

DETERMINANTS OF SUBSCRIBERS' CHOICE OF INTERNET SERVICE PROVIDERS IN NIGERIA

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Abstract

Researchers, as well as practitioners, have stressed the importance of understudying consumer preferences as a key to successful business. This paper investigates factors that play significant role in the selection of internet service providers (ISPs) by subscribers in Nigeria. Survey research was employed to investigate the influence of attitude, subjective norms, price, brand image, service quality and price of substitutes on choice of service providers of internet. The results reveal that price and brand of ISPs, as well as attitude and subjective norms of subscribers were choice indicators of ISPs used. The study provides information that could encourage ISPs and other internet access stakeholders in inculcating policies and strategic plans to satisfy their customers and in turn increase patronage. This paper is one of the first pieces of empirical research which investigate factors that influence choice of ISPs rather than choice of mobile phones, as many past studies focused on.

Keywords: Attitude, brand, consumer behaviour, internet service provider, subscribers

Introduction

Information and Communication Technology (ICT) has contributed immensely in the improvement of telecommunication which has totally changed the rate and manner of information dissemination in the entire world (Sani, 2016). ICT encompasses a wide range of technologies driving every activity in the world. One of these technologies currently championing the making of the world a global village is the Internet. The internet, which today is a household name, is a tool that provides the fastest and latest information on what goes on around the world. The Internet is also sometimes referred to as world's super electronic highway because of its role in linking the whole world electronically. The Internet has not only truly changed the economic life of the people, it has also lifted the standard of living of people, touched the heart of millions of people, and has assisted individuals and business people in making contacts and transactions.

The Internet became available in Nigeria in 1996. Today, Nigeria can be said to have stepped into the internet age. In actual fact, Nigeria has been identified as one of the fastest-moving ICT market sectors in Africa, hence referred to as a telecommunication hotspot (Kuboye et al., 2014). This is so because a significant number of the Nigerian population is using the Internet for communication, entertainment, banking, commerce, learning, among others. The Internet has made significant contribution to the total national output (GDP) of Nigeria in terms of job creation, communication linkages, connectivity, wealth creation, among others. Nigeria internet users increased from 200,000 as at December 2000 to 93,591,174 users as at March 31, 2017, which is

about 46,695.6% increase (Internet World Stats, 2017).

The institution or business organisation saddled with the responsibility of providing Internet connection and access (though at a price) is the Internet Service Provider (ISP). An ISP is an entity that connects people to the internet and provides other related services such as website building and hosting (Chaubey, 2008; Mu'azu et al, 2015). Internet users connect to the ISP through a point of presence using a variety of access technologies. Traditional ISPs provide connection to the Internet and usually offer users email and newsgroup access. Others offer web space for users to create their own home pages. Regardless of the type of device an individual or business (subscribers) use to connect to the Internet, the device must connect through an ISP. A subscriber can be a business, private consumer, government body, or even another ISP. Internet services typically provided by ISPs include Internet access, Internet transit, domain name registration, web hosting, Usenet services, etc. In addition to providing access to the Internet, ISPs may also provide software packages (such as browsers), e-mail accounts, and a personal Web site or home page. ISPs can host Web sites for individuals and organisations and can build the Web sites themselves. ISPs are all connected to each other through network access points, and public network facilities on the Internet backbone (InvestInTech, 2015).

Consumer behaviour generally focuses on how individuals make decisions to spend their available resources (time, money, effort) on consumption-related items which includes what they buy, why they buy, when they buy, where they buy from, what

motivates them to buy, how often they buy, how often they use the product or service, how they evaluate the product or service after the purchase, and the impact of such evaluations on future purchases. The main catalyst which triggers the buying decision of an individual is need for a particular product/service (Kotler and Keller, 2012), that is, consumers purchase products and services as and when need arises. It was observed that despite the increase in the numbers of ISPs in Nigeria, the competitions among these ISPs, as well as the introduction of varieties of service packages that are used to attract customers to choose the services of the ISPs, customers' preferences and satisfaction differ from customer to customer based on certain attributes. It was also observed that many subscribers chose a particular ISP for a purpose and switch to others when they find that this purpose is not being met. Hence, Nigerian ISP subscribers' preferences are subjective and can be measured by many variables. Researchers as well as practitioners have stressed that knowing and understanding customer needs and preferences is at the centre of every successful business. Therefore, studying Nigerian ISP subscribers' behaviours toward the services of ISPs is important in determining the processes used to select, purchase and use the services to satisfy needs. As Case, Fair and Oster (2012) stated, consumer's behaviour has to be factored in when consumer's choice (demand and utility in economic context) of a product is to be determined by the producer. Research into these factors can provide clues to reach and serve consumers more effectively.

There has been significant growth in ISPs in recent times in Nigeria, thus making Nigerians to have a wide-variety of choices in selecting ISPs. Preliminary investigations reveal that many Nigerians use more than one ISPs, which is adduced to many reasons. This could be adduced to the fact that the degree of information and socio-economic needs and requirements vary from one individual to another (Mu'azu et al., 2015), therefore, the need for Internet connection (and access) by Nigerian ISP subscribers' would vary as well. The demand for Internet connection by Nigerian ISP subscribers' (individuals and organisations) may vary depending on operations and volume of daily transactions, as well as some other factors. There is therefore the need to investigate the factors that influence Nigerians to select the types of ISPs used.

Moreover, extant studies have concentrated on factors influencing choice of smart phones used by Nigerians;

while no known studies have established the factors that make Nigerians choose their ISPs. Studies such as Olatokun and Nwonne (2012), Oyatoye et al. (2013), Rajpurohit, (2011), Sathish et al. (2011), Shah (2012), Tripathi and Singh (2012), among others, show that diverse reasons make customers choose particular service providers. Whereas these studies enrich knowledge concerning various factors that influence subscribers choices, these studies concentrated more on the conduit products (phones) rather than the conduit services (Internet services). Thus, this study attempted to identify the dominating factors that determine the choice of ISPs used by internet subscribers in Nigeria. This is necessary because the stiff competition among ISPs in Nigeria in terms of services provided in recent times, call for a study to investigate the factors subscribers look for in the ISPs they chose. The study examined the influence of attitude, subjective norms, price of ISPs, brand of ISPs, quality of services and price of ISPs substitutes in the selection of ISPs used by subscribers in Ogbomoso, Nigeria.

Literature review

Several studies have actually identified many factors that influence demand and use of telecommunication service providers. Some of the factors that have been investigated include marketing mix, value added service, price and promotion (Aminu and Hartini, 2008); plan providers such as private/personal calling plan (PPP) and business/commercial calling plan (Oyeniya and Abiodun, 2011); service quality, customer value, brand image/reputation (Ogwo and Igwe, 2012). Other factors that have been investigated are: social affinity, switching cost, and customer service (Asiegbe et al., 2012); call rate (price), service quality, service availability, promotion, and brand image (Issahaku et al., 2018; Olatokun and Nwonne, 2012); customer service, satisfaction value and behavioural intention (Oyeniya and Abiodun, 2008); call rate/quality, network coverage, sales promotion, brand image and prompt customer service (KwabenaAdjei, 2014). Witzum (2011) identified income (or earning capacity) of a consumer, price of a product, prices of related complement and substitute products, the advertisement or promotional effect of a product, the taste or preference of a consumer, expectation of a consumer (in terms of price change of a product) and population of people demanding for a product or service. Gary et al. (1999) identified economic variables (income, monthly bill, flat rate and time use), internet use variables (education, email, hobby, tenure, moved and work), ISP choice variables

(content, help desk, package, reliable, speed), and socio-demographic variables (age, male and number). These studies found similar and different results with regard to the influence of these factors on demand and use of the telecommunication products and services. For example, Chiang and Liao (2005) investigated subscribers' demand in Taiwan for internet access and the factors influencing their choice of ISPs. The study found that wider bandwidth and better service quality (stability & security reliability, brand image, and content bundling) increased subscribers' demand for Internet access and ISP. In addition, the study further revealed that lower tariff increased the Internet service demanded, and in turn increased the ISP's market share. Rahman et al. (2010) assessed the influence of demographic background, price, service quality, service availability and promotion on selection of telecommunication service providers in Malaysia. The study revealed price or call rate as the most important factor followed by service quality, service availability and promotion. Worlu (2011) studied consumer-purchasing motives in Nigeria cellular phone market, aimed at identifying consumers' motives for purchasing new mobile phones on one hand, and factors that affect operators' choice on the other hand. The study revealed that price and properties were the most influential factors affecting the purchase of a new mobile phone, whereas price, availability, and friends' operator were significant in the choice of the operators, though price was the most important factor considered. Olatokun and Nwone (2012) examined the determinants of users' choice of mobile service providers in the Nigerian telecommunications markets. The study evaluated the significance of price (call rate), service quality, service availability, promotion and brand image as they affected users' perception in selecting a mobile telecommunication services provider in the Nigerian telecommunication market. The study found that call rate, service quality and service availability were more significant in the users' choice process than promotion and brand image. KwabenaAdjei (2014) investigated the determinants of brand equity among mobile telecom users in Brong Ahafo Region of Ghana. The results identified call rate/quality, network coverage and sales promotion as having significant positive relationship to customer patronage. In addition, brand image and prompt customer service were seen to have less effect on customer patronage.

In addition, Oyatoye et al. (2013) built hierarchical model for choice/determinant of subscribers' preference for mobile telecommunication attributes in Nigeria. The results reveal that the subscribers

preferred network providers with low rates (affordable), quality of connections and reliable data plan respectively. Okeke (2014) investigated five factors considered to be important in customers' choice of GSM service providers. The findings showed that network coverage (97.7%), network quality (94.4%), tariff/calls cost (76.6%) and customer care service (72.2%) were the factors considered important by the subscribers in choosing their service provider, while promotion (25.55%) was not important. Kyeremeh and Fiagborlo (2016) study investigated the factors that influenced mobile telecom services access and usage in Cape Coast metropolis in the Central Region of Ghana. The results showed that the probability that an individual will subscribe to a mobile telecom is dependent on income, price of mobile service, employment and education. Adebisi et al. (2016) assessed subscribers' preference and satisfaction in mobile telecommunication industry in Nigeria. The findings revealed that the correlation coefficient values of service quality, customer care service, promotions and price/billing were positively related to subscribers buying decision and improved customer satisfaction. Thus the respondents were influenced by service quality, promotional activities, price/billing, customer care service and satisfaction derived from the various mobile service providers.

These studies provide a framework of factors that play significant role in users' choice of telecommunication services. These studies observed that many subscribers frequently changed from using one telecommunication provider to another, and sometimes a particular subscriber used multiple providers. Review of the studies also demonstrates that there has been no consensus as to what actually lead to customer's choice of using particular telecommunication products or services. It can then be stated that customers' preferences for telecommunication service providers vary from country to country, state to state and locality to locality. Thus, the factors considered by users of telecommunication services is hinged upon many situations and circumstances which are not uniform across countries, regions, professions and socio-economic statuses.

Research framework

The Theory of Reasoned Action (TRA) and the Consumer Behaviour Theory (CBT) provide framework for this study. The following section focus on the development of the conceptual model as well as hypotheses that flow from it. The research framework depicts relationships among the independent variables (attitude, subjective norms,

price, quality of service, brand and price of substitute) on the dependent variable (choice of ISPs used). The conceptual model that formed the basis for the study is depicted in Figure 1. The following discussion expands on the model.

Consumer Behaviour Theory takes the needs of consumers and uses this as a starting point for evaluating the advantages and disadvantages of a product (service). CBT provides criteria for identifying the decision making processes occurring in particular circumstances and recognises that different individuals adopt the same products for differing needs (Kaine, 2004). CBT assumes that a prospective consumer actively searches for information and devotes a great deal of time and energy in making decisions, and this decision making process is systematic. The consumer devotes time to consider the benefits of the product at hand and other alternatives. The consumer also considers some factors, depending on the product/service, individual characteristics of the consumer, situation at hand, environment of the consumer, among others. Thus, a lot of factors influence the decision-making of the consumer. It is therefore important for a producer or marketer of products/services to understand these variables. The factors influencing consumer decision-making process have been broadly classified by studies such as Bray (2008); Blackwell et al. (2001); Loudon and Della Bitta (1993); Kotler and Armstrong (2010) into various groups. These are: Personal/Individual factors (such as age and life cycle stage, way of life, sex, occupation, life style, personality and self); Social factors (influence of family members, reference groups, opinion leaders, social roles and statuses); Internal/Psychological factors (belief, attitude, motivation, perception, and learning); Cultural factors (buyer culture, subculture, social class and caste, cultural trends); Economic factors (personal income, family income, income expectations, savings, liquid assets of the consumer, consumer credit); Situational factors (social environment, physical environment of the purchase place, time influences, etc.). However, Kotler and Armstrong (2010) opined that, all these models or classifications by various authors should be used in an integrated manner in order to understand the consumer in general. It can then be concluded that depending on the product/service involved, different variables and behavioural mechanisms assume different degrees of importance in influencing the purchase decision process of consumers.

The TRA can be used to understand an individual's voluntary behaviour. It explains that an individual's decision to engage in a particular behaviour is based on the outcomes the individual expects will come as a result of performing the behaviour. According to the theory, intention to perform certain behaviour precedes the actual behaviour. This intention is known as behavioural intention, and comes as a result of a belief that performing the behaviour will lead to a specific outcome. Behavioural intention is determined by attitudes to behaviours and subjective norms (Fishbein and Ajzen, 1975). The theory suggests that stronger intentions lead to increased effort to perform the behaviour, which also increases the likelihood for the behaviour to be performed. People form attitudes by systematically deliberating on any information that they have about the behaviour being considered.

Attitude of subscribers

Attitude is also one of the psychological factors influencing consumer behaviour. Attitudes are mental positions or emotional feelings, favourable or unfavourable evaluations, and action tendencies people have about products, services, companies, ideas, issues, or institutions based on their values and beliefs (Ajzen and Fishbein, 2005). Fishbein and Ajzen (1975, p. 216) defined attitude as "an individual's positive or negative feelings (evaluative affect) about performing the target behaviour." The TRA, developed by Fishbein and Ajzen, was actually derived from previous research that began as the theory of attitude. Attitude exists in every individual in the form of evaluation, covering all types and categories of evaluation, both overt and covert, or in cognitive, affective and conative forms (Eagly and Chaiken, 1993; Kotler and Keller, 2009). Attitude researchers traditionally assumed that attitudes were learned in a fixed sequence, consisting first of the formation of beliefs (cognitions) regarding attitude object, followed by some evaluation of that object (affect) and then some action (behaviour) depending on the consumer's level of involvement and the circumstances.

Attitude tends to be enduring; however, because it is based on people's values and beliefs, it is difficult to change. For many people, their attitudes are part of their personality and of who they are. In essence, a person's attitudes may fit into a person, and to change this may require difficult adjustments. Thus, a company is supposed to try to fit into existing attitudes of its customers rather than attempts to change attitudes because customers possess specific attitudes towards various products. These attitudes

affect consumers' buying behaviours. This is the reason why companies want people to have positive rather than negative feelings about their offerings. Several studies have found significant direct relationship between attitude and purchasing behaviour and use of technology (Elliott and Speck, 2005; Jiménez and San-Martin, 2017; Kotler and Armstrong, 2010; Kotler and Keller, 2012).

Subjective norms of subscribers

An important aspect of the consumer decision-making process is social influence (Bailey and Ben-Mimoun, 2016). Subjective norm (SN) is the perceived social pressure to engage or not engage in behaviour. Fishbein and Ajzen (1975, p. 302) defined SN as "the person's perception that most people who are important to him think he should or should not perform the behaviour in question". A person's SN is determined by his or her perception that salient social referents think she/he should or should not perform a particular behaviour. Such a person is motivated to comply with the referents even if she/he does not favour the behaviour. The referents may be superiors (parents, bosses, teachers, opinion leaders, etc.) or peers (friends, colleagues, family, children, etc.). Family structure or behaviour of family members can influence individual personality characteristics, attitudes and values as well as the decision making process in the purchase of goods and services (Kotler and Keller, 2009, 2012; Leon and Kanuk, 2000). The importance of the family in consumer behaviour is highlighted by the fact that many products are purchased and consumed by a family unit and the buying decisions of members are influenced by other members of the family (Cant et al., 2006). There is a significant body of theoretical and empirical evidence regarding the importance of the role of SN on technology use, directly or indirectly (Taylor and Todd, 1995; Hasbullah et al., 2016). This study therefore incorporates SN as one of the variables that could determine the choice of ISPs used by subscribers.

Price of ISPs (access charges)

Price is the amount of money charged for a product or service, or the sum of the values that customers exchange for the benefits of having or using a product or service (Kotler and Armstrong, 2010). Price in the context of this study is the amount of money charged for internet access given to subscribers, or the sum of values that subscribers exchange for the benefits of having or using the service of the ISPs. Price plays a major role in influencing choice by consumers, thus a competitive tool in the telecommunication market

(Herrmann et al., 2007; Khizindar et al., 2016; Kollmann, 2000; Olatokun and Nwonne, 2012; Rahman et al., 2010). Kollmann (2000) affirmed that pricing is a significant attribute for companies in the Internet service industry, which influence customers in making decisions to use their services. Low-cost pricing strategy has emerged as one of the most powerful factor that satisfies customers (Sood and Sood, 2016); therefore, a small variation in price could positively affect the decision to demand and use a product or service (Oyatoye et al., 2015). An ISP with lower prices has a higher tendency to attract a larger subscriber base leading to an impressive market and financial performance (Adeleke and Aminu, 2012). Due to breath-taking competition, ISPs in Nigeria offer innovative services and competitive prices to attract subscribers. Studies such as Khizindar et al. (2015), Nwakanma et al., 2018; Ojiaku and Osarenkhoe, 2018; Olatokun and Nwonne, (2012), Rahman et al. (2010), Shah (2012) have found positive influence of price on choice of telecommunication services used by subscribers.

Brand of ISPs

Brand is a mental image that reflects the way a brand is perceived, including all the identifying elements, the product or company personality, and the emotions and associations evoked in the consumer's mind (Olatokun and Nwonne, 2009). A brand encompasses the consumer's complete experience with both the product and the company, making it a powerful tool for gaining market leverage. A good brand is vital to business success because it can increase brand loyalty, customer satisfaction and patronage (Kapferer, 2008; Olatokun and Nwonne, 2009; Roth, 1995). Successful brands impart certainty, trust in customers, and state a positive desire in the shoppers' psyches (Kay, 2006). One of the factors that determine the success of any business is the strength of the brands. Generally, when the name of a brand is mentioned, the first idea that comes to the consumer's mind is the corporate image associated with the brand. Brand image is developed over time through advertising campaigns with a consistent theme, and authenticated through consumers' direct experience.

Empirical findings have shown the relationship between brand image and customer patronage, use and loyalty. Khizindar et al. (2015) evaluated the effect of brand image on customer loyalty of service providers in Saudi Arabia and found that brand had a direct effect on customers' patronage and loyalty of the service providers. Liu (2008) found that brand had

a significant impression on services quality, customer value, customer satisfaction and customer loyalty in the Chinese telecommunication market. Olatokun and Nwonne (2009) found that brand plays an important role in user's selection of service provider especially when the call rate offered by that provider is high. Sani (2016) examined the significance of brand image, among other factors, as it affects users' perception in selecting a mobile telecommunication service provider in the Nigerian telecommunication market. The result revealed that brand image came second among the factors investigated. These studies provide an understanding that subscribers may purchase the services of ISPs just because of the brand. Internet service providers in Nigeria spend a lot of money in creating brand identities that can make a good impact on their products/services and help them gain favourable market share. They follow a strategy known as corporate branding in which they place corporate name on every individual product or service they render. Therefore, brand image could have an influence on the choice of ISPs used by subscribers in Nigeria.

Quality of service

Quality of service (QoS) is the customer's overall impression of the relative inferiority/superiority of an organisation and its service offerings (Bitner et al., 1990). It refers to the degree to which an organisation's service lives up to customers' needs, wants or desires. QoS is fundamentally characterised from the customer's viewpoint and leads to favourable behavioural intentions towards a product or service and always affects behaviours towards the product or service. Hence, QoS can lead to customers' satisfaction, loyalty and future purchases (Johnson and Sirikit, 2002; Nnochiri, 2015; Olatokun and Nwonne, 2012). QoS helps create the necessary competitive advantage by being an effective differentiating factor (Leisen and Vance, 2001). Yoo and Park (2007) posited that a service provider ability to create and sustain competitive advantage depends upon the high level of service quality provided, thus, the ability of service providers to enhance service quality increases patronage, customer satisfaction and financial performance (Zeithaml et al. (2002) revealed that QoS delivery is an essential strategy to success, possibly more important than low price, and to deliver superior service quality, managers of companies with web presence must first understand how customers perceive and evaluate online service.

Quality of service is a major concern to telecommunications service subscribers (Nnochiri, 2015). The QoS requirements of users connected to a telecommunication network are statement of the level of quality the users expect to get from the applications they run or from the services they subscribe. Therefore providing a consistently superior QoS can differentiate one ISP from others (Adeleke and Aminu, 2012). Positive relationships between QoS and demand for and use of products and services, customer satisfaction, loyalty and patronage are well documented in literature (Adebiyi et al. 2016; Adeleke and Aminu, 2012; Issahaku et al., 2018; Khizindar et al., 2015; Nwakanma et al., 2018; Ogwo and Igwe, 2012; Ojiaku and Osarenkhoe, 2018; Olatokun and Nwone, 2012; Rahman et al., 2010; Shah, 2012; Wal et al., 2002; Zeithaml et al., 2008). For example, Olatokun and Nwone (2012) found that QoS significantly influenced users' choice of a mobile operator in the Nigerian telecommunication market. Wal et al. (2002) found that significant relationship exists between QoS and use of telecom mobile services. Rahman et al. (2010) equally found that QoS significantly influenced Malaysian consumers when choosing a telecom service. Khizindar et al. (2015) study revealed that QoS had a direct effect on customer loyalty of service provider. Adebiyi et al. (2016) also found significant positive relationship between QoS and selection of mobile service provider in Osun state, Nigeria. It can be deduced from these studies that service is a form of attitude, which is related to satisfaction, and also leads to consumer preference and purchase. So, it can be assumed that QoS is one of the factors that may influence use of ISPs by subscribers in Nigeria.

Price of ISP substitutes

A substitute product or service is a product or service that a consumer sees as the same or similar to another product. For a product to be a substitute for another product, it must share a particular relationship with that product, and the relationship can be close, like one brand of ISP with another. The demand schedules of substitute product/service show that as the price of the product/service goes up, the demand for its substitute increases (Shocker et al., 2004). According to the theory of demand, whether or not a given change in the price of a product will influence the purchases of the other product depends on how related the products are. One useful generalisation when two products are substitutes is that the price of one and the demand of the other product are directly related, that is, if there are substitutes, increase in the price of one leads to the

purchase of the other, when other variables remain constant. If, for example, the price of an ISP increases, the demand for its substitute may also increase as consumers switch away from the ISP to another to maintain their budgets. On the other hand, when the price of the ISP decreases, the demand for its substitute may also decrease. Price of ISP substitutes in Nigeria is considered as one of the variables that could determine the choice of ISPs used by subscribers.

Methodology

The study adopted the descriptive survey research design. The location of study is Ogbomoso, Oyo state, Nigeria. The population includes all subscribers of Internet services in the town. This cut across diverse groups - students, public servants, business persons

and artisans. This population of subscribers could not be determined, therefore, convenience sampling, was used to select 300 respondents from the study population. Structured questionnaire was employed for data collection, and contained closed ended questions, using a 4-point Likert scale. The validity of the questionnaire was ensured by giving the instruments to scholars who are experts in the area of study and corrections and restructuring of some questions were made in accordance with their suggestions. Reliability test (Cronbach alpha coefficient analysis) was performed to check for internal consistency of the items, which measured the uniformity of scale items. The overall Cronbach alpha coefficient is 0.897, which indicate a strong reliability of the instrument. The Cronbach Alpha Coefficient for the items is presented in Table 1.

Table 1: Cronbach's Alpha Reliability Coefficient

Variables	Cronbach's Alpha
Attitude	.778
Subjective norms	.736
Price of service	.778
Brand of service	.789
Quality of service	.876
Price of substitute	.708
Use of ISPs	.884

The data collection period spanned through six weeks. Copies of questionnaire were administered by the researchers to respondents at homes, schools, banks, hospitals, shopping malls, relaxation centres, churches, mosques, offices, cybercafés, and market places. The respondents' rights for confidentiality and privacy were taken into consideration in the process of designing the instrument and during the data collection processes. Respondents were also given the free will to choose whether or not to participate in the study. Three hundred copies of questionnaire were administered, while 287 copies were retrieved, thus giving a return rate of 95.6%. Data were coded and analysed using the Statistical Package for Social Sciences (SPSS) software. Descriptive statistics was used to analyse the demographic characteristics of the subscribers, while Chi-square analysis was carried out to test the hypotheses.

Findings

Table 2 presents the demographic characteristics of respondents. Male respondents (57.0%) were represented slightly more in the study sample than female (43.0%). Majority of the respondents fell in the age category of 21-30 (38.5%). About 26% were in the age category 31-40, while only seven (2.6%) were above 50 years, which had the lowest percentage in the age distribution. Majority of the respondents earned below ₦20,000 (33.3%), followed by 24.8% who earned between ₦21,000 to ₦50,000 monthly. 18.5% earned between ₦51,000 to ₦100,000, while 15.2% earned between ₦101,000 to ₦200,000. Only about 8.0% earned above ₦200,000. Majority (85.2%) of the respondents had tertiary education, 12.6% had secondary school leaving certificate, about 2.0% had primary school leaving certificate, while only one respondent did not have any certificate, that is, had no formal education.

Table 2: Demographic characteristics of respondents

Measure	Item	Number (n=287)	%
Gender	Male	154	57.0
	Female	116	43.0
Age	Below 20	33	12.2
	21-30	104	38.5
	31-40	70	25.9
	41-50	56	20.7
	Above 50	7	2.6
Monthly Income	Below ₦20,000 (About \$55*)	90	33.3
	₦21,000 - ₦50,000 (About \$58-\$137*)	67	24.8
	₦51,000 - ₦100,000 (About \$140-\$275*)	50	18.5
	₦101,000 - ₦200,000 (About \$278-\$550*)	41	15.2
	Above ₦200,000	22	8.1
Education level	Primary (Elementary)	5	1.9
	Secondary	34	12.6
	Tertiary	230	85.2
	None	1	0.4

* Conversion made at ₦364 to \$1 according to Central Bank of Nigeria official rate as at 20 November, 2018.

Test of hypotheses

The hypotheses were tested in the null forms. A decision rule of 0.05 level of significance was set to test all the stated hypotheses. This rule states that if $p < 0.05$, the null hypothesis is rejected, while the alternate hypothesis is accepted, which implies that

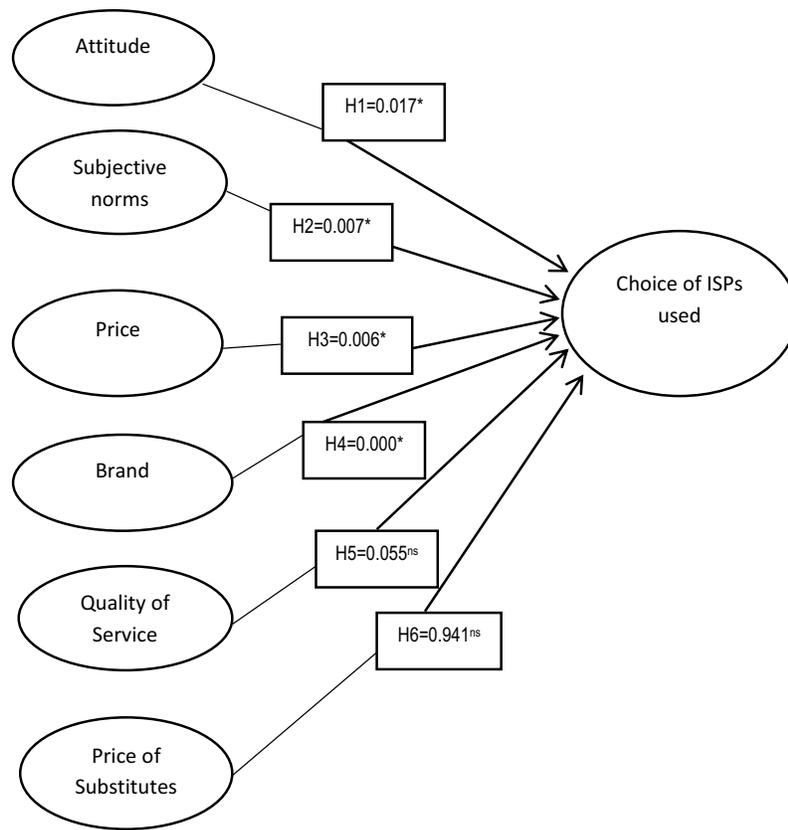
there is a significant relationship between the independent and dependent variables. However, if $p > 0.05$, the reverse is the case, that is, the null is accepted. The results of the Chi-Square analysis are presented in Table 3.

Table 3: Chi-square results of the test of hypotheses

	Value	Df	Asymp. Sig.(2sided)	Value
Attitude of subscribers	Pearson Chi-Square	28.806(a)	15	.017
	Likelihood Ratio	33.409	15	.004
	Linear-by-Linear Association	6.802	1	.009
	N of Valid Cases	270		
Subjective norms of subscribers	Pearson Chi-Square	31.730(a)	15	.007
	Likelihood Ratio	33.429	15	.004
	Linear-by-Linear Association	8.050	1	.005
	N of Valid Cases	270		
Price of service (access charges)	Pearson Chi-Square	32.074(a)	15	.006
	Likelihood Ratio	34.323	15	.003
	Linear-by-Linear Association	.004	1	.949
	N of Valid Cases	269		
Brand of ISP	Pearson Chi-Square	46.518(a)	15	.000
	Likelihood Ratio	49.150	15	.000
	Linear-by-Linear Association	15.171	1	.000
	N of Valid Cases	266		
Quality of service	Pearson Chi-Square	24.632(a)	15	.055
	Likelihood Ratio	30.446	15	.010
	Linear-by-Linear Association	2.280	1	.131
	N of Valid Cases	270		
Price of substitutes	Pearson Chi-Square	7.540(a)	15	.941
	Likelihood Ratio	9.136	15	.870
	Linear-by-Linear Association	1.721	1	.190
	N of Valid Cases	270		

The results reveal that attitude and subjective norms of the subscribers, as well as price and brand of ISPs had significant relationships with choice of ISPs used by the subscribers ($\chi^2=28.806$, $p=0.017$; $\chi^2= 31.730$, $p=0.007$; $\chi^2=32.074$, $p=0.006$; $\chi^2= 46.518$, $p=0.000$; respectively). The null hypotheses were therefore

rejected, while the alternate hypotheses were accepted. However, quality of service of ISPs and the price of substitutes did not have significant relationships with choice of ISPs used by the subscribers ($p=0.055>0.05$; $p=0.941>0.05$ respectively). Figure 1 presents the resultant model.



Note: * significant at $p < 0.05$; ns = not significant

Figure 1: Test results of the research model and hypotheses

Table 4 presents the mean rank of the determinants. Price (mean rank of 7.18) ranked top among the variables, followed by QoS (7.06), subscribers' attitude (6.35), SN (5.86), and brand (5.72) respectively. Price

of substitutes (mean rank 2.55) was the least factor influencing the choice of ISPs used by the subscribers.

Table 4: Mean rank of the factors

Item	Mean rank	Standard deviation
Price of service	7.18	0.97
Quality of service	7.06	0.89
Users' attitude	6.35	0.85
Subjective norms	5.86	0.91
Brand of service	5.72	0.70
Price of substitutes	2.55	0.55

Discussion

This study found that attitude and subjective norms of subscribers, as well as price and brand of service were choice indicators of ISPs used by the subscribers, with price ranking top. Price of the ISPs was found to be the topmost choice indicators of ISPs used by the subscribers. The significance of price for

the decision to purchase and use a product or service is as undisputed in the telecommunications sector as it is elsewhere. As noted by Kollmann (2000), pricing is a significant attribute for companies in the Internet service industry, which influence customers in making decisions to use their services. Olatokun and Nwone (2009) study showed that call rate (price) emerged as

the most important factor that affects customers' perception in selecting telecom operators in Nigeria. Adebiji et al. (2016) equally found significant positive relationship between price/billing and choice of Nigeria mobile telecommunication services. These results are also similar to findings from other countries of the world. Rahman et al. (2010) found that price is a significant contributor in the decision of Malaysian mobile users in selecting a mobile operator, while Švigelj and Hrovatin (2011), observed that on-net and off-net call prices had an impact on the probability of choosing a telecom mobile operator in Slovenia. The results of the study of Kyeremeh and Fiagborlo (2016) also show that the probability that an individual will subscribe to a telecom service in Ghana is dependent on price of mobile service, among other factors. Tinggi et al. (2014) found price to be the most notable determinant of choice of telecomm providers in Malaysia, while Ojiaku and Osarenkhoe (2018) found that pricing structure affect choice of mobile data service provider. Hence, this study affirmed the importance of price and its influence in the selection of products and services.

The results of this study show that brand of ISPs influenced the choice of the subscribers. The descriptive analysis shows that majority of the subscribers (more than 50%) chose a particular brand which they preferred above other ISPs because it was well known to them and also had the widest coverage. This indicates that for the use of the ISPs to be enhanced, an increase in users' perception of brand of service is necessary. This could be achieved by ensuring customers' satisfaction in service delivery. According to Lee (2002), customers get satisfied to a brand more if they get all the needed services accumulated in that very brand. If users do not get satisfied with a brand, they start looking for other brands. Zhang (2015) confirmed that brand image not only influences customer loyalty directly, but also impacts on it through other mediating factors. Olatokun and Nwone (2009) noted that brand image may exert no direct influence on customer choice and loyalty, but can impact on customer loyalty via customer satisfaction. Subscribers' indirectly pay for good brand, though silently, since brand and quality is often synonymous. Hence, Nigerian ISP can promote their brand and patronage by ensuring subscribers' satisfaction through the quality of service they provide.

Quality of service of the ISPs did not have significant relationship with the choice of ISPs used by the

respondents. This may be so because quality reflects the extent to which a product or service meets or exceeds consumers' expectations, and is traditionally measured after the product or service has been consumed or used. Our findings may be connected with the fact that customer perceptions of the QoS are traditionally measured immediately after the person has consumed the service, and so did not determine the choice of ISPs in this study. Our findings support Akeke et al. (2016), who equally found that QoS was considered the least factor influencing customers' preference for service providers in Ekiti State, Nigeria. However, our findings did not support Panda (2003) who posited that the success of a service provider depends on the QoS delivered to the customers. In addition, the finding from this study did not support the study of Wolfenbarger and Gilly (2002) who found that QoS was a predictor of loyalty or intentions to use a product, and the study of Rahman et al. (2010) which also found a positive correlation between service quality and preferred networks.

This study found that attitude and SN of the subscribers had significant relationship with the choice of ISPs used. Studies have found that a person's attitude, combined with SN, forms his behavioural intention. These findings support the TRA by attempting to link attitude and SN to the intention to use and use behaviour. Several other studies have revealed the significance of attitude and SN on purchase and use behaviour (Elliott and Speck, 2005; Li et al., 2009; Mahesh, 2013; Yang et al., 2014; Wen, 2009). For example, Li et al. (2009) found a significant positive relationship between attitude towards behaviour and intentions. Mahesh (2013) found that consumers had a positive attitude and purchase intention. Yi et al. (2016) found that SN had positive and significant influence on purchase and use intention. Tinggi et al. (2014) found SN to be a contributory variable that determine the choice of telecom providers. Friends, family, peers and colleagues usually have strong influence on users' choice to use technology as confirmed by the descriptive analysis, which revealed that more than half of the subscribers (54.4%) used the brand of ISPs their family members used, while about 47% used the ISPs services their friends used. This reflects that SNs are obvious examples of strong influential primary reference groups on individual purchase decision. The importance of SN in consumer behaviour is highlighted by the fact that many products are purchased and consumed by reference groups which may influence buying decisions (Cant et al., 2006; Strudom et al., 2000).

Our findings show that price of substitutes did not have a significant influence on the choice of ISPs used by the subscribers, and was the least factor influencing the choice of ISPs used by the subscribers. This may be connected with the fact that there is actually no significant difference in the tariffs of the ISPs. The network providers in Nigeria attempt to offer more choices and opportunities with appropriate pricing to customers in order to meet their needs. These firms compare prices with other competitors so as to offer a competitive price that matches the quality of service they provide. More so, the ISPs, which tariffs are slightly higher than others, have quality and wider coverage, which commensurate with the prices they charge. Hence, the subscribers may not mind the high tariffs because of the benefits.

Conclusion

This research provides both theoretical development for academics and practical implication for producers, marketers or management. The study is able to conclude that there are number of forces that influence consumers' behaviours. The study has been able to affirm that price and brand of telecommunication service, as well as attitude and SN of subscribers in Nigeria influenced choice of subscribers, which some other studies have found in other countries. The findings could help ISPs in their operations and strategic plans of marketing required to satisfy their subscribers, based on subscribers' expectations that were revealed by this study. Even though some of these factors cannot be influenced by the ISPs, they can be useful in identifying subscribers' needs and preferences, and to shape products/service in ways that will appeal to subscribers and serve their needs, thereby making subscribers derive satisfaction and value for the money spent in subscribing for the services. The academic world may also benefit from this study as it could serve as a basis for further research in the telecommunication sector, as well as the rest of the service sectors.

This study is not devoid of limitations. The study used a small sample of subscribers in Nigeria. Further research could be made using a larger sample before any generalisation could be made. This study also did not observe the significance of demographic factors on choice of ISPs used; hence, further studies could investigate how demographic characteristics such as age, income, education, gender, etc. influence selection of ISPs. In addition, this study used only six factors to investigate users' choice. Further studies

could focus on more indicators capable of influencing users' choices of ISPs.

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