreservedly. In addition, Agu, Ikechukwu and Aham (2013) submitted that complains of poor network quality and call droppings from MTN subscribers are increasing.

Many Nigerian consumers believe that the quality of service provided by MTN and other telecom firms constitutes a breach of consumer rights as guaranteed by the Nigerian Communication Act 2003 and the Consumer Protection Council Act LFN 2004 (Ajibola, 2015). More so, sim card registration has been an issue of concern to mobile telecommunication subscribers in Nigeria (Augustine, 2011). In some cities of Nigeria, mobile consumers may have to pay a bribe; otherwise, their registration will not be uploaded for activation (Augustine, 2011). This constitutes delay, corruption in the process and violation of consumers' rights. Also, a report from News Express (2013) showed MTN as breaching the privacy and violating the rights of its consumers in a bid to register their sim cards. Emeka Ugwuonye, a US-based lawyer and activist, decided to file a lawsuit after he was forced to fingerprint before he could have his sim card registered and reactivated. According to News Express (2013), Ugwuonye stated that "indiscriminate fingerprinting of people violates the constitutional rights to privacy (4th Amendment for US and Section 37 of Nigerian constitution).



Unfortunately, these despicable problems have been prevalent in MTN services irrespective of Nigerian consumers' patronage and belief in the firm to the extent that complaining when dissatisfied with MTN services has been a problem. Notably, the inability of researchers to investigate the level of dissatisfaction and complaining mode among MTN consumers has contributed to the persistent flaws in the telecommunication sector. However, several studies on consumer dissatisfaction and complain behaviour have been conducted in Western and Asian countries (see: Lerman, 2006; Heung and Lam 2003; Gerpott, Rams and Schindler, 2001; Keng, Richmond and Han, 1995) with little focus in the African context especially Nigeria. Moreover, the effects of competency on the relationship between dissatisfaction and complain behaviour has never been tested empirically. This implies that there is a dearth of literature on these concepts in developing countries, including Nigeria which ought to be covered by research. In that regard, the present study attempted to establish an empirical fact towards the hypotheses.

### **1.3 Research Questions**

The study attempted to answer the following questions;

- (i) What is the competency level of MTN consumers?
- (ii) How dissatisfied are MTN consumers?
- (iii) What is the complain behaviour of MTN consumers?
- (iv) What are the profiles of dissatisfied MTN consumers and their CCB type?
- (v) What is the relationship between dissatisfaction and complain behaviour?
- (vi) What is the mediating effect of consumer competency on the relationship between dissatisfaction and complain behaviour?

### **1.4 Objectives of the Study**

The general objective is to assess consumer competency, dissatisfaction and complain behaviour among MTN users in Nigeria.

The specific objectives of the study are:-

- (i) To assess the competency level of MTN consumers.
- (ii) To measure the dissatisfaction of MTN consumers.
- (iii) To evaluate the complain behaviour of MTN consumers.
- (iv) To profile dissatisfied MTN consumers based on their type of CCB.
- (v) To determine the relationship between dissatisfaction and complain behaviour.
- (vi) To test the mediating effect of consumer competency on the relationship between dissatisfaction and complain behaviour.

## 1.5 Research Hypothesis

- H<sub>0</sub> 1: Dissatisfaction does not contribute significantly to complain behaviour after controlling the effects of demographic variables.
- H<sub>0</sub> 2: There is no positive relationship between dissatisfaction and behaviour.
- H<sub>0</sub> 3: Consumer competency does not positively mediate the relationship between dissatisfaction and complain behaviour.

## 1.6 Significance of the Study

Significance of a study is important in order to reflect the benefits gained from the findings of the study. In essence, findings from the present study are significant at least in three aspects: literature, practical, and policy. In terms of literature, the study contributed to the existing knowledge in the field of marketing, especially in consumer related issues, such as consumer competency, dissatisfaction, and complain behaviours. It however, brought a new knowledge on consumers' experience with telecommunication firms in a developing country like Nigeria. It is hopeful that the findings of this study will assist future researchers in studies related to telecommunication firms. The inferences of the study is hoped to augment the understanding of researchers and Mobile Telecommunication Network (MTN) on the sustenance role of consumers to organizations, level of consumers' dissatisfaction, competency level and complaining modes prevalent among the MTN consumers in Nigeria. Furthermore, research into the contributions of competency among dissatisfied consumers will complement the large body of knowledge available in the field of marketing.

Other than significantly contributing to the body of knowledge, the information obtained from the present study tends to practically serve as a baseline towards understanding the factors that influenced consumer dissatisfaction and several complain behaviours. Business organizations like MTN need to be aware of the factors that mostly trigger dissatisfaction and strategize appropriately on the possible ways of ameliorating them as to maintain their market share based on the proffered solutions from the study. In addition, the study is expected to shed light on the implications of different complain behaviours on business organizations. Business organizations will get much information through consumers' complain provided they will integrate the aims and principles of effective complain handling given by this study. Adhering to the suggestions of this study will positively encourage consumers to vent their discontents to manufacturers/service providers, which in turn notifies the firm on the cause and nature of consumers' dissatisfaction.

In terms of policy, this study will be beneficial to governments and policy makers in organizing awareness workshops for consumers and reiterating their resolve for a sustained world class service to consumers. The findings and suggestions may be a turning point in consumers' awful experiences with telecom firms if the Nigerian

Communications Commission (NCC) uses it as a guide to telecommunication operators in the country. Additionally, consumer agencies and third party entities who are involved in handling consumer complains will find it helpful as the study contains a laid down principle on consumers' complain handling. Other than the above, law makers may use it as insight into the level of inappropriate practices by service providers and enact stringent rules to protect consumers from becoming victims of such practices.

## **1.7 Definition of Terminologies**

The present study is aimed at consumer competency, dissatisfaction, and complain behaviours among Mobile Telecommunication Network (MTN) consumers in Nigeria. As a result, it is pertinent to emphasize on the intermittent use of consumer in place of customer in certain references of the study. This is as a result of dearth of literature on consumers and MTN alone. Most customer/consumer literatures used the word "customer" to cover the two classes, but in the present study, it is categorically specified that the subjects under investigation are MTN consumers. As such, the need to clarify the disparity among the two marketing words becomes important. A customer may or may not be a consumer, hence the two ideas are different irrespective of how commonly confusing both terms are (Reizenstein, 2004; and Frain, 1999). A customer refers to any individual that purchases goods, while a consumer is the person that uses them (Blythe, 2008; and Kansal and Rao, 2006).

Consequently, consumer will be used throughout the study to represent users and subscribers of telecommunication networks. Also, the word consumer encompasses those that buy/subscribe and resale to others and end users. This makes "consumer" more generic and thus used in the present study. The main variables of the study are conceptually and operationally defined below.

### **Consumer Competency**

Conceptual: Consumer competency is a multi-dimensional idea made up of effective, cognitive and behavioural aspects which relates to well-advised, prudent and responsible consumer activities (Lanchance and Legault, 2007).

Operational: Consumer competency is the reliability and efficacy of a consumer's capability in seeking redress towards dissatisfactions encountered within a marketing exercise devoid of any economic loss. Consumer competency is measured on 5 points Likert type scales.

## **Consumer Dissatisfaction**

Conceptual: Kotler and Keller (2006) defined consumer dissatisfaction as a person's feeling of pleasure or disappointment resulting from comparing a product's/service's perceived performance in relation to his or her expectation.

Operational: Consumer dissatisfaction is the overall emotional feeling emanating directly from the consumer in respect to his/her negative experience in a product/service. Consumer dissatisfaction is measured on 5 points Likert scales.

## **Consumer Complain Behaviour**

Conceptual: Consumer complain behaviour is any activity that comprises every possible response to perceived dissatisfaction around a purchase episode, during consumption or acquisition of the goods/services (Crie, 2003).

Operational: Consumer complain behaviour refers to any behavioural display from a consumer which is triggered by the dissatisfaction he/she experienced within a marketing activity. Consumer complain behaviour is measured in the present study on 5 points Likert type scales.

## **1.8 Organisation of the Thesis**

The present study on the effects of consumer competency on the relationship between dissatisfaction and complain behaviour among Mobile Telecommunication Network (MTN) consumers spanned into five chapters, including the current chapter. The current chapter gave a general introduction to the thesis. The second chapter reviewed literatures related to the major variables (competency, dissatisfaction, and complain behaviour). Also in the second chapter were some theories used as theoretical background of the study and the research framework. The third chapter emphasised the methodology of the study, while the fourth chapter highlighted the results of the study. Finally, the last chapter abridged the main conclusions and recommendations for further studies.

## 1.9 Chapter Summary

This chapter began by introducing the background of the study. Based on the conventional needs of the society and research, the chapter highlighted the studies conducted so far on the variables and necessities of conducting the study. Clarification of the statement of problem which comprised several major components of consumer issues with Mobile Telecommunication Network (MTN) Nigeria was also underscored in the current chapter. This was followed by research questions, research objectives, and research hypothesis. Subsequently, the significance of the study and definition of terminologies (variables) used in the present study were all discussed. Finally, the chapter presented the organisation of the thesis. The proceeding chapter will review and discuss thoroughly the literature related to competition in telecommunication markets, in-depth overview of Nigeria and telecommunication market, and the major variables of the present study.

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