Competencies of Mobile Telecommunication Network (MTN) Consumers in Nigeria

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Abstract:-Technological innovations and changes in business organizations have necessitated the need for consumers to be competent on the usage of products/services. Consequently, the changing tastes, preferences, and competitions in the Nigerian telecom industry calls for Mobile Telecommunication Network (MTN) to assess the level of competency among their consumers in order to ameliorate the magnitude of discord between them. Given MTN's renege on their promises upon entry into Nigerian telecom market, it takes only a competent consumer to patronize the firm without any economic loss. The prevalence of network fluctuationsand breach of privacy emphasized the significance of this study. Self-efficacy theory was used as the study's theoretical background.It was a quantitative study which employed a cross-sectional survey. A total of 385 MTN consumers within Festac town in Nigeria were selected stratifiedly for the study. SPSS version 22 was used to analyze the data. The data comprised 58.2% males and 41.8% females. Descriptive analysis revealed that 74.8% of MTN consumers were highly competent while 25.2% were lowly competent. A Chi-square test found that, age, educational level, and current marital status are significantlyassociated with competency. It implies that these three significant background variables have a major impact on the competency of MTN consumers. Highly competent MTN consumers are bound to sensitize service outcomes more than less competent ones as a result of their wealth of information and skills.Business organizations/MTN should map out a better way of handling their consumers, especially the highly competent ones in order to avoid the effects of their fragile nature.

Keywords:-*Consumer competency, competent consumers, mobile telecommunication network, Nigerian telecom market.*

I. INTRODUCTION

Mobile telecommunication network (MTN) became the first telephone company to launch a mobile call in Nigeria on May 16th, 2001 (Corporate Information, 2015). This was as a result of the globally lauded auction by the Nigerian telecom industry in the year 2000. Prior to the liberalization of Nigerian telecom sector, the country had relied on the telecom services of a state owned firm called Nigerian telecommunications limited (NITEL) for almost half a century. Sadly, the operations of NITEL were grounded by inefficient administrators which metamorphosed to the sectors' license auctioning. MTN has been dominating the Nigerian telecom market since their entry into the sector. This can be noticed from the dominant market share attributed to MTN pioneer status with over 61 million consumers (NCC, 2016). The total active telecom subscribers as at December 2015, according to the recent statistics released by the Nigerian Communications Commission (NCC), stood at over 148 million (NCC, 2016). Unfortunately, MTN's inability to ascertain the fitness or weaknesses of their consumers has led to severalloggerheads with consumers on the service/product quality. As such, there are reports on breach of privacy (Ajibola, 2015; News Express, 2013), andnetwork fluctuations (Donu,2011) in MTN services which are contrary to their promises upon entry into the market.

Competence first appeared in an article written by White (1959) as a concept for performance motivation. Since then, many authors have tried to expound the underlying features and components of competency.Competence/competency is realized abilities (Connell, Sheridan and Gardner, 2003); mobilization of knowledge, expertise, and way of being used to solve tasks (Scallon, 2004).Basically, every consumer is internally administered by his/her instinct. This calls for the need to assess the competency of mobile telecommunication network (MTN) consumers in relation to their judgment of services/products. A study suggested that with consumers' expected affect, they will choose options in line with the effects of how they have been affected so as to reverse or mend the situation/circumstance (Cohen, Michel and Eduardo, 2008).

Competence has been widely studied in psychological, technological and educational fields with less attention in the marketing sector. Moreover, the studies conducted on consumer competence centered on the Western countries (see: Bonnemaizon and Batat 2009; Gronhoj 2007; Lachance and Legault 2007). In addition,

despite the existence of these studies, no attention has been given to the competence of telecommunication consumers to the best of the researcher's knowledge. This implies that there is lack of relevant literature on competence and telecommunication industry in underdeveloped and developing countries, including Nigeria which ought to be covered by research. The study attempted to fill the gap by answering the following questions; (i) what is the competence level of MTN consumers in Nigeria? (ii) What is the profile of competent MTN consumers? In order to answer the above questions, the study worked on these objectives; (i) to assess the competency level of MTN consumers. (ii) To construct the profile of competent MTN consumers.

II.   REVIEW OF LITERATURE

Technological innovations and swift changes in modern business have necessitated the need for consumers' enlightenment. As such, product/service rebranding, tastes and preferences and competitions in various business sectors demands that consumers should be competent. This is to enable them adapt to the changing consumer and producer/service provider atmosphere.Consumer competence is increasingly crucial in today's business society (Lisbet, 2007).A competent consumer is any individual with the likelihood to seek information prior to any purchase or subscription (Bonnemaizon and Batat, 2009; Gronhoj, 2007; Lachance and Legault 2007). A competent consumer should be marketing literate and acquire adequate information before engaging in a marketing exercise as to avoid advertising and market influence (Gronhoj, 2007; Lachance and Legault, 2007; Macdonald and Uncles, 2007). Consumer competence is a multi-dimensional concept which is made up of cognitive, affective and behavioral aspects linked to well-advised, prudent and responsible consumer activities (Lachance and Legault, 2007). Marketing literacy is a commonly referenced feature in consumer competency definitions (Gronhoj, 2007; Lachance and Legault, 2007; Macdonald and Uncles, 2007), making it a basic attribute of a competent consumer.

A competent consumer is any individual that has a good knowledge of dealing with salespeople (Batat, 2010); in contact with people that are experts in buying goods and services (Batat, 2010; Macdonald and Uncles, 2007). Lisbet (2007) asserted that to be a competent consumer, the person must be informed about products and be familiar with how markets function. Going by Macdonald and Uncles (2007), consumer competency encompasses areas of savvy such as technological sophistication, interpersonal network competency, online network competency and marketing or advertising literacy and aspects of empowerment (self-efficacy and expectations of companies). This implies that competency drives perfect human performances in different fields including theoretical and practical aspects. Having stated some preventive characteristics of a competent consumer, there is also need to emphasize on defensive aspects of competency.

Competent consumers are individuals that consume in accordance with their need and financial capacity, exhibit attitudes, such as being critical towards advertising and adopting preventive and defensive measures (Young, 1993). According to Lachance and Legault (2007), a competent consumer should have the ability to complain when dissatisfied with a product or service. However, venting out ones discontent is not enough to declare a consumer competent as asserted by Lachance and Legault; consumer competency ought to encompass preventive and defensive consumer behaviours and other stringent economic practices like tailored consumption, tastes, preferences, and wellbeing. Young (1993) distinguished his definition of consumer competency from others with the inclusion of consuming in accordance with one's financial capability, exhibition of attitudes, and adopting preventive and defensive consumer behaviors.

The above definitions of consumer competency are similar in nature but still unable to point some attributes of competency like avoiding wastage, considering one's financial strength and concerns about the state's economy. Competent consumers should consume in accordance with the principles of consumption which include purchasing, usage and recycling. Recycling in this context involves making use of a forgone product/service as to get a new result (outcome). It covers reclaim or refund from defective products/poor services. Purchasing and usage are the processes of subscribing to network services such as MTN, and connecting people with the service. It takes only a competent consumer to know when his/her rights as a consumer is trampled upon. Sequel to the above, consumption should be based on reason and attitudinal prowess and not for financial capability sake, thereby wasting or consuming when not necessary.

From a conceptual point of view, a competent consumer is any individual that has cognitive skills, avoids wastage, and takes defensive action to avoid being shortchanged in a marketing exercise. It is imperative to note the three key factors in consumption as they go a long way to underline the competence of a consumer. They are acquisition, usage and disposal as stated by Magrabi, Chung, Cha and Yang (1991). Integrating these three factors into the concept of consumer competency will address the need to purchase, and avoid wastage thereby having a tailored consumption practice.

2.1Features of competent consumers

Basically, the features of competent consumers may not be easily explained to a comprehensible level without theories or literatures that underline the criteria for evaluation. Examples of theories and literatures are Boahin and Hofman (2014); Macdonald and Uncles (2007); Chung and Elias (1996) and Bandura (1991 and 1982) of Self-Efficacy Theory. Relying on Boahin and Hofman (2014) which defined competency as the ability to perform tasks to high standards which are expressed as functions' skills, knowledge and attitudes to foster success in job performance. Ascertaining the competency of a consumer requires some attributes which ought to be considered before declaring a consumer competent. Moreover, skills, knowledge and attitudes can only be seen as criteria to evaluate the competency of a consumer by seeking information and services, solving problems, and knowing a consumer's right.

First, likelihood to seek the rightful information before buying (Batat, 2010; Bonnemaizon and Batat, 2009; Gronhoj, 2007). Every competent consumer mandates him/herself to get the necessary information to avoid making mistakes during marketing activities. The information competent consumers acquire help them in giving services to ignorant and less competent consumers, and thus, distinguishes them.

Second, modern business is full of uncertainties in such that consumers who are not competent are likely to be victims of mistakes from the firm or marketing antics. It takes a competent consumer to solve any problem he/she encounters in a marketing exercise irrespective of the nature, making solving of problems a strong feature of consumer competency (Gronhoj, 2007; Macdonald and Uncles, 2007).

Third, competency in a consumer makes one to be mindful of his/her rights and to know when the person's right is trampled on. A person's competency could be measured with the level and mode of seeking redress when dissatisfied (Lachance and Legault, 2007). However, some consumers could go for compensation but will fall short of realizing the perceived result and may even lose their image from the firm or seller. This is contrary to the outcome with a competent consumer.

2.2 Self-Efficacy Theory (SET)

SET is used in the study to explain how competency equips a consumer in a business environment without any economic loss. It also explains the likelihood of consumers losing their credibility and the need to be truthful to themselves in accordance with their self-efficacy level. Self-efficacy is "concerned with the judgments of how well one can execute course of action required to deal with prospective situations" (Bandura, 1982). Chung and Elias (1996) and Bandura (1982 and 1991) echoed that SET can be understood as a person's confidence or believe in an individual's capacity to be efficient in certain situations. This means that Self-efficacy is the psychological aspect of consumers' life that examines their level of confidence in handling a task. In other words, it is a crucial psychological aspect which makes an individual to feel highly confident to partake in certain behaviours, especially when championing a task. Consumers use a systematic series of cognitive measures when constructing statements for redress (Breen and Matusitz, 2004). The systematic series of cognitive measures are the gaining techniques in daily in redress seeking. Self-efficacy is assumed to influence behaviours and surroundings in social cognitive theory, and in turn, to be affected by them (Bandura, 1986 and 1997).

Consumers who presumed to be more efficient about seeking a just and equitable service should be more enthusiastic to engage in redress tasks. Also, self-efficacy can be influenced by the outcomes of behaviours such as task progress, achievement and by external input from the surrounding. Individuals can acquire much information about their capabilities through knowledge of how others perform (Bandura, 1997). During task executions, customer service representatives or other bodies involved in the process are liable to fish out a consumer that is not confident about his or her objective (Breen, 2004). In such scenario, the consumer's credibility is gone. This is why consumers are scary of situations that are bigger than their coping capacity. However, consumers with high Self-efficacy will respond actively and appropriately in compensatory debates, thus retain their credibility.

A vicarious rise in self-efficacy, however, can be reduced by subsequent performance failure (Kathryn and Allan, 2009). Self-efficacy helps to determine the level of effort individuals will expend on a task, their perseverance duration while confronting problems, and how resilient they will be in the face of adverse situations (Kathryn and Allan, 2009). Consumers with a strong feeling of efficacy tend to approach difficult tasks as challenges to be mastered rather than as threats to be avoided. Such consumers set challenging goals and maintain strong commitment to them, heighten and sustain their efforts in the face of failure, and regain their sense of self-efficacy quickly after setbacks. On the other hand, consumers with low self-efficacy may believe that things are more difficult than what they believe that can bring anxiety, stress, depression, and slim chances of the best way to tackle a problem. Self-efficacy can influence one's accomplishments which could drive a self-fulfilling speculation in which the consumer accomplishes what he/she believes is obtainable. This calls for the need for consumers to be truthful and honest towards their self-efficacy in order to maintain their efficiency level in the event of a complain heat. A consumer with low self-efficacy is likely to be less competent and thus unable to champion big tasks successfully. This calls for consumers to upgrade their competencies as to cope with challenges in the contemporary markets.

III. METHODOLOGY

3.1 Design, location and sampling

This is a quantitative study which employed a cross-sectional survey approach. The study population is the entire MTN consumers in Nigeria (over 61,200,000) but was represented with a sample from Festac town, Lagos state. The sample is however derived from Cochran (1977) sample size calculation formula; i. e: n = (t)2*(p)(q)/(d)2

Sample size (n) =384.1 ≈ 385.

The study employed a stratified sampling technique.Data were collected through survey with the use of self-administered questionnaires. This involved three (3) major areas around Festac town, namely; 24th road, 23rd road and5th avenue. The consumers were given questionnaires to seek the likelihood measuresthey will display in order to get an efficient redress from MTN.

3.2 Instrumentation

The study instrument was a structured questionnaire which comprised closed-ended questions and tabulated statements that sought the respondent's opinion on competence. The closed-ended questionnaire consisted of questions for consumer's demographic background. Consumer competence/competency was measured with 10-items in which 3-items were adapted from Sigmen (1992) and modified by the researcher to suit the study while the other 7-items were developed by the researcher. Examples of the items are; I keep receipts of the important purchases of MTN products i make as evidence; I will ensure that the unsatisfying item is returned to dealer/MTN within the warranty time. Competency was measured on a five point Likert type scales, from 1= Very unlikely to 5=Very likely. The reliability of the study was ascertained with Cronbach Alpha. The Alpha value of the measuring instrument was .798. Relying on Hair et al, (1995), an alpha value greater than .70 is sufficient for most research purposes. Thus, the study instrument was found reliable. The study employed content validity; an expert in the field was used to validate the measuring instruments.

3.3 Data analysis

The present study employed IBM SPSS version 22 to analyze the data. Descriptive statistics (frequency, percentage, mean and standard deviation) were used for describing demographic characteristics. Descriptive statistics were equally used in measuring consumer competency. Chi-square test for independence was used to ascertain the profile of competent MTN consumers.

IV. FINDINGS AND DISCUSSIONS

4.1 Sample characteristics

Table 1 showed that higher percentage of respondents are males as they are more than half of the overall sample which constitutes 58.2% males. Female respondents are 41.8%. The age range of 18-27years is higher in number as it accounts for 47.0% of the respondents, followed by 28-47years which constitutes 41.0%. Respondents thatare more than 47years comprised of 11.9% which is the smallest age category. About 74.3% of the respondents attained tertiary education, followed by secondary education which constitutes of 22.9%. Respondents with primary education comprised of 2.1% while respondents that never attended school accounted for .8% which shows that very few respondents did not attend schools and, that majority of the respondents are educated to tertiary level.

Also, 63.9% of the respondents are single, 35.6% are married while .5% are either divorced or religious people that will not marry. This indicates that more than half of respondents of the present study are single. In addition, 57.1% of the respondents are Christians, while 42.9% are Muslims. This shows that the study location is predominantly Christians and Muslims as no respondent was identified to be part of any religion other than the above two. Furthermore, it is an indication that there are more Christian respondents than Muslims in the present study. More so, nearly half of the respondents earn below #18,000 per month as it comprised 44.2%, followed by #18,000-#75,000 which recorded 30.9%. Respondents with income level of more than #75,000 per month constituted 24.9% which implies that majority of the respondents are low income earners. This further reveals that most Nigerians earn below 100US$ per month.

Table 1: Summarized sample characteristics

Variables	Frequency (n)	Percentage (%)
Gender		
Male	224	58.2
Female	161	41.8

Age		
18-27years old	181	47.0
28-47years old	158	41.0
More than 47years old	46	11.9
Educational level		
Never attended school	3	.8
Primary school	8	2.1
Secondary school	88	22.9
Tertiary institution	286	74.3
Marital status		
Single	246	63.9
Married	137	35.6
Others	2	.5
Religion		
Christian	220	57.1
Muslim	165	42.9
Level of income		
<#18,000	170	44.2
#18,000-#75,000	119	30.9
More than #75,000	96	24.9

Note: # =Naira (Nigeria's local currency)

4.2 Assessment of MTN consumers' competency level

Table 2 showed that 288 (74.8%) out of the total respondents (385) are in the high category, while 97 (25.2%) are in the low category. Being in high category means high competency level, while identifying as part of low category shows low competency level. However, low competency level does not mean that the consumers in that category are ignorant, rather; they are competent to a minimal level. Given the fact that the mean score of competency is 35.7 which is in-between the high category score range, it signifies that ≜ 75% of MTN consumers in Nigeria are highly competent. Thus, they can apply common sense, necessary precautions and other attitudinal skills in their transactions with MTN.

Table 2: Assessment of MTN Consumers' Competency Level

Category	Score range	Frequency	Percentage (%)	Mean	SD
Low	12-31	97	25.2		
High	32-50	288	74.8	35.7	8.0
Total		385	100.0		

4.3 Profile of Competent MTN Consumers

The background characteristics of the respondents were calculated among 97 low and 288 high competent consumers respectively. In terms of gender, the sample showed that 59 low and 165 high competent respondents were males which accounted for 224 (58.2%). There were 38 low and 123 high competent respondents which summed up to 161 (41.8%) of the sample. Although there were unequal numbers in gender for this study, it is also important to note that the female respondents are slightly more competent than males as shown in Table 3. A Chi-square test was conducted between gender and competency. The non-significant result of Chi-square (p = .623) was obtained from gender characteristic. There is no significant association between gender and competency. This means that gender does not influence the competency of the respondents. This is as a result of massive education programs and consumers awareness beyond gender limits in the Western parts of Nigeria.

In terms of age, the first age group (18-27years) had 52 low and 129 high competent respondents which gave 181 (47.0%); 28-47 years group had 41 low and 117 high competent respondents which amounted to 158 (41.0%); and the third age group, (more than 47 years) had 4 low and 42 high competent respondents which summed up to 46 (11.9%). This basically showed that old aged respondents are more competent than young and middle aged respondents of the present study. When a Chi-square test was performed between age and competency, a significant value (p = .019) was found for age characteristic. There is a significant association between age and competency. The significance of age to competency is linked to the level of experience in life and maturity. It is pertinent to note that the psychological strength of a young consumer is

much less than that of an adult consumer. This gives the older/adult consumer a good advantage over the younger consumer thereby making age an important factor to competency. More so, there is no doubt that more than 47 years old consumers are more experienced and literate in their fields of endeavour which culminates to their wealth of knowledge, thus competent to a maximum level.

On the aspect of educational level, below tertiary education had 17 low and 82 high competent respondents which totalled to 99 (25.7%); and tertiary education group had 80 low and 206 high competent respondents which polled to 286 (74.3%). This indicates that almost three-quarter of the respondents of this study attained tertiary education. Again, it showed that respondents with below tertiary education level are more competent than respondents that attained tertiary education. It is understandable that most times people that attained tertiary education are very busy due to the work load of their jobs and careers.This, on the other hand makes it difficult for them to allocate ample time in deliberation of consumer related issues to where their competency levels are ranked. For instance, most professors do not have time to check several boutiques in a bid to figure out the brand of shirt that is in vogue. On this account, such a professor will be regarded as a low competent consumer. Level of education is therefore subverted by time, and attachment to job. A Chi-square test was performed between level of education and competency. A significant value (p = .046) was obtained from the test. There is a significant association between level of education and competency. This is ascribed to the high level of literacy among the respondents of the study. The more information a consumer gets, the more competent he/she becomes.

Progressively, current marital status of the respondents was also tested with competency. Married group had 25 low and 112 high competent respondents which equalled to 137 (35.6%); while single group had 72 low and 176 high respondents which totalled to 248 (64.4%). This is an indication that married respondents are more competent than single respondents. Based on the researcher's concept of competency, the capability and efficacy to seek redress without being short-changed in a marketing context has to do with adventures in life. A married person encounters different kinds of mysterious events unlike a single person. These adventures refine and strengthen the married group, thus; they become more experienced, efficient, and capable in many things. When a Chi-square test was conducted between current marital status and competency, a significant value (p = .027) was obtained. There is a significant association between current marital status and competency. The significant result was found due to the gap in family oriented knowledge between married and single respondents.In addition, the enormous family challenges which a married consumer has acquainted with plays a big role in making them more competent as revealed by the present result.

In terms of religion, Christian religion had 50 low and 170 high competent respondents which summed up to 220 (57.1%); while Muslim religion accounted for 165 (42.9%) which consists of 47 low and 118 high competent respondents. This depicted the dominance of Christians over Muslims in the study sample. It also showed that Christian respondents are slightly more competent than Muslim respondents in the present study. A Chi-square test was performed between religion and competency. The non-significant value (p = .242) was found. There is no significant association between religion and competency. The non-significance of religion to competency was due to high sensitization of religion in business activities in the Western part of Nigeria, thus information is disseminated to every consumer beyond religious line.

Level of income is divided into three groups. <#18,000 group consisted of 52 low and 118 high competent respondents which accounted for 170 (44.2%); 18,000 to #75,000 group encompassed 27 low and 92 high competent respondents which totalled to 119 (30.9%); and more than #75,000 group were made up of 18 low and 78 high competent respondents which summed up to 96 (24.9%). The sample showed that respondents that receive more than #75,000 per month are more competent than those that receive little amount monthly. When a Chi-square test between level of income and competency was conducted, the non-significant value (p = .077) was obtained. There is no significant association between level of income and competency. The non-significant result in level of income to competency was ascribed to the imbalance between the groups of income level in the sample. Irrespective of the imbalance, none of the three income categories wants to lose money due to poor service or defective product, making them all to be competent.

Table 3: Cross Tabulation of MTN Consumers' Background Variables with Competency

Demographic profile	Low		High		Total		x^2	P
	n	**%**	**n**	**%**	**n**	**%**		
	97	**25.2**	**288**	**74.8**	**385**	**100**		
Gender								
Male	59	26.3	165	73.7	224	58.2	.241	.623
Female	38	23.6	123	76.4	161	41.8		
Age								

18-27yrs old	52	28.7	129	71.3	181	47.0	7.892	.019
28-47yrs old	41	25.9	117	74.1	158	41.0		
More than 47yrs old	4	8.7	42	91.3	46	11.9		
Educational level								
Below tertiary education	17	17.2	82	82.8	99	25.7	3.997	.046
Tertiary education	80	28.0	206	72.0	286	74.3		
Current marital status								
Married	25	18.2	112	81.8	137	35.6	4.888	.027
Single	72	29.0	176	71.0	248	64.4		
Religion								
Christian	50	22.7	170	77.3	220	57.1	1.367	.242
Muslim	47	28.5	118	71.5	165	42.9		
Level of income								
<#18,000	52	30.6	118	69.4	170	44.2	5.136	.077
18,000-#75,000	27	22.7	92	77.3	119	30.9		
More than #75,000	18	18.8	78	81.3	96	24.9		

Note: *Level of significant is at ≤ 0.05

V.   CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The concept of consumer competency has been highlighted in the present study. Inferences drawn from the study revealed that almost 75% of MTN consumers in Nigeria are highly competent on the usage of MTN products/services. The study also showed that out of the selected background variables in the study, age, educational level, and current marital status have significant association with competence among MTN consumers in Nigeria. The implication is that age has a lot to do with being competent. Hence, the significance of age to competency is correlated to maturity and level of experience in life. There is no doubt that older consumers are heavily endowed with knowledge as evidenced by the present findings, which culminated to their high competency level.

Also, the present result implied that educational level is a strong factor in determining the competence of a consumer. The literate level of MTN consumers in Nigeria is instrumental to their 74.8% competency level. As such, a consumer without basic education is rarely competent; such a consumer cannot acquire information which is a strong basis of competency. More so, current marital status as depicted by the findings is crucial in ascertaining the competency of a consumer. The result evidenced that married consumers are more competent. This is as a result of their series of adventures in life which made them to become critical thinkers and evaluators of situations, and thus led to their efficiency and capability in championing a task.Theoretically, the study implied that consumer competency is determined by age, educational level, and marital status of the individual involved in the task. On the other hand, it practically implied that older (aged) consumers, consumers with below tertiary education, and married consumers require organizational/managerial attention given their knowledge in alternative or competitor products/services. This necessitates a thorough attention on consumers with the stated characteristics from business organizations in order to narrow the chances of losing existing and potential consumers.

Unfortunately, the present studywas unable toinvestigate MTN consumers' competency more in-depthly due to the quantitative approach employed in the study. Thus, the study encountered some limitations. Other than the limitation posed by the approach employed, the ability to generalize the findings is another short-coming of the study. This is based on the fact that all the data were collected within a suburb of Lagos state, and there is a tendency of consumers in other parts of Lagos, cities in Nigeria or in the villages to have different level of education, age, and marital status which impacted the respondents' competency levels.Despite having a high literacy level in Nigeria, there are several traders which are not educated and are limited to adapting to changes and acquiring skills which are also MTN consumers.

5.2 Recommendations

Several conclusions have been obtained from the present study but limited to some extent which requires further research. Consequently, further investigations should be conducted with mixed method for more in-depth findings on the competence of MTN consumers. There is also need for a broader study that willbe extended to other cities and states in order to increase the generalization power of the findings.

Interestingly, every firm delights to maintain and possibly increase their consumers as a step to extending their market share. Business organizations with this marketing philosophy should;

(i) Strategize on the best way of handling their consumers, especially the highly competent ones. This is because of the fragile nature among highly competent consumers who can easily allege of trampling on their rights as consumers in a competitive market like the Nigerian telecom sector. Examples of the strategies are establishing a binding and enforceable terms and conditions between MTN and consumers upon subscription to their network, and revisit their privacy terms, promises upon entry into the market so as to uphold their principles.

(ii) Handle all consumers with caution since almost 75% of MTN consumers are highly competent. This highly competent consumers' percentage is instrumental to the firm's profit margin, and if not properly handled, could plunge the firm into recession or liquidation. It is paramount to note that competent consumers are knowledgeful of the prices, service qualities, and promotional offers of competing firms in the sector; making them fragile in different contexts.

(iii) Upgrading of network facilities around the country (Nigeria) will go a long way to minimize cases of network fluctuation and drop calls. Being one of the most prevalent inadequacies of MTN, the service would be enhanced with more installations of telecom network facilities and thus reduce the tendencies of switching to other service providers.

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