An Analysis of Customer Satisfaction with Service Delivery of Botswana Telecommunications Corporation (BTC) Mobile Network: A Case Study in Francistown

Dr. B.Natarajan¹, Petrina Daniels², Stegi Shine³ and Syed Rizwan⁴

¹Fellow in Faculty of Business, Botho University, Botswana

Accepted 03 Aug 2016, Available online 07 Aug 2016, Vol.4 (July/Aug 2016 issue)

Abstract

This paper is intended to "Analyze Customer Satisfaction with service delivery of Botswana Telecommunications Corporation (BTC) Mobile Network", with specific reference to Francistown. This was prompted by the fact that currently, not much study has been done regarding the measurement of customer satisfaction on the delivery of BTC's Mobile Telecommunication Network service in Botswana. Customer satisfaction has become a fundamental marketing concept in the last three decades. This research is centered to those respondents who are using the beMobile services of BTC. For this study a sample of 20 beMobile employees and 80 customers stationed in Francistown who use the beMobile services were used in random. Thus 100 respondents are identified for this research study. Their opinions were collected through a structured questionnaire. The data were tabulated, percentage analysis made and graphical illustration made. The research results indicate that 75% of beMobile clients were very much satisfied, 25% expressed satisfaction while none expressed any form of dissatisfaction. This shows that customer satisfaction with service delivery of Botswana Telecommunications Corporation (BTC) mobile network is generally satisfactory but still need improvement. The study recommends that beMobile expands its network coverage in rural areas, introduction of SIMcard replacement while retaining original cell phone number, introduction of services like Khumo points where the subscriber recharges with a prescribed amount and gets not only free calls on weekends and public holidays, but also free airtime that can be used any time including weekdays. BeMobile should also reduce the time taken by its staff when attending customers at counters. Therefore this study aims to shed light on the current experiences faced by both staff and customers using the beMobile service by BTC.

Keywords: Customer satisfaction, Service delivery

Introduction

Botswana Telecommunication Corporation (BTC) is a telecommunication and Internet service provider in Botswana. The headquarters for BTC is in Gaborone. It provides telecommunications services all over the country and the majority of its services are in the capital city namely Gaborone and the second largest city is Francistown where this study was undertaken.

BTC was established in 1980 to provide, develop, operate and manage Botswana's national and international telecommunications services. BTC is a Para-Statal in which the Botswana government holds 100% equity. BTC was the only telecommunication provider in Botswana until 1996 when an amendment of the BTC Act removed the monopoly of BTC and allowed indirect

competition from two cellular companies, MASCOM Wireless and Vista Communications (now Orange). [64]

BTC's Mission is: 'We delight our customers by providing world class communication, information and content services'.

BTC's Values Statement includes: Teamwork: 'We are one team; the success of one is the success of all'.

Ownership: 'We take responsibility. It's our problem to solve until someone else on the team accepts it as theirs. We respect deadlines and ensure that our customer whether internal or external is aware we are "on their case".

Delivery: 'We get things done. Within the bounds of reasonable risk and relevant governance, we take action on our own initiative and use our knowledge skills and judgment to resolve challenges'.

²Teacher, Francistown Senior Secondary School, Francistown

³Lecturer in Accounting, Botho University, Botswana

⁴Lecturer in Computing, Botho University, Botswana

BTC has a telecommunications infrastructure that is one of the most modern in Africa. Its network composed of an all-digital microwave and fiber optic system with digital exchanges at the main centers, provides a high quality service. The current network comprises 7 300 kilometers of microwave radio and fiber optic links between 12 main processors, each serving a specific area of the country. The switching units have a capacity of about 117 000 lines. Current services provided include national and international telephony, managed and data networks, very small aperture terminal (VSAT), private wires, leased circuits, toll free services, Internet, paging, public telephones, voice messaging, telex, packet switching, and telegraph and customer premises. International access is provided from Botswana to almost every country in the world (63).

BTC has also supplied the backbone network to facilitate cellular communication throughout the country and works closely with the two mobile operators -MASCOM Wireless Orange. and Botswana Telecommunication Corporation (BTC) was Botswana's only telecommunication provider until 1996. Then it faced extremely tough competition from MASCOM Wireless and Orange cellular companies. Subsequently, BTC in 2008 took on a liberalized approach and decided to launch its mobile service under the brand name 'beMobile' in an effort to retain customers. Since its aggressive rollout of the 'beMobile' network no documented research has been carried out on whether BTC managed to successfully to address customer satisfaction in its service delivery of its Mobile network. 2011 BTC renamed In was as Botswana Telecommunications Corporation Limited (BTCL)

The following main products and services are currently offered by BTC - Residential--Payphones, Prepaid cards, BTC prepaid, Business--Internet (Botsnet), Frame Relay, ADSL, Internet Products, Data Services and Leased Lines-- ISDN Customer Premises Equipment--Telephone Instruments, PABX, Value Added Services (or VANS)--Abbreviated Dialing, Alarm Call, Caller ID, Call Barring, Call Diversion, Call Waiting, Conference Call, Time announcement, Toll Free, Voice Mail, Itemized Billing Tariffs--Installation and Rental, Prepaid, Operator Assisted, Toll Free, International pre-paid and post-paid, Public Phones and Scratch'n Dial, Service Call, International Payphones, ISDB BRI. [63]

beMobile international Roaming Services: beMobile has introduced Post-paid Roaming where clients can stay in touch with family, friends and colleagues while travelling out of the country. Subscribers are able to conveniently make and receive voice calls, send and receive SMS while they travel.

Background of the Study

The introduction of beMobile promised reduced rates and the best value unbeatable customer satisfaction in

the market to all citizens of Botswana for only P1.32 per minute (VAT inclusive) during peak hours and new rate of just 60 thebe per minute (VAT inclusive) during off-peak hours.[63] It is also believed that beMobile has the cheapest voice rates of all mobile networks in Botswana on-net and off-net, no matter what time of day or night customers call.

The Statement of the Problem

Given the above background, it is necessary to carry out "An Analysis of Customer Satisfaction with BTC's Mobile network," using Francistown as the center of the study. The problem currently is that not much study has been done regarding the measurement of customer satisfaction on the delivery of BTC's Mobile Telecommunication Network service in Botswana.

The Purpose of the Study

From the identified research problem, the main objective of the study is to "Analyze Customer Satisfaction with Service delivery of BTC's Mobile Telecommunication Network in Botswana."

Importance of Study

The study will benefit various sectors listed below:

The Board of Directors: The Board of Directors of BTC will certainly benefit from this study in shaping the future of the organization. The results will help them understand the importance of having well-planned and strategic approach marketing with special emphasis on customer satisfaction.

Management: The management of BTC is more likely to learn from this study. The study is set to critique their customer focus approach, style and strategy during the service delivery.

Employees: All employees, sales team and customerfacing staff will learn from this study. They will appreciate the fact that service delivery should be managed properly to ensure customer satisfaction.

Objectives

This study was done with the following objectives:

- 1) To explore the determinants of customer satisfaction in mobile services.
- 2) To determine the extent to which BTC's Mobile Network customers are satisfied with the services delivered by BTC's Mobile Network in Francistown.
- To establish the extent to which customers migrate from BTC's Mobile Network to other network providers.

Literature Review

Overview on Wireless Services

In this sphere, previous studies carried out worldwide were more concerned with the acceptance and adoption of wireless service (Chae and Kim, 2001 and Sarkar et.al 2003). As a result, greater advancements have been registered in wireless technologies leading to increased uptake of mobile products and services.

The growing trend in mobile banking activities on a global scale is evidence of this (Chitungo and Munongo, 2013). Gerpott *et al.* (2001) wrote that since 1990s, the telecommunications sector has become an important key in the development of the economy of developed countries. This results from the saturated markets, deregulation of telecommunications industry (removal of monopoly rights, especially enjoyed by state-owned telecoms networks), and increasing number of mobile service providers, enormous technical development and intense market competition.

Wilfert (1999); Gerpott (1998); and Booz. pointed out that marketing strategies are very important in telecommunications services because once customers have subscribed to a particular telecommunications service provider, their long-term link with this provider is of greater importance to the success of the company than they are in other industry sectors. Hence, service providers need to form a continuous lasting relationship with their customers to know them better and satisfy their needs adequately. Studies conducted to explore factors affecting satisfaction, loyalty and retention in mobile telecommunications industry include: Gerpott et al. (2001) investigated customer satisfaction, loyalty and retention in the German mobile telecommunications among 684 respondents and reported that customer retention cannot be equated with customer loyalty and/or customer satisfaction, rather a two-stage causal link can be assumed in which customer satisfaction drives customer loyalty which in turn has impacts on customer retention. However, these three factors are important for superior economic success among telecommunication service providers.

Customer Satisfaction

According to Reichheld (1996), customer retention is dependent on the level of customer loyalty and value. Because these two are composites of customer satisfaction, it follows that customer satisfaction is "central to the customer-centric paradigm shift". Given the results of the US survey on mobile network providers, i.e. the level of satisfaction is much lower for mobile network providers; it becomes highly critical to understand determinants of customer satisfaction and loyalty intentions.

According to Scott (2000), customer satisfaction is a business term that is used in measuring how goods supplied and services provided to a customer meet or surpass the expectations of that customer. Customer

satisfaction is an element of a business strategy mostly applied in places where businesses compete for customers.

Kim *et al.* (2004) investigated the effects of customer satisfaction and switching barrier on customer loyalty among 350 respondents in Korea and reported that call quality, value-added services and customer support have significant impact on customer satisfaction. Thus to maximize customer satisfaction, focus should be on service quality and customer-oriented services.

Serenko and Turel (2006) investigated customer satisfaction with mobiles services in Canada and reported that perceived quality and perceived value are the key factors influencing satisfaction with mobile services. Customer care is reported to be negatively related to customer satisfaction, which means that a more satisfied customer is less prone to complain.

A study conducted by Lee *et al.* (2001) in France indicated that core services which included coverage of the calling area, clarity of sound, and precision of billing service were determinants of customer satisfaction. Research conducted by Kim *et al.* (2004) in South Korea indicated that call quality and customer support were determinants of customer satisfaction. Call quality refers to call clarity and coverage of services. Customer support refers to the variety of customer support systems, speed of complaint processing, ease of reporting complaint, and friendliness when the customer reported a complaint.

Wang and Lo (2002) study on the telecommunications industry in China took into consideration service quality, customer satisfaction, and behavioral intentions.

Turel and Serenko (2006) study on customer satisfaction of mobile network providers in Canada indicated that perceived quality is a determinant of customer satisfaction.

Lim et al.'s (2006) study conducted in the US indicated a direct relationship between consumers' quality perceptions and satisfaction, and that none of the functional service attributes was statistically significant. Santouridis and Trivellas (2010) conducted a study in Greece to study the relationship between service quality and customer satisfaction. They found that customer service and billing system were positively significantly associated with satisfaction.

Methodology

Data Collection Method

The Questionnaire survey technique was used to collect data 'because of its flexibility, the questionnaire is by far the most common instrument used to collect primary data.' (Kotler: 2003). The questions of the questionnaire were self-constructed. The Choices of questions for this investigation included questions on personal background, Gender, Awareness of Mobile Services in Botswana, Awareness of beMobile services and Needs for customer care department, level of customer care, Customer care rating and response to Unstructured Questions.

Sources of Data collection

Secondary Data: The secondary data for this research was obtained from the use of the internet which provided useful information on the history of BTC (which was traced back to its inception in 2008) and beMobile services. Other websites together with books and journals were used to source information for the Literature Review in relation to the topic.

Primary data involved the use of the questionnaire. The purpose of the questionnaires was to analyse the level of customer satisfaction at the organisation.

Both open ended and closed ended questions were used in the study in order to be able to compare the reaction of respondents. The questionnaire consisted of eighteen (18) well-structured questions. The questionnaire was distributed among 20 staff and 80 customers of BTC- beMobile. Thus the data for the research work was obtained from both primary and secondary sources

Sample Selection

The total sample size for this research targeted 100 customers of the beMobile services, of which 20 respondents were the actual staff of BTC- beMobile and 80 customers who visited BTC during the period of the research. A Nonprobability Sample technique

Convenience Sampling was adopted selecting the most accessible staff and customers. The individual customers and the managerial employees of Botswana Telecommunication Corporation's Mobile Network represented the target population for this study. This sample size was small for this kind of study intended but time and financial resources constraint made it essential to restrict the sample size.

A Pilot test of the questionnaire was administered using the work colleagues of the researcher's department. This assisted the researcher to make adjustment to the questionnaire by adding questions which complemented the section on customer care of beMobile.

Methods of Analysis

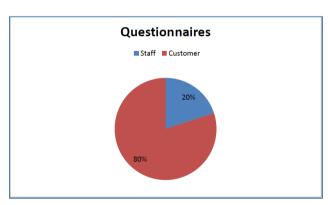
In order to ensure rational completeness and uniformity of responses, data editing was be done daily by the researcher. Identified errors and data gaps were corrected as soon as possible. Once editing was done, data was then analysed qualitatively and quantitatively (Greener 2008:83). The opinions of beMobile clients were collected through a structured questionnaire. The collected data were tabulated and after percentage analysis they were graphically illustrated.

Discussion of Findings

 Table 1: Demographic characteristics of BTC-beMobile Employees and Customers

 Staff
 Total %
 Customers
 Total %
 Overall
 O

	St	aff	Total %	Custon	ners	Total %	Ov	erall	Overall %
AGE	Male	Female		Male	Female		Male	Female	
16 – 25	3	-	15	6	4	12.5	9	4	13
26 – 40	9	4	65	13	17	37.5	22	21	43
41 – 55	2	2	20	9	14	28.7	11	16	27
56 – 65	0	-	-	4	7	13.8	4	7	11
66 and over	0	-	-	2	4	7.5	2	4	6
	14	6	-	34	46	-	48	52	-
	20		100	80		100	100		100



Pie chart 1: Distribution of Respondents

A total of 100 questionnaires were distributed of which 20 were among staff and 80 among the customers. 20 returns were received from the staff and 80 from the customers. This shows an overall 100 percent return rate

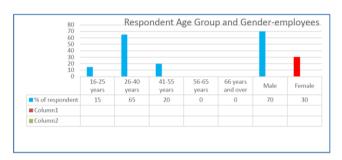
as shown on Table 1 and Pie chart 1 below. This was attributed to the fact that the researcher used hand distribution and collection.

In this section the demographic profiles of respondents have been discussed. The respondents who came from diverse backgrounds varied in their age and gender. Identified data showing their characteristics are summarized in Table 1.

The data presented in above table 1 shows that in relation to beMobile customers, 37.5% of the customers fell within the age group of 26 - 40 category. The next highest category was that of the 41 – 55 age groups with 28.7% respondents, followed by the 56 – 65 age group totaling 13.8%. In overall terms more female customers participated in the study as they were represented by 52% of the respondents as is shown in table 1. Of interest is the age group over 66 that participated compared to none in the same employee age category? This is

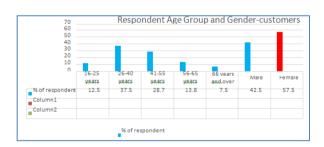
understandable given that even the old aged people do have a cell-phone, and there no restraining age. However the employees at BTC are young age group.

All in all the results also reflect that the customer service provision is carried out by employees of almost all age groups. Although the results show that there are no employees above 56 who participated in the study, the 41 – 55 employee age groups can be regarded as being mature enough to handle customers across all age groups. The result shows that beMobile also has a youthful employee between the ages of 16 and 30. The same illustrated in Bar graph 1



Bar graph 1: Respondents Age group among Employees and Gender Employees

The bar graph 2 below shows that in relation to be Mobile customers, 37.5% of the customers fell within the 26 - 40 category. The next highest category was that of the 41 – 55 age group with 28.7% respondents, followed by the 56 – 65 age group totaling 13.8%. In overall terms, more female customers participated in the study as there were represented by 52% of the respondents as is show by table 1. Of interest is the age group over 66 that participated compared to none in the same employee age category? This is understandable given that even the old aged people do have a cell-phone, and there no restraining age. However the employees at BTC are of younger age group.



Bar Graph: 2 Respondents Age Group and Gender-Customers

Awareness of Mobile Services in Botswana

Table 2 shows that all the respondents (100%) did have an awareness of cellular service providers in Botswana and also owned mobile phone. Armed with this awareness, the majority of the respondents (93%) subscribed to Bemobile, 83% to Mascom and 79% to

Orange. These results also shows the respondents were subscribing to more than one service providers.

Subscribing to more than one service provider indicates that customers do migrate from Bemobile to other Networks searching for service satisfaction in other operators where BeMobile is lacking.

Table 2: Summary of the respondent's awareness to Mobile services in Botswana

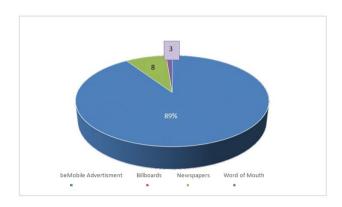
	Response		Percentage	
Question and content	Yes	No	Yes	No
Which mobile service provider do you subscribe				
Mascom	83	17	83	17
Orange	79	11	79	11
beMobile	93	7	93	7
If you use more than one mobile service provider, which is the most used mobile service provider?				
Mascom	51	49	51	49
Orange	38	62	38	62
beMobile	49	51	49	51

Table 3: Awareness of beMobile Services

	ı	1	T	
	Response		Percentage	
	Yes	No	Yes	No
From which				
source did you				
come to know				
about	89	11	89	11
beMobile?				
beMobile				
Advertisement	_			
Billboards	0	0	0	0
Newspapers	8	92	8	92
Mouth Publicity	3	97	3	97
For how long				
have you been	37	56	40	60
using beMobile	37	30	40	00
services?				
0 – 1 year	51	42	55	45
2 – 5 years	5	88	5	95
6 – 10 years	0	0	0	0
More than 10				
years				
Which of the				
following				
services do you				
use of				
beMobile?				
Pre-paid	91	2	98	2
Post-paid	8	92	2	98
Which services				
are more helpful				
to you while				
using beMobile	31	62	33	67
services?				
Lower call				
charges	12	00	1.4	0.0
SMS service	13	80	14	86
Network	22	71	24	76
reliability				

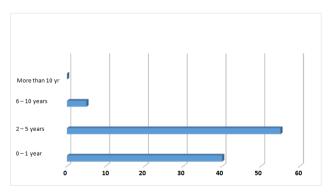
Network coverage	13	80	14	86
Value Added Services	0	0	0	0
Internet bundling	13	80	14	86
Customer Care	11	82	12	88
Recharge outlets	5	88	5	95

The data presented in the Table 3 shows that the majority, i.e. 89%, of the respondents got knows about BeMobile through the organization's advertisements. The newspapers and word of mouth only contribute 8% and 3% respectively. There are no respondents whose source of awareness of BeMobile came from the Billboards.



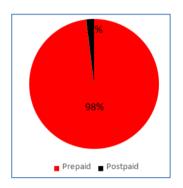
Pie-chart 2 display the source from which respondents aware of beMobile services

Thus, the results confirm Kotler & Armstrong's (2003:92) assertion that in some cases advertising "is critical to the firm's success" and it also has that capacity to access those remotely located at a low cost per unit. Moving on, Table 3 also shows that of those who were using BeMobile, 55% of them had been doing so for between 2 and 5 years. This being the majority, the 0-1 year category trails immediately after with 40% respondents and followed by the 6-10 year category with 5%. This reveals that the market share of the company is still capable of growing and indeed is doing so. In light of the research objectives, the results shows that BeMobile has to monitor its customer satisfaction as a way of achieving this market growth.

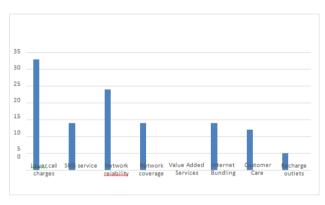


Bargraph 2: showing how long respondents have been using beMobile services

This being so, Table 3 also indicates that while 98% of the respondents use pre-paid services, only 2% use post-paid services from BeMobile. This reveals that customers prefer mobile services that leave them not owing anything since pre-paid services means paying before accessing the service. Thus, one of the determinants of customer satisfaction revealed by these results is a debt-free service.



Pie-chart 3 showing the beMobile service which is mostly used by respondents



Bar Graph 3: Showing respondents views of the most helpful services obtained from beMobile

The research study sought to explore the determinants of customer satisfaction in mobile services. Regarding beMobile services that are more helpful to the customers, the bar graph.3 reveals lower call charges 33%, SMS service 14%, Network reliability 24%, Network coverage 14%, Value Added Services 0%, Internet bundling 14%, Customer Care 12%, and Recharge outlets 5%.

These results once again confirm that service affordability is one of the determinants of customer satisfaction. Without much wonder, it is not surprising that the majority subscribers (33%) in this study valued lower call charges. Added to the lower call charges is the network reliability was more helpful to customers.

Level of Customer Care

The respondents were asked about their satisfaction after attention by a customer care service consultant regarding their complaints or queries at beMobile. While 75% claimed that they were very much satisfied, only 25%

expressed satisfaction. None expressed any form of dissatisfaction.

Table 4: Percentage of level of satisfaction from beMobile services

Options	Percentage of respondents		
Very much satisfied	75%		
Satisfied	25%		
Dissatisfied	0%		
Very much Dissatisfied	0%		
No opinion	0%		

To this extent, the results shows that beMobile's customers are satisfied with the service they receive from the customer care desk all the respondents claimed that they were satisfied with the customer service consultants attention.

The respondents were then asked about their satisfaction in terms of getting the attendant quickly at beMobile when they have any query or complaint. Most of them (40%) claimed that they were satisfied, 30% said they were very much satisfied with the other 30% claiming that they were dissatisfied.

Table 5: Percentage of level of satisfaction of beMobile solution to problems

Options	Percentage of respondents
Very much satisfied	30%
Satisfied	40%
Dissatisfied	30%
Very much Dissatisfied	0%
No opinion	0%

Once more, the results reveal that beMobile customers are satisfied with the speed with which their queries and complaints are handled.

When asked about the attendants' attitudes at beMobile, 40% of the respondents claimed to be very much satisfied, while 35% claimed to be just satisfied. On the other hand, there were others who said that they were very much dissatisfied (20%) and a few who were merely dissatisfied (5%).

Once again the results suggest that beMobile staff's attitude is positive towards the customers, with 75% being satisfied. This leaves the company with a 25% room for improvement.

Regarding the ability at beMobile to provide a solution, the majority (45%) were just satisfied, whereas only 25% were very much satisfied. On the flip side, 30% were merely dissatisfied with none claiming to be very much dissatisfied. Once again the results reveal that the company's customer satisfaction level is satisfactory given the overall (70%) satisfaction levels.

Customer Care Rating

The respondents were also asked to rate beMobile services on the basis of their satisfaction and the following were the results.

Network Reliability

According to enquiry 55% of the respondents rated network reliability as being excellent, 20% as being good, 10% as being average and 15% claimed it to be poor.

Network Coverage

As far as network coverage is concerned, the service was rated by 50% of the respondents as being excellent, 25% as being good, 20% as being average and 5% as being poor.

SMS Charges

In relation to SMS charges, 35% of the respondents claimed that the service was excellent, 50% as being good, 5% as being average and 10% perceive it as poor.

Internet bundle charges

Internet bundle charges were considered by 35% of the respondents as being excellent, 45% as being good, 10 as being average and another 10% as being poor.

Customer Care

Customer Care was rated by 30% as being excellent, 55% as good, 20% as average and another 20% as poor.

Recharge outlets

As for the recharge outlets, the service was rated as being excellent by 30% of the respondents, as good by 30%, as average by 20%, and as poor by 20%.

Call charges

The Call charges side was rated by half of the respondents as being excellent, 30% as being good, 20% as being average and by a further 20% as being poor.

Value Added Services

The value added services received an excellent rating from only 15% of the respondents, good from the majority (55%), average from 30% and poor from not even one respondent.

Summary and conclusion

It must be concluded that "Telecommunications is crucial for growth and modernity. It is one of the fastest sectors and has immense potential for future growth. As a prime support service needed for rapid growth and modernism of all sectors of the economy, it needs to be promoted and developed as a basic infrastructural input.[69] Thus, the emergence of the three competitive mobile service

providers: namely beMobile, Mascom and Orange in Botswana. The findings show that 93% of respondents subscribed to beMobile, 83% to Mascom and 79% to Orange.

One of the most important factor of this study reveals that 75% of beMobile clients were very much satisfied, 25% expressed satisfaction while none expressed any form of dissatisfaction. The findings implies that since the response was not completely 100% very much satisfied, it can be said that customer satisfaction with service delivery of Botswana Telecommunications Corporation (BTC) mobile still needs to be improved.

However the good news is that the beMobile's market share is still growing given that the majority (55%) have been subscribing with the company for between 2 and 5 years, while 40% have been subscribing for the past 0-1 year.

Recommendations

In light of the above conclusions, it is recommended that:

- beMobile should introduce the sim-card replacement means that will allow the customer to retain their original cell-phone number.
- beMobile should introduce a service like Khumo points similar to Masom.
- BeMobile should also reduce the time taken by its staff when attending customers at counters.
- The company should also engage in the expansion of recharge outlets for easy access to services and products.

Limitations of the study

It must be stated that there is no adequate literature on customer satisfaction of the BTC- beMobile services in Botswana. It may be advisable in the further study to widen BTC-beMobile services to other location country wide. It may be wise to utilize both the Microsoft word - Microsoft Excel 2013 package as well as coding the data into Statistical Package for Social Science (SPSS) in order to analyze the results.

Time constraint was one of the key limitations of this research to collect data and information from sources.

Areas for future research

- Further research can be carried out on the effectiveness of service delivery at beMobile in the achievement of organisational goals.
- The beMobile service provision can be aligned with customer satisfaction in order to achieve quality judgments based on customer feedback and not on the provider's beliefs.

References

- [1]. Chae, M., Kim, J., Kim, H., and Ryu, H. (2002), "Information quality for mobile internet services: A theoretical model with empirical validation", Electronic Markets, 12(1), 38-46.
- [2]. Chitungo, S. K. and Munongo, S. (2013) "Extending the Technology Acceptance Model to Mobile Banking Adoption in Rural Zimbabwe". Great Zimbabwe University, Faculty of Commerce, Department of Economics.
- [3]. Gerpott,T.J.(1998)- Wettbewebsstrategien im Telekommunikationsmarkt (3rd ed.).Stuttgart: Schaffer-Poeschel.
- [4]. Gerpott, T.J., Rams, W., and Schindler, A. (2001) "Customers retention, loyalty, and satisfaction in German mobile telecommunications market." Telecommunications Policy, Vol. 25 No. 4, pp. 249-269.
- [5]. Greener, S. Dr. (2008) Business Research Methods. Ventus Publishers.
- [6]. Kim, M. K., Park. M.C., and Jeong. D. H. (2004). "The effects of customer satisfaction and switching barrier on customer loyalty in Korean mobile telecommunication services". Telecommunications Policy, 28 (1): 45-59.
- [7]. Kotler, P.R. (2003). "Marketing Management: International Edition", (11th edition, Prentice-Hall-Pearson Education International, New Jersey.
- [8]. Lee, I. Lee, J. Br Freick. T. (2001). "The impact of switching costs on the consumer satisfaction-loyalty link Mobile phone service in France". Journal of Services Marketing, 15(1):35-48.
- [9]. Reichheld , F.F. (1996). "The Loyalty effect." Harvard Business School Press, Boston.
- [10].Rouffaert, C., Tucker, W. and Bultema. P. (2012) How mobile network operators can create competitive differentiation. Accenture Outlook, No. 1, March 2012 Issue.
- [11].Scott, John. (2000). "Social Network Analysis handbook." Sage Publication, London.
- [12]. Shankar, V., Amy. K.S., and Arvind. R. (2003). "Customer Satisfaction and Loyalty in Online and Offline Environments." International Journal of Research in Marketing 20: 153-175.
- [13]. Turel, O. and Serenko, A. (2006). "Satisfaction with mobile services in Canada: An empirical investigation", Telecommunication policy 30 (2006), pp.314-331.
- [14]. White, C. J (2005). "Research: A practical guide", Pretoria: Ithuthuko Investments.
- [15].Wilfert, A. (1999). "Der Wettbewerb auf dem Mobilfunkmarkt in Deutschland. In D. Fink, & A. Wilfert (Eds.)", Handbuch Telekommunikation und Wirtshart (pp.187)202). MuK nchen: Vahlen.
- [16].63. http://www.bemobile.co.bw
- [17].64.http://www.btc.bw