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Subscribers' Complaints and Response of the Global Satellite Mobile (GSM) Network Operators in Nigeria

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Abstract

Global Satellite Mobile (GSM) network was introduced into Nigeria in 2001 amidst various challenges that have serious effect on the quality of the services. The most serious among these challenges is the epileptic power supply. The GSM subscribers on their part also face many problems, major of which is constant network failure. Other problems include card recharging problem; checking of balance difficulty and wrong deduction of credit. The study was therefore designed to examine how the GSM Network operators respond to the complaints of the Subscribers. Implications and consequences of the subscribers' complaints on the providers were discussed. Both primary and secondary sources were used in obtaining relevant data and information. The primary source includes questionnaire and personal interaction. The secondary source includes the historical background of GSM in Nigeria; relevant extracts from current News Magazines and review of related literature. Selected GSM Operators in Nigeria were used as case study. Based on the findings, the paper recommends ways to tackle subscribers' complaints. These recommendations were categorized into four- To the GSM Providers; To the Government; To the GSM regulatory body in Nigeria; and to the Subscribers.

Introduction

The introduction of the Global Satellite Mobile (GSM) networks in Nigeria started in 2001. When the pioneer GSM networks began operations, according to Akinkuotu (2008), they met a total subscriber base of about 800,000 lines. This then was in a country of over 100 million people. At the time of this study we have MTN, South Africa-based operator with focus on Africa; Econet, a Zimbabwean company which later became Celtel, and Mtel, the third mobile operator and a subsidiary of the NITEL, which is the first national carrier. Globacom, an indigenous operator also became the second national operator. Today, from a subscriber base of less than a million, according to Akinkuotu (2008), the nation now has over 60 million lines. Also from almost N12,000 to N200,000 for a mobile line before the GSM revolution, mobile operators forced by fierce competition and market forces, according to Okereocha(2008) reduced the entry barrier to their networks to as low as N200.

The telecoms revolution is not without its headaches though. On the one hand, because of the sudden explosion in the subscriber base, many of the networks had bitten more than they can conveniently chew, thus the quality of their service has nose-dived. Network failure, as we are all living witnesses, is very rampant because the facilities on the ground are unable to cope with the number of subscribers. The operators are not without their challenges. They provide the power supply that fire their plants, a service that is a given elsewhere. Money that should have gone into strengthening their technical facilities is directed into providing energy.

Despite all these challenges, the thinking of any GSM provider is that it strives to provide hitch-free service. All attempts by a firm to maintain positive customer satisfaction, mistakes do happen on occasion. It is these mistakes or service failures which can make or break a firm. Disgruntled customers may cost firms millions of Naira in revenue. Whether or not a firm recovers from a failure depends on the way that the firm responds to the complaints.

The arrival of the GSM into Nigeria was a welcome development by all and sundry as it was long awaited. An average Nigerian believed that the GSM will work without any problem. However, the reverse was the case. Many complaints then continue to trail the operation of GSM in Nigeria.

Arising from the above, GSM subscribers do have many complaints that are usually directed to the GSM Operators. The operators do make attempt to

solve/tackle these complaints. How these complaints are effectively handled, are our concern in this study.

Consumer/Subscriber Complaints-Implication and Consequences

Keaveney (1995), as reported by Lariviere and Van den Poel (2005) that the two major reasons why customers switch service providers are (1) core service failures and (2) unfavourable service encounters with the company's personnel.

Customers who do not complain to the firm when dissatisfied should be of special concern to management for several reasons. First, according to Fornell and Wernerfelt(1998); Levesque and McDougall(1996), as cited by customer's Keaveney(1995) and to restore the level(Smith, Bolton, and Wagner, 1999). Second, the firm's reputation can be damaged due to the negative word-of mouth to friends, family or other people external to the customer's social circle, e.g. via newspapers(Bougie et al.,2003; singh, 1988) which might result in the loss of prospects as well as current customers (Stephens and \Gwinner 1988). Third, the firm is defined of valuable information about its products and services (Fornell and Wernerfelt, 1987) that is likely to improve the bottom-line performance and to prevent similar problems in the near future.

On the other hand, Lariviereand Ven den Poel (1995) in the view of Conlon and Murray (1996), said that customers who complain and receive a proper response to their service failures are more likely to stay, to buy new products (Maxham III and Netemeyer 2003), to pay price premiums (Zeithaml, Berry, and Parasuraman, 1996) to engage in favourable word of month and to recommend the company's services to others (Maxham III, 2001; Maxham III and Netemeyer, 2002). Furthermore, they show higher share-of-wallet behaviour (Bowman and Narayandas, 2001) as well as higher commitment and trust towards the company (Tax et al; 1998). Finally, they are less vulnerable to switch (Bougie et al; 2003) and less likely to spread negative word-of-mouth to friends (Blodgett, Granbois and Walters, 1993) or third-parties such as other customers (Zeithaml et al., 1996).

In sum in the words of Lariviere and Van den Poel (2005), there is overwhelming evidence from previous researches that successful complaint handling results in favourable customer outcomes.

Challenges Faced by GSM Operators in Nigeria

GSM operators in Nigeria currently grapple with scores of challenges which they have to surmount to enjoy the opportunities offered by the industry.

Theses challenges include epileptic power supply by Power Holding Company of Nigeria, inadequate telecoms infrastructure, multiple taxation, customs unpredictable clearance process and bad network of roads.

GSM operators according to Adekeye (2008) pleaded for understanding for all the above. Adekeye (2008) quoted Bayo Ligali, Celtel's Chief Executive Officer, CEO as saying that telecoms operators currently power their plants across the country with fuel-guzzling generators. Ligali words according to Adekeye: "I know that Nigerians are tired of hearing this but the truth is that power is a very key challenge. It is a reality that we must face". Today, independent generation of power constitutes a very significant cost head in operations. "This industry in the words of Ligali as reported by Adekeye (2008) is at present the highest user of generators (over 9000 in 2007, at purchase and maintenance cost of N80 billion). The sum of the foregoing is that, the cost of generating power for each base station is 35 per cent of its total construction costs and about 68 per cent of its operating cost".

Furthermore, as Nigerian Telecommunications Limited's (NITEL) infrastructure is inadequate to meet the present and future needs of the wider telecommunications industry, operators have had to construct separate transmission networks to support rollout obligations and provision of efficient services.

The implication of the above is that there are serious impediments in the smooth operations of GSM operations. Whatever affect the whole is definitely has effect on the parts. So we cannot expect the GSM providers to function as expected.

Nigerian Communications Commission (NCC) Actions

In attempt to redress the problems encounter by GSM subscribers in Nigeria, Nigerian Communications Commission (NCC), the regulatory body of GSM operation in Nigeria has been taking certain steps. Only recently, NCC directed MTN and Celtel to pay compensation to all subscribers who were active in their networks as at January 31, 2008, as penalty for poor quality of service.

Adekeye (2008) reported that Ernest Ndukwe, NCC's executive vice-chairman, said operators of GSM in Nigeria have come to a stage both in terms of earnings and reach where they should be able to take responsibility for the poor quality of service provided to consumers. Ndukwe speaking at an interactive forum held at the press centre of the Nigeria Union of Journalists, Lagos State Chapter, he stressed that the regulatory body's position as

regards operators paying compensation to subscribers for poor service will continue to stand. Ndukwe noted that the commission intends to continue to build a robust and resilient network as well as license as much operators as possible who will conform to the regulatory standards of the commission and provide viable alternative to subscribers.

Objectives of the Study

This study aimed at how GSM operators effectively tackle/solve complaints of GSM subscribers in Nigeria in broad sense, while more specifically the following are objectives of the study.

- 1. To highlight the complaints of GSM subscribers to Nigeria.
- To examine the response of GSM operators to complaints of the GSM subscribers.
- To examine the legal framework put in place to checkmate the activities of the operations and safeguard the rights of the subscribers.
- 4. To suggest ways of improvement.

Justification of the Study

Many managers regard customers who complain in a negative light. In fact, consumer complaints can be a valuable resource regarding defects in products and services that can otherwise result in a loss of business and market share. Attending to customer complaints and promoting consumer complaints according to Singh and Wilkes (1996) may assist managers in avoiding reputational and market damage. Responsiveness to consumer complaints in view of Singh and Wilkes (1996) builds goodwill and promotes customer satisfaction. They see managers who promote favourable types of complaint behaviour, such as voicing through specially designated channels, can increase customer satisfaction. Ironically, the customers who avail themselves of internal company channels to voice their complaints are often the most loyal customers.

The telecommunication industry (GSM) is chosen, as, is a vital engine of any economy. It is an essential infrastructure that promotes the development of other sectors such as Agriculture, education, industry, health, banking to mention but few. It is indispensable in times of national emergency or natural disasters. It is considerably reduces the risks and rigorous of travel and rural-urban migration.

The study therefore aims at encouraging GSM operators to see complaints of subscribers as very important and be handled with utmost attention and dispatch. Refusal to give it adequate attention has its negative consequences and implications.

Methodology

The data used in this study were obtained from both primary and secondary sources. The primary source includes questionnaire survey of randomly selected GSM subscribers of selected GSM providers and personal interaction with the staff of selected GSM providers. The secondary source is a review of related literature. The samples were drawn from subscribers of three selected GSM operators using simple random sampling techniques. The three selected GSM operators are MTN, GLO, and Celtel.

The questionnaire was designed to solicit information on subscriber complaints. The structured questionnaire was designed using a five-point Likert type response scale and some categorical items were provided for choosing frequency of use. One hundred (100) questionnaires were sent out but Eighty-two (82) were completed and returned. A personal interaction and interview were used to solicit information from the providers.

The relative index of the responses was given. The relative qualification index (RQI) was determined using the following formula:

Relative Qualification Index = $\underline{\text{Attained Summation of P}_{\underline{i}}U_{\underline{i}}}$

Attained Summation

$$\begin{array}{ll} n \\ \sum & P_i U_i \\ n=i \\ \hline n \ x \ (4+3+2+1+0) \end{array}$$

Where

P = Subjective importance of the variable

U = Number of respondents

n = Number of relevant categories

Research Question

The research questions are:

- 1. Are you satisfied with the service of your GSM provider?
- 2. Does your GSM service provider response promptly to your complaint?

Results and Discussion

A total of 82 responses were used for the analysis after screening the returned questionnaires for their completeness and consistency. The relevant profiles of respondents are presented as follows in table I through the following demographic information.

- 1. 47 percent of the respondents had an age more than 40 years
- 2. More than 80 percent of the respondents were male

The age of respondents ranges from 20 years to 55 years and above. The maximum respondents lie between the age ranges from 41-45 and 51-55. Whereas minimum respondents lies between the age ranges from 20-25 and 46-50.

There were 66 male (80.5 %) respondents and 16 female (19.5%) respondents as shown table II.

MTN appears to have the highest response probably due to its network coverage and to have been solidly on ground before others found their feet. Table III indicates these.

A pilot survey carried out assisted us in identifying the common complaints usually made by GSM Subscribers in Nigeria. These serve as a guide in designing the questionnaire.

Of all the complaints made by the subscribers as shown in table IV, poor network is the most serious one. Other problems include recharging problem, checking of balance difficulty and wrong deduction of credit.

In supporting the above claims, Adekeye (2008), gave various experiences of GSM subscribers in Nigeria. Sometimes, making calls on Glo, Celtel and MTN according to Adekeye is as problematic and stressful as attempting to force a camel through the eye of a needle. Subscribers are worried that, seven years after the arrival of GSM telecommunication in Nigeria, the connectivity between Glo and MTN, Starcomms and Celtel has remained epileptic.

Adekeye cited an example of a chartered accountant who narrated how he lost a plum job in a bank. After going through the written tests, the bank reportedly adjudged the chartered accountant fit for employment and invited him for the final oral tests. After the tests, the bank's personnel office obtained his Glo phone number with a promise to contact him if he was finally picked. After months, the chartered accountant went to the bank only to be told that someone else had been given his job because he could not be reached. The bank gave up calling him when Glo told the bank that his number does not exist on their network.

Also reported is case of another Nigerian who played host to some robbers. While the men of the underworld held the entire family hostage, attempts to reach the police hotlines on MTN were frustrated by bad network-an incident the man believed would have been nipped in the bud given the ample time the miscreants had tying the hands and legs of the night watchman before breaking their way in. If he had been able to reach the police hotlines on that day, his properties could have been saved.

There is also problem of exploitative services in addition to the poor services. The GSM subscribers, Adekeye further noted, that continue to contend with the paradox of high tariff and poor services.

The duration of usage of GSM by the respondents as shown in table V ranges from 1-7 years. That is we have respondents who have been using the GSM right from its introduction in Nigeria to date. The maximum respondents are within the 3-4 years category.

Extent of Premium

4 = Very strongly agreed 3 = strongly agreed

2 = averagely agreed 1 = rarely agreed

0 = Disagreed

Table VI shows the responses of subscribers of MTN,GLO, and Celtel.

On the question as to whether the subscribers are satisfied with the service of GSM network, they all disagreed.

Table VII gives the relative index of the responses in the three selected GSM providers.

The responses here are that no single GSM subscriber agreed to be satisfied with the service of any GSM provider.

Since all the respondents said all the providers are not prompt in attending to complaints, the study sought to find out how providers actually handle complaints.

Response of GSM Operators to Subscriber Complaints

On the issue of how subscribers' complaints are handled by GSM operators, certain key officials were interacted with. The GSM operators virtually have the same process of handling complaints. The outcome of discussion as regard the process in handling complaints is therefore summarized as follows in table X:

On the question as to whether GSM providers are prompt in responding to complaint, all the respondents disagreed.

Table X represents the complaints identified and recognized by selected GSM providers as well as their processes in handling complaints. The end results are also written out. It is interesting to note that the GSM providers appear to have the same methods of handling complaints since they all recognized the same type of complaints. However, they were all silent on poor network service which is the major problem complained of by majority of the respondents.

When the representatives of these GSM providers were confronted with the issue raised by the respondents, they tried to water down the issues by saying that is not all that true. Instead of addressing the issues raised they went ahead to lament over problems the GSM providers are facing most of which had earlier on been discussed. On a lighter mood, we then drew their attention to the omission of how the issue of poor network services, a critical problem in Nigeria as far as GSM usage is concerned, missing in their "process in handling complaint". At that point most of these staff were reluctant to continue with the discussion. What they say to round off the discussion was that they are working around the clock to make sure they improve on their services.

At this point, one can conclude from the discussion that the GSM providers are aware that they are not really satisfying their subscribers in terms of efficient services. They have a long way to go. This then led us to recommend ways of improving the GSM operation in Nigeria.

Conclusion

GSM subscribers' complaint is an issue which GSM providers must give adequate attention due to its damaging implication on them. Disgruntled customers may cost firms millions of Naira in revenue. Customers who have a negative experience with a provider tend to share it with many others.

On the other hand, GSM providers also have their own problems to grapple with, All the same they strife to effectively tackle subscribers complaints. As earlier on noted, successful complaint handling, results in favourable customer outcomes. The goal of any management must be to establish friendly and committed customer relationships. High dependency on the provider, often regarded as a negative according to Hansen, Swan and Powers (1997), will promote use of the internal complaint process and customer loyalty. Stephens and Gwinner (1998) said, some scholars have suggested that customers can be further encouraged to complain by substantially rewarding them for providing feedback and complaining.

The regulatory body of GSM operation in Nigeria that is Nigerian Communications Commission (NCC) has been taken actions in protecting, the subscribers. More is expected of them.

Recommendation

Our recommendation is categorized into four

- 1. To the GSM providers
- 2. To the Nigerian Government
- 3. To the regulatory body in Nigeria i.e. NCC and
- 4. To the GSM subscribers

GSM Providers

Effective complaint management requires well-trained staff, who must be given incentives. Wherever possible, efforts should be made to resolve a complaint at the initial contact. Complaint types need to be prioritized by degree of seriousness, rather than the number of similar complaints because serious matter raised by just a few customers deserve more weight and attention than less egregious matters identified by many customers. Given the consensus that consumer dissatisfaction is emotional, staff must be prepared to deal with customers who are emotionally aroused. Staff receiving the complaints should acknowledge the customer's feelings. Separating the gist of the complaints from the irrelevances surrounding the main issue requires patience.

Despite training and preparation for handling emotional customers, staff, according to Goodman-Delahunty (2001), will find some types of customers are particularly challenging or difficult. For example, certain customers may not clearly distinguish boundaries between relevant and irrelevant details necessary to resolve the issue and may disclose all sorts of attendant details about the consequences and their personal situations. Common emotion expresses in view of Stephens and Gwinner (1998), when the problems are perceived as situational are sadness and fear. Other customers may include additional personal details in an effort to establish rapport and gain sympathy from the staff member. Staff members need to allow customers to express their feelings, to acknowledge them, and then to direct the inquiry to pertinent issues, without offending the customer. Many researchers and consumers affairs personnel according to Gilly; Stevenson and Yale (1991) would agree that consumer complaints provide organization with the opportunity to satisfy unhappy customers and prevent brand switching and unfavourable word-of-mouth communications. While effective handling of consumer complaints is obviously in the consumer interest, consumer complaints can also offer benefits far beyond the individual complainant. If the organization disseminates information about complaints to decision makers who can take steps to eliminate or reduce the cause of dissatisfaction, consumer interest will also be served.

Any viable dispute resolution program must offer both procedural and substantive fairness to the customer.

Effective service recovery is essential for satisfying and retaining customers. Provider firms must be concerned with responding to customer complaints in a manner that increases satisfaction.

Customer satisfaction is influenced most strongly by the provider's acknowledgement of the complaint and assurance that the problem will be corrected.

In the nutshell, GSM providers should treat subscribers who complain with respect, should encourage this behaviour, and acknowledge the opportunity to build customer loyalty.

To Nigerian Government

There is an urgent need for the Nigerian Government to address the epileptic power supply in the country. Between May 2007 and July 2008, Nigeria has come down to generating 900Megawatt from 3200 Megawatt. This current

collapse of the power sector is not only affecting GSM operation but seriously affecting other sectors as well. Industries and businesses as earlier on noted fold up week after week.

The problem of inadequate telecoms infrastructure needed to be solved. The efforts of the GSM providers need to be complemented. There is the need to fill in the gap. The issue of multiple taxations also needs to be looked into.

To Nigerian Communications Commission (NCC)

This body should see that the GSM subscribers are not exploited. While commending NCC, we expect the body not to rest on its oar. Much is expected from the body. The NCC should not allow to be compromised in the discharging of its duties.

There are reported cases of official corruption on almost daily bases. Specifically, officials are times accused of being given credit cards by these GSM operators.

The NCC should make sure that these GSM operators addressed the problem of poor network service which appears to be the greatest problem with all the GSM providers.

To GSM Subscribers

To the GSM subscribers in Nigeria, there is the need for them to bear with the GSM providers going by the challenges these GSM providers have to surmount in Nigeria. As earlier on enumerated, these problems include epileptic power supply and inadequate telecoms infrastructure to mention but few. We all want value for our money however, it would be appropriate to note the following, as a GSM provider, whenever it becomes necessary to complain.

First of all, according to www.consumerdirect.gov.uk you should be cleared about what you see as the fault in the item you have bought, and then how you want this fault to be resolved after you complain.

Stay calm, even if you are angry.

Be assertive without being aggressive. Be clear about what you want while remaining polite.

Complaining in person can be more effective, ask to speak to the person in charge and discuss the matter. There is no point in losing your temper or getting angry, especially if the person is not in position to authorize a refund or offer a solution.

If you complain on the phone, make sure you politely ask of the name of person you spoke to, keep records of who you spoke to, when the call took place and what was said.

Consider getting an expert's opinion or second opinion to backup your complaint. It may be a minor problem that could be solved by with the help of somebody next to you.

Finally, to be seen to be reasonable, you could give the supplier a chance to correct the problem. However, you are under no obligation to do so.

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TABLE I: Age Group

| Age | Response rate | Response rate (%) |
|----------|---------------|-------------------|
| 20-25 | 5 | 6 |
| 26-30 | 11 | 13.5 |
| 31-35 | 18 | 22 |
| 36-40 | 9 | 11 |
| 41-45 | 12 | 14.5 |
| 46-50 | 5 | 6 |
| 51-55 | 12 | 14.5 |
| Above 55 | 10 | 12 |

Source: Questionnaire Survey, 2008

TABLE II: Gender

| Gender | Response rate | Response rate (%) |
|--------|---------------|-------------------|
| Male | 66 | 80.5 |
| Female | 16 | 19.5 |
| Total | 82 | 100 |

Source: Questionnaire Survey, 2008

TABLE III: Subscribers/ Providers

| GSM Subscriber | Response rate | Response rate (%) |
|----------------|---------------|-------------------|
| MTN | 35 | 42.7 |
| GLO | 30 | 36.6 |
| CELTEL | 17 | 20.7 |

Source: Questionnaire Survey, 2008

TABLE IV: Complaints of GSM Subscribers

| Complaints | Response rate | Response rate (%) |
|------------------------|---------------|-------------------|
| Poor network-inability | 34 | 41.5 |
| to call or received | | |
| Card recharging | 19 | 23.2 |
| problem | | |
| Checking of balance | 15 | 18.5 |
| difficulty | | |
| Wrong deduction of | 14 | 17 |
| credit | | |

Source: Questionnaire Survey, 2008

TABLE V: Duration of Usage of GSM by Respondents

| Years | Response rate | Response rate (%) |
|-------|---------------|-------------------|
| 1-2 | 20 | 24.5 |
| 3-4 | 35 | 42.5 |
| 5-6 | 15 | 18.5 |
| 6-7 | 12 | 14.5 |

Source: Questionnaire Survey, 2008

TABLE VI: Responses as regard satisfaction with the service of GSM network provider

| | | | GSM SUBSCRIBERS | | | | | | | | |
|-----|------------------|---|-----------------|---|---|----|---|----|-----|----|---|
| | GSM Providers | M | MALES | | | | | FE | MAL | ES | |
| S/N | | 4 | 3 | 2 | 1 | 0 | 4 | 3 | 2 | 1 | 0 |
| 1 | MTN | 0 | 0 | 0 | 0 | 29 | 0 | 0 | 0 | 0 | 6 |
| 2 | GLO | 0 | 0 | 0 | 0 | 25 | 0 | 0 | 0 | 0 | 5 |
| 3 | CELTEL | 0 | 0 | 0 | 0 | 12 | 0 | 0 | 0 | 0 | 5 |

Source: Responses of the selected GSM subscribers

TABLE VII: Relative Index of Premium Placed on the Effects of Poor Service on their activities

| | | GSM St | ıbscriber | |
|-----|-----------|--------|-----------|-----------------|
| S/N | GSM | Males | Females | All Subscribers |
| | Providers | | | (respondents) |
| 1 | MTN | 0.00 | 0.00 | 0.00 |
| 2 | GLO | 0.00 | 0.00 | 0.00 |
| 3 | CELTEL | 0.00 | 0.00 | 0.00 |

Source: Responses from the GSM Subscribers

TABLE VIII: GSM providers are prompt in attending to subscribers' complaints

| | | | GSM SUBSCRIBERS | | | | | | | | |
|-----|----------------------|---|-----------------|---|---|----|---|---|------|-----|---|
| | GSM Provider s | | MALES | | | | | | FEMA | LES | |
| S/N | | 4 | 3 | 2 | 1 | 0 | 4 | 3 | 2 | 1 | 0 |
| 1 | MTN | 0 | 0 | 0 | 0 | 29 | 0 | 0 | 0 | 0 | 6 |
| 2 | GLO | 0 | 0 | 0 | 0 | 25 | 0 | 0 | 0 | 0 | 5 |
| 3 | CELTE | 0 | 0 | 0 | 0 | 12 | 0 | 0 | 0 | 0 | 5 |
| | L | | | | | | | | | | |

Source: Responses from the selected GSM subscribers

TABLE IX: Relative Index of Premium Placed on how prompt the GSM providers respond to subscriber complaints

| | | GSM S | Subscriber | |
|-----|---------------|-------|------------|-----------------|
| S/N | GSM Providers | Males | Females | All Subscribers |
| | | | | (respondents) |
| 1 | MTN | 0.00 | 0.00 | 0.00 |
| 2 | GLO | 0.00 | 0.00 | 0.00 |
| 3 | CELTEL | 0.00 | 0.00 | 0.00 |

Source: Responses from the selected GSM Subscribers

TABLE X: Process in Handling Complaints

| S/N | Complaints | Process in handling complaints | End result |
|-----|----------------------|-------------------------------------|--------------------|
| 1. | Stolen or damage sim | Handled immediately | Sim swap |
| 2. | Barred from | Immediately unbarring from | Unbarring |
| | recharging/unable | recharging/ refill unblock | |
| | recharge | | |
| 3. | Not being able to | Immediate checking of the status of | Canceling all call |
| | receive calls | the number or call being diverted | divert |
| 4. | Text message not | Immediate checking if the message | Setting of |
| | going | centre number is not altered | message centre |
| | | | number |
| 5. | Overscratched or | Getting details of the RCV and | Loading of RCV |
| | Illegible Recharge | subscribers phone number | directly onto the |
| | Card Voucher (RCV) | (immediate) | subscribers |
| | | | phone number |
| 6. | Post paid payment | Confirming subscribers credit limit | Nil |
| | | and forwarding such request to the | |
| | | applicant authority | |

Source: Customer Care Unit – Celtel Shop, Jos; Glo World Shop, Ilorin; and MTN Call Center, Lagos