

**DETERMINANTS OF CUSTOMERS CHOICE OF MOBILE TELEPHONE  
SERVICE PROVIDERS IN TANZANIA; A CASE OF DAR ES SALAAM  
REGION**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE  
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**2025**

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The undersigned certifies that he has read and hereby recommends for acceptance by the Open University of Tanzania a dissertation entitled: **“Determinants of Customers Choice of Mobile Telephone Service Providers in Tanzania; A Case of Dar es salaam Region”**, in partial fulfilment of the requirements for the Degree of Master of Human Resource Management of the Open University of Tanzania.

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**DEDICATION**

This work is dedicated to my beloved wife Mary Anthony Kyando and my Children: Samwel Ndunguru, Greyton Ndunguru and Grecious Ndunguru without forgetting Gibon Nzowa's family for raising me and their prayers in my educational journey many thanks to him.

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## **ABSTRACT**

This study examined determinants of customers choice of mobile telephone service providers in Tanzania; a case of the Dar es Salaam region. Four objectives guided this study; to determine the effect of demographic factors, social factors, economic factors and mobile service efficiency and effectiveness on customers' choice of mobile telephone service providers. The theory of planned behavior was employed. Positivist philosophy was the as well. This study utilized a quantitative approach. For the case of research design explanatory technique was employed. A sample of 384 were systematically selected and used as respondents to structured questionnaires. Descriptive statistics, correlation and multiple regression analysis were used as data analysis tools. This study found that all four independent variables (demographic factors, social factors, economic factors and customer satisfaction) were found to be positive and significantly related to customers' choice of mobile telephone service providers. Based on the findings it is concluded that customers' choice of mobile telephone service providers in Dar es Salaam is influenced by demographic, social, economic, and service efficiency factors, highlighting the need for telecom companies to adopt customer-centric strategies to enhance satisfaction and competitiveness. Mobile service providers in Tanzania, particularly in Dar es Salaam, should enhance network reliability, offer affordable and flexible pricing plans, improve customer service responsiveness, and leverage emerging technologies to better meet diverse consumer preferences and increase market competitiveness.

**Keywords;** *customer choice, Demographic Factors, Social Related Factors, Economic Factors Mobile Service Efficiency and Effectiveness Mobile Telephone Service Providers.*

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## **LIST OF ABBREVIATIONS**

AMOS	Analysis of Moment Structures
CCMP	Customer Choice of Mobile Phone Provider
DEM	Demographic Factors Determinant
ECOF	Economic Factors
ESCAP	Economic and Social Commission for Asia and the Pacific
FCC	Federal Communication Commission
GSM	Global System for Mobile Communications
MMS	Multimedia Messaging Service
MSEE	Mobile Service Efficiency and Effectiveness
SEM	Structural Equation Modeling
SFACT	Social Factors
SIM	Subscriber Identity Module
SMS	Short Message Service
SPSS	Statistical Package for Social Science
TCRA	Tanzania Communications Regulatory Authority
TPB	Theory of Planned Behavior
TRA	Theory of Reasoned Action
TTCL	Tanzania Telecommunications Corporation Limited
UK	United Kingdom
US	United States
UTAUT2	Unified Theory of Acceptance and Use of Technology 2

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Overview**

This chapter provides an overview of the study's organizational structure, historical context, problem statement, research objectives, significance, and limitations. This serves as a broad overview of the subject. It is a wide, generic statement that gives a general overview of the field under investigation.

#### **1.2 Background of the Study**

People in today's world rely more and more on mobile phone communication to get through their daily tasks. Mobile phone service providers offer a range of services that are widely used in various social and economic contexts, such as work, socialization, security, and even convenience. These services include voice and video calling, data (SMS/MMS, SMS/MMS Alerts, Email, Web browsing & searching, downloading content), and value-added services (e-commerce, e-money transfer, financial transactions, Mobile TV, Video calling, Video Sharing, and Gambling). According to Huang and Yang (2023), mobile communication systems have grown so ingrained in modern life that they have made their users into slaves.

Globally, the quantity of mobile phone service providers has skyrocketed. By allowing additional parties to actively participate in the industry, the majority of global economies have liberalized the telecommunications sector (Schorr & Wachter, 2022). For instance, at the end of 2001, there were over 600 mobile operators worldwide, compared to fewer than 200 in 1992. Just over one billion fixed

telephone lines were in use worldwide at the end of 2001, compared to about 940 million mobile cellular subscribers (Katz & Callorda, 2023).

Globally, the use of mobile phones has increased significantly as of late, with notable distinctions between industrialized and developing nations. There are more mobile subscriptions than inhabitants in developed countries, where mobile penetration rates have surpassed 100%. However, between 75% and 79% of people in poor countries use mobile phones (ITU, 2023).

Globally, 83 out of every 100 people have a mobile broadband subscription, and over 80% of people own a smartphone (Miller, et al., 2021). According to ESCAP (2020) and Albert et al. (2021) the fastest-growing regions for mobile broadband have been Asia-Pacific (10.5%) and Africa (6.7%).

The goal of the service providers is to get new subscribers; therefore, they will provide all kinds of enticements to encourage customers to sign up. The choice of network to join is left up to the subscriber. Any service provider's ability to succeed is based on their level of commitment and effort. In a market where there is competition, service providers must meet customer expectations and requirements in terms of pricing and service quality, as well as compete on both fronts (Kim & Lee, 2023). According to Rithatha, Awanis, Lowe, Holliday, and Storchi (2023), the competitive landscape in the global telecommunications industry appears to be centred on market activities that seek to acquire a competitive edge through strategic resource combinations and presences in a variety of products and geographic areas.

Numerous factors influence customers' decision-making process while making a purchase. (Islam & Chowdhury, 2018) The process consists of five stages: problem recognition, information search, alternative evaluation, purchasing choice, and evaluation after purchasing decision. The process is influenced by individual elements such as motivation, personality, perception, learning, values, beliefs, attitudes, and way of life. Social class, culture, familial influence, personal influence, and peer group impact are some of the social elements that affect the process. For example, customers from the same cultural or social group tend to buy similar products from one another because they lead similar lives and have similar learning, perceptions, and motivations (Baw, 2024). Demographic considerations also have an impact on purchasing habits. Customers vary in their requirements and want, for instance, and their perceptions may also shift as they become older. Making a comparison between adult and young consumers (Solomon, 2020; Wardhana, Pawito, & Satyawan, 2023). Shown that young customers are more concerned with the image during the purchasing decision-making process while adults focus more on pricing (Tan, Ojo, & Thursday, 2019).

Most economies throughout the world have liberalized their telecom markets. For prospective customers or those looking to switch, there are multiple service providers to select from (Renaud, 2023). Due to the increased competition, service providers are now compelled to introduce new items, lower their costs, and develop ever-greater levels of innovation. The subscriber now has a variety of products to pick from as a result. Selecting the one that best meets their needs as a result. According to (Cramer & Steinfield, 2023) many consumers base their choice of mobile service

provider on factors such as competitive pricing and reasonably priced plans. Lower prices for messaging services, data plans, and voice calls are frequently given priority by customers. The choice is greatly influenced by price models' flexibility, such as pay-as-you-go or packaged packages.

Furthermore, a crucial factor is network quality, which includes signal strength and coverage. Customers are more satisfied and have more options when they choose providers who provide dependable network performance and wide coverage (Nguyen & Han, 2024). Mobile phone technology has significantly increased the number of telecom customers in Africa and has been essential in expanding access to telecom services. Several variables, including demand, industry changes, the licensing of new competitors, and the rise of significant strategic investors, have contributed to the rise in mobile phone usage. Africa had almost 1.4 billion active mobile subscriptions as of 2023. According to Aker and Carroll (2023), this number shows both active and dormant subscriptions throughout the continent.

Jayadatta, and Majeed, (2024) found that the affordability of mobile devices and services plays a crucial role in determining subscription rates. Lower costs for mobile handsets and data plans make it more feasible for a larger segment of the population to access mobile services. Efforts to reduce costs through local manufacturing and subsidized pricing contribute to higher subscription numbers. Also, Supportive regulatory policies and competitive market environments foster growth in mobile phone subscriptions. Regulatory frameworks that promote competition among service providers and protect consumer interests help drive down costs and improve service quality, thereby increasing subscriptions (Eckert, 2024).

Tanzania is no different from other developing countries, especially in Africa. As of the most recent data, here are the current figures for mobile service penetration in Tanzania, including the number of subscribers and market share percentages for major mobile operators. According to V TCRA (2024), Vodacom Tanzania's number of Subscribers is Approximately 16 million. Market Share is around 35%. Airtel Tanzania's number of Subscribers is Approximately 14 million and its market share is about 30%. Tigo Tanzania's number of subscribers is approximately 10 million and its market share is around 22% (pre-merger figures). Halotel Tanzania's number of subscribers is approximately 6 million and its market share is about 13%.

The introduction of novel services, increased network coverage, lower pricing, and the creation of numerous content sales companies have all contributed to the telecoms industry's explosive growth in recent years (GSM Association, 2020). Three determinants demographic traits, social and economic factors, and mobile service effectiveness and efficiency were examined in this study using the theory of planned behaviour (TPB) to determine how customers in Tanzania choose mobile phone service providers.

### **1.3 Statement of the Problem**

Despite the significant growth in the telecommunications sector, with mobile subscriptions reaching approximately 1.4 billion in Africa (GSMA, 2023), and the substantial market presence of key players like Vodacom, Airtel, and Halotel in Tanzania (TCRA, 2024), there remains a need to understand the specific determinants influencing customers' choice of mobile telephone service providers.

This involves evaluating the impact of demographic traits, socially relevant variables, economically relevant variables, and the efficacy and efficiency of mobile services.

Age groups differ in their demands and preferences. For example, younger consumers might place more importance on social media access and data plans, whereas older users might be more concerned with voice services and dependability. Mobile service providers may struggle to cater to the diverse needs of various age groups effectively. Misalignment can result in lower customer satisfaction and retention (McKinsey & Company, 2024). Providers need to balance between offering affordable plans for low-income customers and premium options for high-income segments. Failing to address these differences can lead to missed market opportunities (Deloitte. 2024). **Income Levels and Mobile Service Preferences:** Providers may need to develop different marketing and educational strategies to address the varying levels of technical understanding among their customer base.

Current studies like Jayadatta, & Majeed (2024) found that Pricing remains a dominant factor influencing customer choice. Competitive pricing and affordable data plans are critical for attracting and retaining subscribers. Customers often prioritize lower costs for voice calls, data, and messaging services, which significantly impact their decision-making. Also, the quality and extent of network coverage are essential determinants. Consumers prefer providers with extensive and reliable network coverage, as this ensures better connectivity and fewer service interruptions (Adeyemi, 2022). Customer loyalty and overall satisfaction are

impacted by network quality (Joudeh & Dandis, 2018; Shrestha, 2021). An internet service provider's service quality, client happiness, and loyalty (Joudeh, & Dandis, 2018). Loyalty, client happiness, and service quality of an internet service provider. Furthermore, keeping consumers comes down to providing excellent customer service. Higher customer satisfaction and loyalty are typically seen in providers who offer effective customer care, timely issue resolution, and pleasant client encounters. Customer choices and brand preferences are influenced by service quality (Jang & Lee, 2024).

Thus, these results indicate that certain aspects, such as the impact of demographic traits, social and economic considerations, and the efficiency and effectiveness of mobile services, are undoubtedly underutilized. Consequently, the purpose of this study is to investigate the factors that influence Tanzanian consumers' selection of mobile phone service providers, with a focus on the Dar es Salaam region.

#### **1.4 General Objective of the Study**

This study examined determinants of customers choice of mobile telephone service providers in Tanzania; a case of the Dar es Salaam region.

#### **1.5 Specific Objectives**

- i. To determine the effect of demographic factors on customers choice of mobile telephone service providers.
- ii. To determine the effect of social-related factors on customers' choice of mobile telephone service providers.



- iii. To determine the effect of economic factors on customers choice of mobile telephone service providers.
- iv. To determine the effect of mobile service efficiency and effectiveness on customers' choice of mobile telephone service providers.

## **1.6 Significance of the Study**

The study on the Determinants of Customers' Choice of Mobile Telephone Service Providers in Tanzania: A Case of Dar es Salaam Region holds substantial significance across various dimensions, including theoretical, practical, policy, academic, and stakeholder perspectives.

### **1.6.1 Theoretical Significance**

This study contributes to the growing body of knowledge on consumer behaviour by applying the Theory of Planned Behavior (TPB) to the telecommunications industry in Tanzania. By examining factors such as perceived service quality, pricing strategies, network coverage, and brand loyalty, the study helps validate and expand existing consumer behaviour theories in the African telecommunications market. Moreover, it enhances understanding of how customer attitudes, subjective norms, and perceived behavioural control influence mobile service provider selection, offering a model that could be applied to similar developing markets.

### **1.6.2 Practical Significance**

For mobile service providers, this research offers valuable insights into customer preferences and decision-making processes. Understanding the key determinants

influencing customer choice allows telecom companies to tailor their service offerings, improve customer satisfaction, and enhance competitive advantage. For instance, findings on pricing strategies and service quality can help providers adjust their business models to better align with consumer needs, ultimately leading to increased customer retention and market share.

### **1.6.3 Policy Significance**

From a regulatory perspective, the study provides empirical evidence that can guide policymakers and regulatory bodies such as the Tanzania Communications Regulatory Authority (TCRA) in formulating policies that promote fair competition, service quality improvement, and consumer protection in the mobile telecommunications sector. The findings may also support initiatives aimed at improving infrastructure development, ensuring affordability, and enhancing the accessibility of mobile services to underserved populations.

### **1.6.4 Academic Significance**

For scholars and researchers, this study adds to the existing literature on customer choice behaviour in the telecommunications sector, particularly within the Tanzanian and broader East African context. It serves as a reference for future studies exploring consumer preferences, behavioural models, and market dynamics in emerging economies. Additionally, it provides a basis for comparative research across different regions and industries.

### **1.6.5 Stakeholder Significance**

All key stakeholders, including government agencies, telecom companies, consumer rights organizations, and investors, stand to benefit from this study. Government institutions can use the findings to formulate strategies that promote digital inclusion, while consumer rights organizations can advocate for better services based on empirical evidence. Investors and business strategists can leverage insights from this study to identify market opportunities and enhance service delivery. Lastly, consumers themselves benefit indirectly, as improved industry understanding leads to better service offerings and enhanced customer experiences. In conclusion, this study plays a crucial role in advancing theoretical frameworks, informing practical applications, guiding policy decisions, enriching academic discourse, and supporting various stakeholders in the Tanzanian telecommunications sector.

### **1.7 Research Scope**

The scope of this study on the determinants of customers' choice of mobile telephone service providers in Tanzania; a case of the Dar es Salaam region focuses on several key aspects. The participants of the study include mobile service users in Dar es Salaam, sampled across different demographic groups to ensure diverse perspectives. The study is grounded in the Theory of Planned Behavior (TPB), which helps explain how attitudes, subjective norms, and perceived behavioural control influence customer choices. The methodology follows quantitative surveys to gather statistical data and qualitative interviews for deeper insights into consumer behaviour. The time frame of the study spans a specific period, covering recent trends in mobile service selection within the last year to ensure relevance and

accuracy. The place of study in Dar es Salaam, Tanzania, was chosen due to its high concentration of mobile users, diverse socio-economic population, and competitive mobile service market.

### **1.8 Organization of the Proposal**

The study's introduction, problem statement, primary goal, specific goals, and research questions designed to elicit pertinent responses that aided in achieving the research goal are all included in Chapter 1. The importance of the study, its scope, and the difficulties experienced during the research process were also covered. This chapter also includes a summary of the study's organizational structure. The second chapter of the research effort included a literature review, which covered both an empirical and a theoretical literature review. The Conceptual Framework and the Research Gap Tips were also included in this section. The third chapter justifies the applied research methodology. This section explains the research design, the population that was studied, sample size sampling strategies, data gathering and analysis procedures, and more. The fourth chapter presents the research findings, analysis and discussion while the last chapter five presents the summary of findings, conclusion and recommendations.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Chapter Overview**

A summary of several concepts and ideas pertaining to the study objectives is presented in this chapter. The chapter provides a comprehensive comprehension of the study by presenting general conceptual ideas from several authors. This has aided in choosing the study's direction.

#### **2.2 Definition of Key Terms**

##### **2.2.1 Customers Choice**

According to Solomon, (2020), customer choice refers to the decision-making process where consumers evaluate and select from among various options based on their preferences and needs. This process involves assessing factors such as price, service quality, and features. Abdel Wahab, Diaa, and Ahmed (2023) provide that customer choice can be defined as the selection made by consumers based on their personal preferences, which are influenced by psychological, social, and economic factors. This definition emphasizes the role of consumer preferences in shaping their choices. In the context of this study, customer choice refers to the process and outcome of selecting a particular product or service from available options based on individual preferences, needs, and decision-making criteria. This concept encompasses several key aspects.

##### **2.2.2 Demographic Characteristics**

Demographic characteristics refer to statistical data about a population's attributes, such as age, gender, income, education, and occupation. Understanding these

characteristics is crucial for analyzing consumer behaviour and market trends (Denizer, Kaufmann, & Kraay, 2013). In this study, demographic characteristics are statistical attributes used to describe and analyze populations. They provide insights into the composition and structure of a group, helping to understand various patterns and trends within societies.

### **2.2.3 Social-Related Factors**

Social-related factors encompass a variety of elements that impact individuals' social interactions, behaviours, and experiences. These factors can influence various aspects of life, including consumer behaviour, health, and overall well-being (Erikson, & Goldthorpe, 2024). In this study, social-related factors refer to the various social influences and conditions that impact individuals' behaviour, experiences, and social interactions. Social Related Factors are elements that influence individuals' interactions, behaviours, and social environments. These factors encompass various aspects of social life that affect how people engage with each other and with their broader community.

### **2.2.4 Economic Factors**

Economic factors are elements that influence economic decisions, behaviours, and conditions at both individual and macroeconomic levels. These factors affect income, expenditure, investment, and overall economic stability (Bowman, & Zilberman, 2013). In this study, economic factors refer to the elements that influence the economic behaviour and decisions of individuals, businesses, and governments. These factors affect economic conditions, performance, and outcomes at both microeconomic and macroeconomic levels.

### **2.2.5 Mobile Service Efficiency and Effectiveness**

Mobile Service Efficiency and Effectiveness refer to the measures of how well mobile service providers deliver their services and meet customer needs. Service efficiency in the context of mobile services refers to the optimal use of resources (such as technology, personnel, and time) to deliver mobile services while minimizing costs and maximizing output. It involves the speed, reliability, and cost-effectiveness of service delivery (Lai, & Liu, 2024).

In this study, mobile Service Efficiency and Effectiveness are concepts used to evaluate the performance of mobile service providers. Mobile service efficiency refers to the ability of a mobile service provider to deliver services using the least number of resources while maximizing output. It involves optimizing operations, reducing costs, and improving productivity in the provision of mobile services. On the other hand, mobile service efficacy describes how well a mobile service provider satisfies or surpasses the needs and expectations of its clients. It emphasizes client satisfaction, service quality, and the provider's track record of keeping commitments.

### **2.2.6 Mobile Telephone Service Providers**

Mobile phone service providers are businesses that use cellular networks to provide wireless communication services to their clients. These services allow users to send and receive text messages, make phone calls, and access mobile internet (Cavanaugh, 2024). In this study, Mobile Telephone Service Providers are organizations that deliver telecommunications services to mobile phone users by operating and managing wireless networks. They offer a range of services such as voice calling,

text messaging, data plans, and additional features like mobile broadband and value-added services. These providers also handle customer billing, network maintenance, and service support.

## **2.3 Theoretical Literature Review**

### **2.3.1 Theory of Planned Behavior**

Icek Ajzen created the Theory of Planned Behavior (TPB) in 1985. The theory uses the idea of perceived behavioural control to predict and explain human behaviour. It is an expansion of the previous Theory of Reasoned Action (TRA). Icek Ajzen created the Theory of Planned Behavior (TPB) in 1985. It is a psychological theory that uses three main elements to predict and explain behaviour in people: attitude, subjective norm, and perceived behavioural control. According to the theory, these elements work together to impact a person's intention to carry out a behaviour, which then has an impact on the activity itself. This is a thorough breakdown of its presumptions (Ajzen, 1985).

The most direct indicator of a person's likelihood to act is their intention to carry it out. According to the hypothesis, people are more likely to act if they have the intention of doing so. Attitudes, subjective standards, and perceived behavioural control all have an impact on intentions (Kashif, Zarkada, & Ramayah, 2018).

Second, ideas about the conduct's results and assessments of those results shape attitudes toward the behaviour. An individual is more likely to have a positive attitude toward an action if they believe that engaging in it will result in beneficial



consequences (Ajzen, 2020). On the other hand, individuals will have a pessimistic attitude if they believe that something bad will happen.

Third, the perceived social pressure to engage in or refrain from engaging in behaviour is reflected in subjective norms. According to the hypothesis, people formulate their objectives after taking other people's expectations and opinions into account. They are more likely to plan to engage in the conduct if they think that significant individuals think they should (Ajzen, 2020). Using the elements of the theory to comprehend how customers choose a mobile service provider is known as applying the Theory of Planned Behavior (TPB) to research the determinants of customers' choice of mobile telephone service providers in Dar es Salaam, Tanzania. The theory was used to investigate the intentions of consumers in Dar es Salaam to choose a particular mobile service provider. This can be done by surveying customers to understand their planned choices and how likely they are to switch providers based on their current experiences and preferences.

The theory was applied to assess the attitudes of customers towards different mobile service providers. This involves evaluating customers' beliefs about the benefits and drawbacks of using specific providers, such as network quality, pricing, customer service, and additional features. Evaluate customers' perceptions of their ability to choose and switch mobile service providers. This includes examining factors such as the ease of switching providers, availability of options, and any potential barriers. The aforementioned criteria are contingent upon the efficiency and effectiveness of the mobile service provider, as well as demographic, social, and economic aspects.

Icek Ajzen created the Theory of Planned Behavior (TPB) in 1985. It provides a powerful framework for comprehending and forecasting human behaviour, including purchasing decisions. TPB has various advantages when it comes to determining the factors that influence consumers' selection of mobile phone service providers in Dar es Salaam, Tanzania. TPB offers a thorough approach by combining three essential elements: attitudes, subjective standards, and perceived behavioural control. This multi-faceted perspective allows for a detailed analysis of various factors influencing consumer choices. In the context of Dar es Salaam, TPB helps to explore not only what customers think about mobile service providers (attitudes) but also how their decisions are influenced by social pressures (subjective norms) and their perception of their ability to switch providers (perceived behavioural control).

The most direct predictor of actual behaviour, according to TPB, is behavioural intentions. Researchers can better understand the elements influencing consumers' decisions to select or abandon mobile service providers because of this approach. Knowing why customers in Dar es Salaam want to transfer providers can help identify underlying reasons and obstacles. This knowledge is essential for service companies looking to draw in and keep clients.

While the Theory of Planned Behavior (TPB) is a valuable framework for understanding and predicting consumer behaviour, it also has some weaknesses when applied to the determinants of customers' choice of mobile telephone service providers in Dar es Salaam, Tanzania. Here are some of the limitations. TPB places significant emphasis on behavioural intentions as the predictor of actual behaviour.

However, the theory assumes that intentions are a strong and reliable predictor of behaviour, which may not always be the case. In the context of Dar es Salaam, consumers might have strong intentions to switch providers but might not do so due to unforeseen circumstances, such as financial constraints or changes in network quality (Armitage, & Conner, 2001).

TPB does not adequately address the role of emotions and affective responses in decision-making. Emotional factors can significantly influence consumer behaviour but are not explicitly covered by the theory. In Dar es Salaam, emotional factors such as customer satisfaction or dissatisfaction with a provider's service might play a crucial role in customers' decisions, which TPB might not fully capture (Conner, & Armitage, 1998).

The Theory of Planned Behavior (TPB) is instrumental in understanding the determinants of customers' choice of mobile telephone service providers in Tanzania, particularly in the Dar es Salaam region (Kalula, Yonah, & Dida, 2024). TPB posits that an individual's behavioural intentions are shaped by their attitudes toward the behaviour, subjective norms, and perceived behavioural control. In the context of mobile service selection, a customer's attitude encompasses their evaluation of various service attributes, such as pricing, network quality, and customer support. Subjective norms involve the influence of peers, family, and societal expectations on the customer's decision-making process. Perceived behavioral control reflects the customer's assessment of their ability to choose and utilize a particular service provider, considering factors like accessibility and ease of use. By applying TPB,

researchers can systematically analyze how these components interact to influence customer choices, providing a comprehensive framework to predict and understand consumer behaviour in the Tanzanian mobile telecommunications market. This approach has been effectively utilized in studies examining technology adoption behaviours in Tanzania, such as the investigation into the continuance usage of mobile money services, which highlighted the significant roles of attitude and perceived behavioural control in shaping user intentions.

## **2.4 Empirical Review**

### **2.4.1 The Effect of Demographic Characteristics on Customers Choice of Mobile Telephone Service Providers**

In an empirical investigation of customer happiness, Jahan, Rahman, Hossain, and Saiful (2019) looked at mobile phone customers in a developing market. A systematic questionnaire was used to collect data from 386 active subscribers for the study. The three major factors of consumer satisfaction brand name, social impact, and after-sale service are confirmed by the results. The results of this study also imply that demographic characteristics have a significant impact on consumer satisfaction. The study's conclusions provide practitioners with a more comprehensive theoretical knowledge of consumers' mobile pleasure from the standpoint of emerging markets, and they may also apply to other similar contexts. The study effectively identifies key determinants of customer satisfaction among mobile phone users in emerging markets, such as brand name, social influence, and after-sales service; however, its applicability may be limited due to its focus on a specific demographic and potential cultural biases inherent to the studied population.

Al-Dmour, Dawood, Al-Dmour, and Masa'deh (2020) investigated how consumer lifestyle choices affected how often customers used mobile banking apps in Jordan. The adoption of mobile banking applications in Jordan and consumer lifestyle patterns were examined using a quantitative research design in this study. The researchers were able to examine how various lifestyle habits impact the use of mobile banking thanks to this methodology. According to the report, clients who use technology extensively are more inclined to use mobile banking apps. Early adopters of the technology tend to favour mobile banking due to its effectiveness and ease. Younger individuals and those with higher income levels were found to use mobile banking applications more frequently. This could be due to greater familiarity with technology and higher financial resources enabling more frequent transactions. The study did not find significant gender differences in the usage of mobile banking applications, suggesting that lifestyle patterns and attitudes towards technology are more influential than gender.

The study effectively examines the impact of customer lifestyle patterns on the use of mobile banking applications in Jordan, providing valuable insights into how lifestyle factors influence technology adoption in the banking sector. However, the study's focus on a specific geographic region may limit the generalizability of its findings to other contexts, and the reliance on self-reported data could introduce biases that affect the accuracy of the results.

The study Factors Driving Subscribers' Mobile Network Service and Provider Choice: An Exploratory Study from Ghana was conducted by Baafi and Xin-Ying in

2020. To achieve the goals of this study, a comprehensive literature analysis and elicitation interviews were used to inform the development of a descriptive administered questionnaire. Utilizing statistical tools, exploratory data analysis was carried out, and the analysis's conclusions were based on the goals of the study. The respondent's decision to choose one service provider over another was heavily influenced by factors like family and friends, network signal strength, low voice and internet rates, moderate service costs, nationwide coverage, clear and uncongested networks, and a consistent and dependable mobile network. It's interesting to note that among the least important considerations was the company's reputation and charitable contributions.

The study provides valuable insights into consumer preferences within a developing market context. The research effectively identifies key determinants such as service quality, pricing, and promotional offers that impact customer decisions. However, the study's reliance on self-reported data from a specific geographic area may limit the generalizability of its findings to other regions or populations. Additionally, the cross-sectional design captures consumer preferences at a single point in time, which may not account for evolving market dynamics or changes in consumer behaviour over time.

Ilembo and Walwa (2022) researched the use of the binary logit model for the investigation of multi-sim behaviour in Tanzania's telecom market. The study estimated the drivers for multi-SIM usage using a binary logit model, with marginal effects computed to suitably show the likelihood of usage for each model parameter.

The results demonstrated that the primary factors driving the use of several SIMs are variations in how customers perceive the quality of services and product differentiation. Users of numerous SIM cards are content with different operators since no single operator can effectively meet all of their communication demands. Additionally, customer-care-related factors including the inability to swap SIM cards increase the number of SIM cards a client has. Customers' tendency to own several SIM cards lowers their profitability and boosts their expenditure with different carriers. To gain consumers' share of usage, network managers must enhance network quality, promotional efforts, and customer service.

The study employs a binary logit model to analyze factors influencing multi-SIM usage in Tanzania's telecom market, effectively identifying key drivers such as perceived service quality differences and product differentiation. The use of a random sample of 288 mobile phone subscribers from six operators enhances the study's representativeness. However, the reliance on self-reported data may introduce biases, and the cross-sectional design limits the ability to infer causality or observe changes over time.

#### **2.4.2 The Effect of Social-Related Factors on Customers Choice of Mobile Telephone Service Providers**

Jordanian consumers' acceptability of mobile marketing was studied by Eneizan et al. in 2019. The unified theory of acceptance and use of technology (UTAUT2) was used in this study, and it was expanded to include the variables of trust and risk. Variance-based structural equation modelling was utilized to evaluate the hypotheses

after data from 321 respondents was gathered for the model's empirical testing. Using SmartPLS 3.0, the data was analyzed. According to the study's findings, customers' behavioural intentions about the adoption of mobile marketing are highly influenced by several factors, including performance expectancy, effort expectancy, hedonic incentive, social influence, price value, facilitating conditions, habit, and risk. However, it was discovered that the trust component was a negligible predictor in this domain.

The study utilized the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) to examine factors influencing consumer intentions in mobile marketing, effectively incorporating variables such as performance expectancy, social influence, and hedonic motivation to provide a comprehensive understanding of technology adoption behaviours. However, the study's reliance on self-reported data may introduce biases, and its cross-sectional design limits the ability to assess changes in consumer behaviour over time. Additionally, while UTAUT2 offers a robust framework, it may not fully capture context-specific factors unique to certain populations or technologies.

Tanveer et al.'s (2021) research examined young individuals' decisions when purchasing mobile phones: a factual investigation of the variables at play. Complete responses were given by 416 respondents in total. The proposed model was then empirically tested using the structural equation modelling (SEM) model using AMOS 24. The empirical findings showed that among Pakistani young adults, price and attractiveness have a beneficial impact on their decision to purchase a mobile



phone. However, service encounters, convenience, response, and avoidance of core service failure have negative but statistically negligible effects on Pakistani consumers' decisions to purchase mobile phones. This research demonstrated that the cost and design of mobile phones had a major impact on the mobile buying habits of young adults in Pakistan. It is therefore strongly advised that businesses provide reasonably priced mobile phone plans. Furthermore, the mobile phone must continue to be desirable at a competitive price.

The study provides valuable insights into the factors influencing mobile phone purchasing decisions among young adults in Pakistan, highlighting the significant roles of price and product attractiveness. The use of a substantial sample size (416 respondents) and the application of structural equation modelling (SEM) enhance the robustness and reliability of the findings. However, the study's focus on a specific demographic within Pakistan may limit the generalizability of the results to other age groups or cultural contexts. Additionally, the reliance on self-reported data could introduce biases, and the cross-sectional design restricts the ability to observe changes in consumer behaviour over time.

Hussein (2019) researched the following factors in Addis Ababa, Ethiopia, that influence consumers' decisions to buy smartphones: Methods of random and purposeful sampling were applied. Through the use of questionnaires, data were gathered from primary sources and examined using both descriptive and inferential techniques. The mean and standard deviation were used in the descriptive analysis. However, the linear regression approach was used to carry out the inferential

analysis. This study has determined the factors that significantly influence the decision of Addis Ababa customers to acquire smartphones. At a significance level, the study discovered a positive and substantial impact of brand name, product feature, and social influence on the individual components. However, in Addis Ababa, the impact of retail shop image and pricing on a person's decision to buy a smartphone is negligible. The study suggests that smartphone vendors provide well-known brands, educate consumers about product benefits, and persuade them with accurate information in light of the findings.

The study provides valuable insights into the determinants influencing consumer choices in the smartphone market within this specific urban context. The research identifies significant factors such as brand name, product features, and social influence, offering a nuanced understanding of consumer behaviour in Addis Ababa. However, the study's focus on a single city may limit the generalizability of its findings to other regions or rural areas within Ethiopia. Additionally, the reliance on self-reported data through questionnaires could introduce response biases, and the cross-sectional nature of the study restricts the ability to observe changes in consumer preferences over time.

In Dar es Salaam, Msengi (2022) conducted research on the variables influencing consumers' loyalty to mobile cellular service providers. 400 respondents in all were sampled, and information was gathered via a self-administered Swahili version of the questionnaire. The data were analyzed using the Statistical Package for Social Science (SPSS), and the data were presented and interpreted using tables and

descriptive statistics that included percentages. The majority of respondents indicated that three factors high service quality, low service cost, and brand image have an impact on their loyalty to their mobile telecommunications service provider, according to the findings. Additional research has demonstrated that establishing contentment is a prerequisite for developing loyalty. The results of this study suggest that mobile service providers should prioritize enhancing and sustaining high-quality customer care and service to foster client loyalty and outperform other market competitors.

The study provides a comprehensive analysis of the determinants influencing customer loyalty in the Tanzanian telecom sector. The study's strengths include its focus on a specific urban area, allowing for in-depth insights into the local market dynamics, and its practical implications for service providers aiming to enhance customer retention strategies. However, the research is limited by its geographical concentration, which may restrict the applicability of its findings to other regions within Tanzania or beyond. Additionally, the study's reliance on self-reported data could introduce biases, and its cross-sectional design does not account for changes in consumer behavior over time.

#### **2.4.3 The Effect of Economic Factors on Customers Choice of Mobile Telephone Service Providers**

Gupta, and Kumar, (2023) studied the Role of Economic Factors in Mobile Service Subscription Choices: Evidence from Emerging Markets. This study explores how economic factors such as income levels, pricing sensitivity, and economic stability

impact customers' choices of mobile service providers in emerging markets. It highlights that in emerging markets, pricing and affordability are major determinants of mobile service choice, with lower-income customers more sensitive to price changes and promotional offers.

The study provides valuable insights into how economic considerations influence consumer decisions in mobile service subscriptions within emerging markets. The research effectively highlights the significance of factors such as pricing, income levels, and perceived value in shaping consumer preferences. However, the study's focus on economic factors may overlook other critical determinants like cultural influences, technological literacy, and brand loyalty. Additionally, if the research relies heavily on quantitative data, it might miss nuanced qualitative insights into consumer behaviour. The generalizability of the findings could also be limited if the study concentrates on a specific geographic region or demographic group within emerging markets.

Park, and Lee, (2022) studied the economic Influences on Mobile Service Provider Preferences in Developed Countries. The study employed a quantitative research methodology to examine how customers in industrialized nations' preferences for mobile service providers are influenced by economic considerations. There were 1,200 participants in the study. The researchers investigated the connections between economic factors and mobile service provider choices using statistical approaches such as factor analysis, multiple regression analysis, and descriptive statistics. This research investigates the impact of economic factors such as consumer spending

power, service pricing, and economic recession on mobile service provider preferences in developed countries. It finds that economic downturns lead to increased price sensitivity and shifts towards more cost-effective service plans. The e-study found that consumers with higher income levels were more likely to choose premium mobile service plans and providers offering high-quality services and advanced features. Higher-income was associated with a preference for providers that offer extensive network coverage and additional value-added services. A study on economic influences affecting mobile service provider preferences in developed countries offers valuable insights into consumer behaviour; however, without access to the specific study, I cannot provide detailed strengths and weaknesses.

Njeri, and Wanjiru, (2023) studied the Impact of Economic Factors on Mobile Telecommunication Choices in Kenya. 800 respondents. Factor analysis and logistic regression were employed. The study found that Consumers with higher disposable income were inclined to choose providers offering premium services and advanced features. In economically stable conditions, consumers were more willing to pay higher prices for better services. In contrast, economic instability led to a stronger preference for affordable and budget-friendly options. A study investigating these factors found that price promotions effectively attract and retain customers, while issues like network clarity and congestion can deter them. The study recommends that telecommunication companies should address these issues and enhance public education about their products and services to maintain a competitive edge.

Mwaisaka, & Chacha, (2023) studied the economic factors influencing mobile service provider preferences in Tanzania. The sample size was 650 respondents.

Stratified random sampling was used to ensure representation from different demographic groups. A systematic questionnaire was distributed both in-person and online to gather data. The data were analyzed using multiple regression, correlation analysis, and descriptive statistics.

The study found that Higher-income consumers were more likely to opt for premium service providers offering extensive network coverage and advanced features. In contrast, lower-income consumers prioritized affordability. Price sensitivity was a significant factor, with many respondents indicating a preference for providers offering promotional discounts and lower tariffs. During periods of economic downturn, there was a notable shift towards more cost-effective service options.

The study presented the growth is attributed to factors such as competitive pricing, expansive network coverage, and the proliferation of mobile money services, which have become integral to daily transactions in Tanzania. However, challenges persist, including disparities in service quality between urban and rural areas and the need for continuous infrastructure development to meet the rising demand for data services. Additionally, while mobile penetration is high, smartphone usage remains relatively low, which may limit access to advanced mobile services for a significant portion of the population.

#### **2.4.4 The Effect of Mobile Service Efficiency and Effectiveness on Customers Choice of Mobile Telephone Service Providers**

Müller and Huber's (2023) research examined how customer loyalty is affected by service efficacy and efficiency in the European mobile telecommunications industry.

Plenty of 800 responders from the Netherlands, Italy, and Spain made up the sample. Convenient sampling via telecom service providers and internet platforms. To determine how customer choice is impacted by service efficacy and efficiency, multiple regression analysis is used. The study discovered that customer preference for a provider is greatly influenced by efficient mobile services, such as quick call setup times and attentive customer care.

The study emphasizes the importance of personalized service in building trust and increasing loyalty, suggesting that beyond efficacy and efficiency, personalization plays a crucial role in customer satisfaction. These studies highlight the strengths of focusing on service quality to foster loyalty but also suggest that a sole focus on efficiency may overlook other critical factors such as personalization and emotional engagement.

Mwangi, and Kimani, (2023) studied the impact of mobile service efficiency on customer satisfaction in Kenya. The sample size was 600 respondents from Nairobi and Mombasa. Stratified random sampling to ensure coverage across different socio-economic groups. Descriptive statistics and hierarchical regression analysis were used. It was found that High service efficiency, particularly in terms of network reliability and quick issue resolution, was positively correlated with higher customer satisfaction. Efficient customer support significantly influenced provider preference, with prompt and effective service being a key factor for customer loyalty. The study on the impact of mobile service efficiency on customer satisfaction in Kenya is strengthened by its substantial sample size of 600 respondents from Nairobi and

Mombasa, enhancing the generalizability of its findings; however, focusing solely on two urban centres may limit the applicability of the results to rural populations.

Mvungi and Nguvumali (2023) conducted research in Dar es Salaam on the influence of mobile service efficiency on consumer choice. 650 respondents from Tanzania's largest cities and communities make up the sample size. Convenience sampling was done via field surveys and Internet platforms. To evaluate the effect of service effectiveness on customer selections, factor analysis and logistic regression were used. The study found that Effective service delivery, characterized by high-quality network coverage and reliability, was crucial in customer preference. Also, Extensive network coverage was a key determinant for provider selection, with consumers favouring providers with better service availability.

The study aligns with existing studies on mobile service efficiency, its strengths likely include a focus on real-world consumer experiences, providing practical insights into how service speed, reliability, and affordability impact customer decisions. Additionally, if the study used a robust methodology such as surveys or statistical modelling, it would enhance the reliability of its findings. However, potential weaknesses might include limited generalizability beyond Dar es Salaam if the study focused on a narrow demographic or lacked comparative analysis with other regions.

## **2.5 Research Gap**

The study titled Determinants of Customers' Choice of Mobile Telephone Service Providers in Tanzania: A Case of Dar es Salaam Region addresses several research



gaps across theoretical, contextual, practical, knowledge, and methodological dimensions.

**Theoretical gap:** While various theories have been applied to understand consumer behaviour in telecommunications, there is a scarcity of research integrating models like the Theory of Planned Behavior (TPB) within the Tanzanian context (Kalula, Yonah, & Dida, 2024; Emmanuel, 2023). This study aimed to fill this gap by examining how attitudes, subjective norms, and perceived behavioural control influence customer choices in Dar es Salaam.

**Contextual gap:** Existing literature often focuses on developed countries, with limited studies exploring the unique factors affecting consumer decisions in developing nations like Tanzania (Hendricks, & Mwapwele, 2024). This research addresses this contextual gap by providing insights specific to the Dar es Salaam region, considering its socio-economic and cultural dynamics.

**Practical gap:** There is a disconnect between theoretical frameworks and their application in real-world settings within the Tanzanian mobile telecommunications industry (Harry, 2021). By identifying key determinants influencing customer choice, this study offers actionable insights for service providers to enhance customer satisfaction and loyalty.

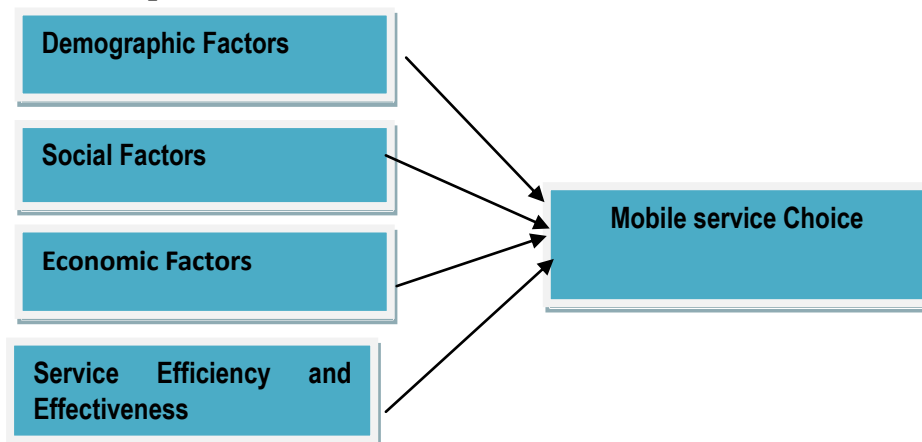
**Knowledge gap:** Limited comprehensive studies exist that analyze the combined effect of factors such as service quality, pricing, network coverage, and brand image

on customer choice in Tanzania (Nzowa, 2021). This research contributes to filling this knowledge void by providing empirical evidence on these interrelated factors.

Methodological gap; previous studies have often relied on a singular qualitative methodological approach. This study addresses the methodological gap by employing a quantitative approach, to gain a holistic understanding of consumer behaviour in the mobile telecommunications sector.

The study addresses key research gaps by integrating the Theory of Planned Behavior (TPB) into Tanzania's mobile telecommunications sector (theoretical gap), focusing on the underexplored Dar es Salaam market (contextual gap), bridging the gap between consumer behaviour theories and industry practices (practical gap), providing empirical evidence on factors influencing customer choice (knowledge gap), and employing a mixed-methods approach for a comprehensive analysis (methodological gap).

## 2.6 Conceptual Framework



**Figure 2.1: Conceptual Framework**

**Source:** Researcher's Creation (2024)

### **2.6.1 Demographic Factors**

Any statistical component that affects population growth or decline can be included in the category of demographics; however, a few key characteristics are as follows: population size, density, age distribution, fecundity (birth rates), mortality (death rates), and sex ratio (Dodge 2006). We go over each of these one by one.

*H1: Demographic factors are positively related to customers' choice of mobile telephone service providers*

### **2.6.2 Social Factors**

Things that have an impact on someone's lifestyle are social variables. Wealth, religion, consumption patterns, educational attainment, family composition and size, and population density are a few examples of these.

*H2: Social factors are positively related to customers' choice of mobile telephone service providers*

### **2.6.3 Economic Factors**

Things that have an impact on someone's lifestyle are social variables. Wealth, religion, consumption patterns, educational attainment, family composition and size, and population density are a few examples of these.

*H3: Economic Factors are positively related to customers' choice of mobile telephone service providers*

### **2.6.4 Efficiency and Effectiveness**

In business cycles, the terms "effective" and "efficient" are so frequently used that

they have become cliches. When something works well enough to achieve a goal and yield the desired or anticipated outcome, it is considered effective.

*H4: Efficiency and effectiveness of provider service are positively related to customers' choice of mobile telephone service providers*

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Overview**

The study's methodology is covered in this chapter. It provides an explanation of the study region, sample size, sampling procedures, and research strategy. It also shows the techniques for data analysis, data quality, and data gathering.

#### **3.2 Research Philosophy**

The positivist research philosophy was used in this study. According to Park, Konge, and Artino (2020), positivism places a major emphasis on the investigation of social phenomena through the application of statistical and quantitative methods. It is predicated on the idea that information may be generated objectively by formulating hypotheses, gathering data through standardized and repeatable methods, analyzing data statistically, and drawing conclusions that are backed up by facts. It helps ascertain the relationships between various parameters (Illing & Carter, 2018).

#### **3.3 Research Approach**

A research approach is a strategy and process that focuses on how social realities or phenomena might be investigated. It is comprised of a series of general assumptions and processes. There are three possible approaches: mixed, qualitative, and quantitative (Creswell, 2014). This study utilized quantitative techniques to address the problem and collect extensive data regarding it. While qualitative research examines people's meanings drawn from their experiences, natural environments, attitudes, perceptions, and behaviors, quantitative research gathers numerical data.

### **3.4 Research Design**

Explanatory research design is a methodological approach used to explore causal relationships between variables, providing an in-depth understanding of why and how specific phenomena occur (Saunders, Lewis, & Thornhill, 2019). It goes beyond descriptive research by analyzing the underlying factors that influence behaviors and decisions (Creswell & Creswell, 2023). This design is commonly applied in social sciences and business research to investigate cause-and-effect relationships.

The study on Determinants of Customers' Choice of Mobile Telephone Service Providers in Tanzania: A Case of Dar es Salaam Region adopted an explanatory research design to establish the causal relationships between various factors such as service quality, pricing, network coverage, and brand perception and consumer choice (Kothari, 2022). Since customer decisions are influenced by multiple interacting factors, this design helps uncover not only which variables are significant but also how they influence customer preferences (Sekaran & Bougie, 2021). By adopting this approach, the study aimed to provide a deeper understanding of the determinants that shape consumer choices in the telecommunications sector.

The explanatory research design was implemented through a combination of quantitative and qualitative methods to analyze customer decision-making behavior. A structured questionnaire was used to collect data from mobile service users in Dar es Salaam, allowing for statistical examination of key determinants of mobile service provider selection (Bryman, 2021). Additionally, regression analysis was employed to assess the strength and direction of relationships between independent variables

(such as pricing, service quality, and promotions) and the dependent variable (customer choice) (Hair et al., 2022). This methodological approach ensured that the study provided empirical evidence on the factors shaping consumer preferences in Tanzania's mobile telecom sector.

### **3.5 Area of the Study**

Dar es Salaam is Tanzania's largest city and its commercial capital, accounting for a significant portion of the country's economic activity. As the economic hub, the region has a large and diverse customer base for mobile service providers, making it a prime location for studying customer choices and behaviors. According to the Tanzania National Bureau of Statistics (NBS), Dar es Salaam contributes over 30% of Tanzania's GDP, making it a focal point for industries including telecommunications (NBS, 2021).

Secondly, Dar es Salaam is the most densely populated region in Tanzania, with a high rate of urbanization. This creates a concentrated market for mobile service providers, where competition is fierce, and customer preferences may be different from rural or less urbanized areas. The 2022 Population and Housing Census reported that Dar es Salaam has a population exceeding 5 million, making it the fastest-growing city in East Africa (NBS, 2022).

Third, Dar es Salaam's population is highly diverse in terms of income levels, education, and occupation. This diversity allows researchers to examine how various demographic factors (such as income, education, and age) affect the choice of mobile

service providers. The city provides a wide range of customer segments, from low-income users to high-end corporate consumers. A study by Kessy et al. (2021) highlighted that Dar es Salaam's socio-economic diversity makes it a suitable location for studying consumer behavior across different segments.

Fourth, Dar es Salaam has one of the highest mobile penetration rates in Tanzania. Mobile service providers often focus their innovations, marketing efforts, and service improvements in this region, making it an ideal setting for studying the determinants of customer choice. According to the Tanzania Communications Regulatory Authority (TCRA, 2023), Dar es Salaam has the highest mobile subscription rates in the country, with over 70% mobile penetration.

Fifth, Dar es Salaam is served by all the major mobile service providers in Tanzania, including Vodacom, Airtel, Tigo, Halotel, and TTCL. This makes the region a highly competitive market, which is valuable for studying the factors that influence customer preferences and loyalty to different providers. The TCRA report (2023) confirms that all mobile operators are fully operational in Dar es Salaam, making it a competitive market for mobile services.

Last, Due to its infrastructure, accessibility, and concentration of mobile users, Dar es Salaam is a logistically convenient region for conducting surveys, interviews, and other forms of data collection. The concentration of mobile service users within a relatively small geographic area allows for efficient and comprehensive data gathering. Mwanyika (2021) noted that Dar es Salaam's infrastructure and



connectivity make it an efficient location for conducting large-scale surveys and market research in Tanzania.

### **3.6 Population**

All mobile users in the study area will be included in the target group for this research. As of June 2023, Dar es Salaam had approximately 14.1 million active mobile subscriptions. TCRA.GO.TZ. However, the Tanzania Communications Regulatory Authority (TCRA) does not provide a breakdown of these subscriptions by individual mobile network operators or by specific districts within the region. Therefore this study picked randomly mobile users using mobile service providers like Tigo (Yas), Vodacom, Airtel and Halotel across Dar salaam regardless of the district.

### **3.7 Sample and Sampling Techniques**

#### **3.7.1 Sample Size**

Calculation of the sample size chosen was determine the study's findings. 384 respondents from the research population were make up the study's sample size. The researcher chose a representative sample of the populations in order to make very accurate and precise conclusions.

Yamane (1967) provided a formula that was used to determine the study's sample size. A 10% precision level was applied to the formula. The following formula is shown: The Yamane (1967) formula was used to determine the study's sample size, which comes out to 94. There are 14,100,000 mobile users who are employees in the

DSM region, and the significance level is 0.95 (e) with a 0.05 error margin. The homogeneity of the population therefore holds true for the sample size. Therefore;

$$N = 14,100,000 / (1 + 1,100,000 \cdot (e^2))$$

$$N = 123 / (14 + (14,100,000 \cdot (0.05)^2)) = 384$$

$$n = N / (1 + N \cdot (e)^2)$$

Where; n= Sample size

This indicates that in order to have a 95% confidence level that the true value is within  $\pm 5\%$  of the measured/surveyed value, 385 measurements or surveys are required.

### **3.7.2 Sampling Technique**

Stratified sampling is a probability sampling technique in which the population is divided into distinct subgroups (strata) based on shared characteristics, and samples are randomly drawn from each stratum to ensure representation (Creswell & Creswell, 2023). This method improves the accuracy and generalizability of research findings by ensuring that key population segments are proportionally included in the study (Saunders, Lewis, & Thornhill, 2019).

The study on Determinants of Customers' Choice of Mobile Telephone Service Providers in Tanzania: A Case of Dar es Salaam Region adopted stratified sampling to ensure balanced representation of different groups of mobile service users, such as individuals from different income levels, occupations, age groups, and mobile network subscriptions (Kothari, 2022). Given that customer preferences for mobile service providers may vary significantly across demographics, stratified sampling

allowed for an in-depth analysis of these variations, leading to more reliable conclusions (Sekaran & Bougie, 2021). Additionally, stratified sampling minimizes selection bias and enhances the precision of the study's estimates, making the findings more applicable to the broader population of Dar es Salaam.

A sampling technique is a method used to select a subset of individuals or units from a larger population to conduct a research study (Levy, & Lemeshow, 2013). There are several probability sampling techniques. Stratified, systematic and random. However, this study employed both techniques. To select a representative sample of 385 from 1,100,000 mobile service users in Dar es Salaam, a stratified random sampling technique was first employed by dividing the population into five strata based on administrative districts: Ilala, Temeke, Kinondoni, Kigamboni, and Ubungu (Kothari, 2004).

The proportional allocation method was then applied to determine the number of respondents from each district, ensuring fair representation (Creswell & Creswell, 2018). Within each stratum, systematic sampling was used by listing mobile users in a structured order and selecting every  $k$ -th individual, where  $k$  was determined by dividing the district's total users by its allocated sample size (Saunders, Lewis, & Thornhill, 2019). Finally, in cases where systematic selection was not feasible, simple random sampling was applied by assigning numbers to users and using a random number generator to select participants, ensuring an unbiased selection process (Bryman, 2016). This combined approach enhanced representativeness and minimized selection bias.

### **3.8 Data Collection**

#### **3.8.1 Data Collection Methods**

A structured questionnaire is a data collection tool that consists of pre-determined, standardized questions designed to obtain quantifiable information from respondents in a systematic manner (Saunders, Lewis, & Thornhill, 2019). This type of questionnaire follows a fixed format, ensuring consistency and comparability of responses, which enhances the reliability and validity of the study findings (Creswell & Creswell, 2023).

The study on Determinants of Customers' Choice of Mobile Telephone Service Providers in Tanzania: A Case of Dar es Salaam Region used a close-ended structured questionnaire. Close-ended questions were used to ensure uniform responses, making data analysis more straightforward and minimizing respondent bias (Sekaran & Bougie, 2021). The questionnaire was adopted a Likert scale format (five-point scale) to capture respondents' attitudes and perceptions regarding mobile service provider choices. This approach enhances the accuracy of measuring variables such as service quality, affordability, network coverage, brand image, and customer satisfaction (Kothari, 2022).

The questionnaire was distributed using a combination of online and face-to-face surveys to ensure a broader reach and diverse representation of respondents in Dar es Salaam. Online distribution was conducted through Google Forms and social media platforms, while face-to-face distribution targeted shopping malls, universities, and workplaces where mobile users from different demographics can be reached.

(Bryman, 2021). This dual approach helps mitigate response bias and ensures that customers from various backgrounds participate in the study.

A pilot study is essential in research to test the validity, reliability, and clarity of the questionnaire before full-scale data collection (Hair et al., 2022). Conducting a pilot study helps identify ambiguities, redundant questions, or potential biases in the questionnaire, ensuring that respondents understand the questions as intended (Saunders et al., 2019).

### **3.8.2 Data Collection Procedure**

The investigator intends to ensure a sufficient representation of the participating mobile customers and a high response rate by carefully distributing the questionnaire to the selected respondents. The research was given to the available clients, and if needed, they met to go over the goal of the study visit and have a brief but cautious discussion about a few of the subjects to prevent biasing the findings. The questionnaire was sent later to those who opted to complete it on their own, and it was gathered within a few weeks. Following this activity, there should be roughly a 95% questionnaire return rate and overall respondent cooperation from mobile customers.

### **3.9 Variables and Measurement Procedures**

Anything that is changeable is a variable. Both independent and dependent variables are feasible. In an experimental investigation, the cause is assumed to be an independent variable (Campbell, 2014). The customer's choice of mobile provider is

a dependent variable in this study, whereas independent criteria include demographic characteristics, social and economic considerations, and the effectiveness and efficiency of mobile services (Campbell, 2014

According to Kumar (2011), the most crucial component of any inquiry is measuring. Four types of measurement variables are used in quantitative research: nominal measurements without any order, interval scales without any decimals or points outside of the specified range, and ratio scales with decimal points. With SPSS, the validity of each of these variables is investigated.

Additionally, ordinal scales (1=Strongly Agree, 2=Somewhat Agree) were used as the Likert Scale's measurement units. To assess your performance level, use 1=Very high, 2=High, 3=Low, 4=Somewhat Low, and 5=Very Low; alternatively, use 3=Agree, 4=Disagree, and 5=Strongly Disagree.

**Table 3.1: Measurement of Variables**

<b>Research Objective</b>	<b>Independent Variables</b>	<b>Dependent Variable</b>	<b>Descriptive Tools</b>	<b>Inferential Tools</b>
To determine the effect of demographic characteristics on customers choice of mobile telephone service providers	Determinant	Customer choice of mobile provider .	Minimum Maximum Mean, Standard Deviations frequencies, percentages	Multiple regression (Regression model ANOVA Regression Coefficient)
To determine the effect of social related factors on customers choice of mobile telephone service providers	Determinant	Customer choice of mobile provider .	Minimum Maximum Mean, Standard Deviations frequencies, percentages	Multiple regression (Regression model ANOVA Regression Coefficient)
To determine the effect of economic factors on customers choice of mobile telephone service providers	Determinant	Customer choice of mobile provider	Minimum Maximum Mean, Standard Deviations frequencies, percentages	Multiple regression (Regression model ANOVA Regression Coefficient)
To ascertain how customers' choice of mobile phone service providers is influenced by the efficacy and efficiency of mobile services	Determinant	Customer choice of mobile provider	Minimum Maximum Mean, Standard Deviations frequencies, percentages	Multiple regression (Regression model ANOVA Regression Coefficient)

**Source:** Data Analysis, 2024

### 3.10 Data Cleaning and Processing

#### 3.10.1 Pilot Study Results

To determine how familiar the respondents were conversant with the scales, pilot research was carried. 15 mobile customers from different mobile providers to take

part in the pilot project. However, they did not be applied to the actual study. Each person received a questionnaire to complete (In, 2017). Following that, each completed survey were examined and confirmed. Data was entered into SPSS and run to validate preliminary findings. Results showed the tool is suitable for this study. The scales was verified. The decision to use 15 respondents for the pilot study is based on research best practices, where a small subset (5-10% of the target sample) is used to test the research instrument (Creswell & Creswell, 2023). These 15 respondents were carefully selected to represent the target population by including individuals from different age groups, income levels, and mobile service providers in Dar es Salaam. This ensures that feedback from the pilot study is reflective of the diverse customer base and allows necessary adjustments before final data collection (Kothari, 2022).

### **3.10.2 Error Check**

Every piece of information that survey respondents supplied was verified for accuracy. To ensure that all of the data was appropriately captured, a second, more educated person double-checked the accuracy of the data set and the questionnaires. Any errors discovered was fixed. To identify items that are outside of the scale response range, more descriptive statistical error checking was conducted when necessary, amputation was carried out (Madi, & Al-Khalifa, 2018).

### **3.10.3 Missing Data**

Missing data is a common issue in research that can significantly affect the validity and reliability of study results. It occurs when no data value is stored for a variable in



an observation. Understanding the causes, types, and handling methods of missing data is crucial for researchers to draw accurate conclusions from their studies (Little, & Rubin, 2019). The missing data were located using the SPSS Missing Value Analysis (MVA). Excel was used to finish the imputation since the scales of the independent and dependent variables should both be less than 5%; if they are higher, this suggests random missing data.

### **3.11 Data Analysis**

Multiple regressions and descriptive statistics was employed to determine the relationship between the variables. Because of this, regression analysis was used to explain the current relationship between the study variables. Multiple regression analysis is a statistical technique that can be used to examine one dependent variable and several independent variables (Peersman, 2014). Multiple regression analysis combines independent variables with known values to predict the final result of the single dependent value (McLeod, 2013).

The justification for using multiple linear regression in the study on Determinants of Customers' Choice of Mobile Telephone Service Providers in Tanzania: A Case of Dar es Salaam Region is that it enables the analysis of the relationship between multiple independent variables (e.g., service quality, pricing, brand loyalty, network coverage) and the dependent variable (customer choice), allowing for the identification of the most significant factors influencing consumer decisions while controlling for confounding effects (Hair et al., 2022; Saunders, Lewis, & Thornhill, 2019; Kothari, 2022).

### 3.11.1 Regression Model

Therefore, the model guiding the analysis is illustrated as follows.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Whereby;

$Y$  = Mobile Customer Choice

$\beta_0$  = Constant Factor

$\beta_1$  = Demographic Characteristics

$\beta_2$  = Social Factors

$\beta_3$  = Economic Factors

$\beta_4$  = Mobile Service Efficiency and effective

$X_1$  = Demographic Characteristics

$X_2$  = Social Factors

$X_3$  = Economic Factors

$X_4$  = Mobile Service Efficiency and effective

$e$  = Error Term

### 3.12 Regression Assumptions

The assumptions of ordinary least square (OLS) regression are frequently taken into consideration in a basic regression equation. The key presumptions were looked at to ensure the data met the requirements for analysis and the goals of the regression analysis. The five underlying hypotheses of the Ordinary Least Square were examined at (Green, 2008; Park, 2011). Among these are the following: multicollinearity, homoscedasticity, outlier, linearity, and normality.

### **3.12.1 Linearity Assumption**

The linearity assumption in regression analysis states that the relationship between the independent variables (predictors) and the dependent variable (outcome) should be linear, meaning that changes in the predictor variables result in proportional changes in the dependent variable (Gujarati & Porter, 2020). This assumption is crucial because linear regression models, including multiple linear regression, rely on a linear relationship to produce unbiased and valid estimates (Montgomery et al., 2021).

In the study on Determinants of Customers' Choice of Mobile Telephone Service Providers in Tanzania: A Case of Dar es Salaam Region, the linearity assumption was tested by using scatter plots and correlation matrices to visualize the relationship between customer choices and independent variables such as pricing, service quality, brand loyalty, and network coverage (Field, 2022). Additionally, statistical tests such as the Ramsey RESET test were used to detect any nonlinear patterns (Wooldridge, 2021). Ensuring linearity allows for accurate estimation of the impact of each determinant on customer choice, making the model more interpretable and reliable.

### **3.12.2 Normality Assumption**

The normality assumption in multiple linear regression states that the residuals (errors) should be normally distributed, particularly for small sample sizes, to ensure valid hypothesis testing and reliable confidence intervals (Montgomery, Peck, & Vining, 2021). Normality is crucial because violations can affect the accuracy of p-values, confidence intervals, and significance tests, potentially leading to incorrect

inferences (Gujarati & Porter, 2020). To test normality, researchers commonly use histograms, Q-Q plots, and P-P plots to visually inspect the distribution of residuals (Hair et al., 2022). Additionally, statistical tests such as the Shapiro-Wilk test, Kolmogorov-Smirnov test, and Skewness-Kurtosis test provide numerical validation of normality (Tabachnick & Fidell, 2019). If residuals deviate from normality, data transformations (e.g., logarithmic, square root) or bootstrapping methods can be applied to correct the issue (Field, 2022). However, for large sample sizes ( $n > 30$ ), the Central Limit Theorem (CLT) suggests that normality is less critical, as the sampling distribution of the mean tends to approximate normality (Saunders, Lewis, & Thornhill, 2019).

### **3.12.3 Outlier Assumption**

The outlier's assumption in multiple linear regression states that data points with extreme values can distort model estimates, affect regression coefficients, and reduce the accuracy of predictions (Montgomery, Peck, & Vining, 2021). Outliers can arise due to measurement errors, data entry mistakes, or genuine variability in the dataset, and their presence may violate key regression assumptions such as normality, homoscedasticity, and linearity (Field, 2022).

To detect outliers, researchers use visual methods like boxplots, scatter plots, and residual plots, and statistical measures such as Z-scores (standardized residuals exceeding  $\pm 3$ ), Cook's distance ( $> 1$ ), Mahalanobis distance, and leverage values (Gujarati & Porter, 2020). If outliers are influential and significantly alter regression results, appropriate remedies include winsorization (trimming extreme values),

transformation (log or square root), or removing erroneous data points (Hair et al., 2022). However, if outliers contain meaningful information, robust regression techniques, such as quantile regression or bootstrapping, can be used to minimize their impact while preserving data integrity (Tabachnick & Fidell, 2019).

### **3.12.4 Homoscedasticity Assumption**

The homoscedasticity assumption in multiple linear regression states that the variance of the residuals (errors) should remain constant across all levels of the independent variables (Montgomery, Peck, & Vining, 2021). When homoscedasticity holds, the model provides unbiased and efficient estimates, ensuring the reliability of hypothesis tests and confidence intervals (Gujarati & Porter, 2020). Violations of this assumption, known as heteroscedasticity, lead to inefficient estimators, inflated standard errors, and unreliable significance tests, reducing the accuracy of predictions (Wooldridge, 2021).

To test for homoscedasticity, researchers use graphical methods like residual plots (plotting residuals against fitted values) and statistical tests such as Breusch-Pagan (BP) test, White test, and Levene's test (Field, 2022). If heteroscedasticity is detected, common remedies include transforming variables (logarithmic or square root transformation), using robust standard errors (Huber-White standard errors), or employing weighted least squares (WLS) regression to correct for unequal variances (Hair et al., 2022).

### **3.12.5 Multicollinearity Assumption**

The multicollinearity assumption in multiple linear regression states that independent variables should not be highly correlated, as this can distort the estimation of regression coefficients and reduce the model's reliability (Gujarati & Porter, 2020). When multicollinearity is present, it inflates standard errors, making it difficult to determine the individual effect of each predictor on the dependent variable (Wooldridge, 2021).

To detect multicollinearity, researchers commonly use the Variance Inflation Factor (VIF), where values above 10 indicate a serious problem, and the Tolerance Value, where values below 0.1 suggest high collinearity (Kutner et al., 2019). A correlation matrix can also help identify highly correlated independent variables (Field, 2022). If multicollinearity is detected, solutions include removing or combining correlated variables, standardizing predictors, or applying alternative regression techniques like ridge regression or principal component analysis (Hair et al., 2022).

### **3.13 Validity**

According to Lelissa (2018), a standard definition of validity is the degree to which an instrument measures what it purports to measure. It assesses the degree to which the tool fulfills the purpose for which it was designed. To ensure validity, ten surveys were pre-tested with colleagues, statisticians, and participants. Their feedback was considered, and the instruments were checked to make sure they yielded the intended outcomes.

### 3.14 Reliability

If a measurement yields consistent results with comparable values, it is considered dependable. It assesses a research study's correctness, consistency, repeatability, and dependability (Chakrabartty, 2013). A reliability study using Cronbach's alpha 0.7 cut off was used to determine the predictor variables' reliability. Cronbach's analysis is a useful technique for evaluating the homogeneity and internal consistency of sets of items in tests and surveys (Burns & Burns, 2008). Cronbach's alpha values can be classified as follows: 0.30 indicates poor reliability, 0.30–0.40 indicates hardly reliable, 0.40–0.50 indicates somewhat reliable, 0.50–0.70 indicates reliable, 0.70–0.90 indicates very reliable, and  $>0.90$  indicates strongly reliable. As a result, the generally acknowledged lower bound for Cronbach's alpha is 0.70. As a result, only factors having a Cronbach's alpha of 0.7 or more were included.

The reliability test results in table 3.1, measured using Cronbach's Alpha, indicate the internal consistency of the variables in the study. Generally, a Cronbach's Alpha value above 0.7 is considered acceptable, while values above 0.8 indicate good reliability. In this case, all variables demonstrate acceptable to high reliability. Specifically, ECOF (0.881) and DEMO (0.839) exhibit strong internal consistency, suggesting that the items within these variables are highly correlated and reliable for measurement. SFACT (0.725), MSEE (0.726), and CCMP (0.717) also meet the acceptable threshold, indicating that their items are consistent and reliable. The implication of these results is that the questionnaire used to measure these constructs is reliable and can be confidently applied in further analysis, ensuring consistency in the findings.

**Table 3.2: Reliability Test Results**

S/N	Variable	Number of Items	Cronbach's Alpha
1	DEMO	9	.839
2	SFACT	9	.725
3	ECOF	9	.881
4	MSEE	9	.726
5	CCMP	9	.717

DEMO = Demographic Factors Determinant, SFACT = Social Factors, ECOF =

Economic Factors, MSEE = Mobile Service Efficiency and Effectiveness, CCMP =

Customer Choice of Mobile Phone Provider

**Source:** Data Analysis, 2025

### 3.15 Ethical Considerations

Ethical considerations are critical in research to ensure the protection of participants and the credibility of findings. In this study, several ethical aspects were adhered to. Before conducting the study, official permission letters were obtained from The Open University of Tanzania (OUT) and relevant Dar es Salaam (DSM) mobile phone service providers and authorities. Institutional approval is essential to ensure compliance with ethical research guidelines and access to necessary data sources (Resnik, 2020).

The study ensured respondents' anonymity by not collecting personally identifiable information, thereby protecting participants from potential risks associated with data disclosure (Bryman & Bell, 2022). Anonymity fosters honest responses, particularly in studies involving consumer preferences and market competition (Creswell & Creswell, 2021). Each respondent was required to provide informed consent before participating. A consent form detailing the study's purpose, expected participation,



potential risks, and withdrawal rights was provided, ensuring voluntary participation (Diener & Crandall, 2020).

To uphold data privacy, all collected information was securely stored and accessible only to authorized researchers. The study followed the General Data Protection Regulation (GDPR) principles to ensure ethical handling of personal data (Saunders et al., 2019). Confidentiality agreements were also enforced to prevent unauthorized use of data.

## **CHAPTER FOUR**

### **RESEARCH FINDINGS, ANALYSIS AND DISCUSSION**

#### **4.1 Overview**

This chapter elucidates the findings of the factors influencing customers' selection of mobile telephone service providers in Tanzania, particularly in the Dar es Salaam area. Four distinct objectives were sought to identify the characteristics influencing customers' selection of mobile telephone service providers. Chapter four is segmented into sections that delineate the completed tasks. Section 4.1 provides a summary of the content addressed in this chapter. Section 4.2 delineates the demographic features, section 4.3 elucidates the variables and indicators, and gives descriptive statistics, while section 4.4 addresses the correlation among constructs. Section 4.5 delineates the assumptions underlying the regression model. Section 4.6 presents multiple regression analysis, followed by Section 4.7, which contains a critical assessment of the findings.

#### **4.2 Demographic Statistics of the Respondents**

Demographic statistics of the respondents provide an overview of their characteristics, such as gender, age, education level, and experience with mobile service provide, which help in understanding the composition of the study population and its potential influence on the research findings.

##### **4.2.1 Gender Characteristics of the Respondents**

The findings from Table 4.1 indicate that the majority of respondents were female (58.4%), while males constituted 41.6% of the sample. This suggests a gender

imbalance in the study population, which may reflect the actual demographic composition of the workforce or clientele under investigation. The predominance of female respondents could imply that women play a significant role in the context of the study, whether in terms of employment, decision-making, or service utilization.

**Table 4.1: Gender Characteristics of the Respondents**

		<b>Frequency</b>	<b>Percent</b>
Valid	Male	160	41.6
	Female	225	58.4
	Total	385	100.0

**Source:** Field Data, 2025

#### **4.2.2 Age Characteristics of the Respondents**

The findings from Table 4.2 indicate that the majority of respondents (44.9%) fall within the 31-40 age group, followed by those aged 41-50 (26.0%), suggesting that most mobile service users are in their prime working and earning years. The 21-30 age group constitutes 21.6% of the respondents, indicating a significant presence of younger adults who are likely tech-savvy and reliant on mobile services for communication and digital engagement. Respondents aged 51 and above make up only 6.5%, showing a lower representation of older individuals, possibly due to reduced reliance on advanced mobile services. The youngest group (15-20 years) accounts for just 1.0%, likely because they are still financially dependent or have limited decision-making power in choosing mobile service providers. These findings suggest that mobile service providers should target their offerings to the dominant middle-aged groups while considering strategies to attract younger and older demographics.

**Table 4.2: Age Characteristics of the Respondents**

		<b>Frequency</b>	<b>Percent</b>
Valid	15-20	4	1.0
	21-30	83	21.6
	31-40	173	44.9
	41-50	100	26.0
	51 and above	25	6.5
	Total	385	100.0

**Source:** Field Data, 2025

#### **4.2.3 Mobile Service Provider**

The findings from Table 4.3 show that Airtel is the most preferred mobile service provider among respondents, accounting for 31.2% of users, followed closely by Vodacom at 29.6%. Tigo (Yas) holds a significant share of 25.2%, while Halotel has the smallest user base at 14.0%. These results suggest that Airtel and Vodacom dominate the market, likely due to their extensive network coverage, competitive pricing, and service reliability. Tigo (Yas) also maintains a strong presence, possibly due to its targeted promotions and data offerings. Halotel, despite having the lowest percentage, may appeal to niche markets, such as rural areas, where it has focused on expanding coverage. The distribution highlights the competitive nature of the telecommunications industry, emphasizing the need for providers to differentiate themselves through service quality, pricing strategies, and customer engagement to retain and attract more users.

**Table 4.3: Age Characteristics of the Respondents**

		<b>Frequency</b>	<b>Percent</b>
Valid	Vodacom	114	29.6
	airtel	120	31.2
	Tigo ( Yas)	97	25.2
	Halotel	54	14.0
	Total	385	100.0

**Source:** Field Data, 2025

#### **4.2.4 Experience of using Mobile Phone**

The analysis of Table 4.4 on respondents' experience in using mobile phones indicates that the majority have used mobile phones for a significant period, with 32.2% having 6-10 years of experience, followed by 30.1% with 11-15 years. A smaller percentage (21.8%) have used mobile phones for 1-5 years, while those with 16-20 years (8.8%) and over 20 years (7.0%) represent the least experienced groups. This distribution suggests that most respondents are well-versed in mobile phone usage, likely making informed choices regarding service providers based on their long-term experience with network quality, pricing, and customer service. The lower percentage of users with over 20 years of experience could reflect the relatively recent growth of mobile telecommunication in Tanzania. These findings imply that service providers must focus on customer retention strategies, as experienced users are likely to demand high service quality and may switch providers if expectations are not met.

**Table 4.4: Experience of using Mobile Phone**

		<b>Frequency</b>	<b>Percent</b>
Valid	1-5yrs	84	21.8
	6-10yrs	124	32.2
	11-15yrs	116	30.1
	16-20yrs	34	8.8
	above 20yrs	27	7.0
	Total	385	100.0

**Source:** Field Data, 2025

### 4.3 Descriptive Statistics of the Variables

The descriptive statistics of the variables in the study on determinants of customers' choice of mobile telephone service providers in Tanzania's Dar es Salaam region highlight the influence of demographic factors (age, gender, and experience), social factors (brand reputation and customer recommendations), economic factors (pricing, promotions, and affordability), and job satisfaction (service reliability and customer support) in shaping consumer preferences and decision-making. Minimum, maximum, means and standard deviations are computed.

#### 4.3.1 Demographic Factors Determinant

The findings from Table 4.5 indicate that demographic factors play a significant role in determining customers' choice of mobile service providers. The highest-rated factor is the need for service providers to cater to professional communication needs ( $M = 4.19$ ,  $SD = .880$ ), highlighting the importance of business-related services such as data plans and international calling. Gender-related preferences ( $M = 4.18$ ,  $SD = .948$ ) and the belief that providers cater to different age groups ( $M = 4.16$ ,  $SD = .931$ ) also score highly, suggesting that customers value inclusivity and tailored services. Education level ( $M = 4.10$ ,  $SD = .868$ ) and income level ( $M = 4.11$ ,  $SD =$

.894) significantly influence mobile service choices, indicating that affordability and service relevance vary among different customer segments. Marital status ( $M = 3.89$ ,  $SD = 1.116$ ) and occupation ( $M = 3.92$ ,  $SD = .9812$ ) have slightly lower means, suggesting that while they influence decisions, they are not as dominant as other demographic factors. The preference for multilingual customer support ( $M = 3.84$ ,  $SD = 1.079$ ) shows moderate importance, implying that language accessibility is valued but not a primary determinant. Overall, these results suggest that mobile service providers should adopt targeted marketing strategies based on demographic characteristics to better serve diverse customer needs.

**Table4.5: Demographic Factors Determinant**

	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Dev</b>
I believe that mobile service providers cater to the needs of different age groups.	1	5	4.16	.931
My mobile service provider offers services that align with my gender-related preferences.	1	5	4.18	.948
My education level affects the type of mobile service plans I choose.	1	5	4.10	.868
My marital status influences my decision when choosing a mobile service provider.	1	5	3.89	1.116
My income level significantly influences my choice of mobile service provider.	1	5	4.11	.894
Look for service providers that cater to my professional communication needs (e.g., data plans, international calling).	1	5	4.19	.880
I prefer service providers that offer multilingual customer support	1	5	3.84	1.079
My occupation determines the type of mobile services I need (e.g., large data plans, business lines).	1.0	5.0	3.922	.9812
I prefer a service provider with strong network coverage in rural or urban areas where I live or travel.	1	5	3.97	.976

**Source:** Data Analysis, 2025

### **4.3.2 Social Factors Determinant**

The findings from Table 4.6 indicate that social factors significantly influence customers' choice of mobile telephone service providers in Tanzania's Dar es Salaam region. The highest-rated determinant is the preference for a provider commonly used within the community ( $M = 3.99$ ,  $SD = 1.048$ ), highlighting the impact of social norms and peer influence. Similarly, choosing a provider that aligns with one's social class or lifestyle ( $M = 3.93$ ,  $SD = 0.984$ ) and recommendations from friends or colleagues ( $M = 3.90$ ,  $SD = 0.987$ ) also play a crucial role in decision-making. Family preferences ( $M = 3.86$ ,  $SD = 1.083$ ), cultural alignment ( $M = 3.81$ ,  $SD = 1.225$ ), and social media influence ( $M = 3.77$ ,  $SD = 1.088$ ) show moderate effects, while admiration for professional networks ( $M = 3.75$ ,  $SD = 1.188$ ) has a slightly lower impact. The standard deviations suggest some variability in responses, indicating that while social influences matter, their effects differ among individuals. These findings imply that mobile service providers should strategically enhance brand positioning through social networks, community endorsements, and cultural alignment to attract and retain customers.



**Table 4.6: Social Factors Determinant**

	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Dev</b>
My family's preferences influence my choice of mobile telephone service provider.	1	5	3.86	1.083
I often choose a mobile provider based on recommendations from friends or colleagues.	1	5	3.90	.987
I choose mobile providers that align with my social class or lifestyle.	1	5	3.93	.984
I am influenced by the choices of groups I admire (e.g., professional networks, clubs) in selecting a mobile provider.	1	5	3.75	1.188
I prefer mobile providers that respect and align with my cultural values.	1	5	3.81	1.225
I tend to select a mobile provider based on the experiences of others in my social circle.	1	5	3.77	1.157
I am influenced by what I see about mobile providers on social media.	1	5	3.77	1.088
The mobile service provider preferred by the majority in my community influences my decision.	1	5	3.99	1.048
I choose a mobile service provider based on how well they fit with my social and recreational activities.	1	5	3.88	1.003

**Source:** Data Analysis, 2025

### 4.3.3 Economic Factors Determinant

The findings from Table 4.7 suggest that economic factors play a significant role in determining customers' choice of mobile telephone service providers in Tanzania's Dar es Salaam region. The highest-rated determinant is the influence of national economic conditions on choice ( $M = 4.16$ ,  $SD = 0.924$ ), followed closely by the cost of data and internet services ( $M = 4.09$ ,  $SD = 0.924$ ) and the consideration of both network coverage and cost ( $M = 4.07$ ,  $SD = 0.947$ ). Customers also value promotions and discounts ( $M = 3.81$ ,  $SD = 1.096$ ) and the overall value for money ( $M = 3.81$ ,  $SD = 1.149$ ), emphasizing the importance of affordability. While flexible payment options ( $M = 3.79$ ,  $SD = 1.203$ ) and financial stability ( $M = 3.74$ ,  $SD = 1.148$ ) have moderate effects, the affordability of mobile devices ( $M = 3.62$ ,  $SD =$

1.280) has a relatively lower influence. The standard deviations indicate some variation in responses, suggesting that economic factors affect individuals differently. These findings imply that mobile service providers should focus on competitive pricing, data affordability, and promotional offers to attract cost-sensitive customers while considering broader economic trends.

**Table 4.7: Economic Factors Determinant**

	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Dev</b>
The price of mobile services plays a major role in my choice of service provider.	1	5	3.80	1.109
I choose mobile service providers based on the availability of promotions and discounts.	1	5	3.81	1.096
The affordability of mobile devices offered by a service provider influences my choice.	1	5	3.62	1.280
I prefer mobile service providers that offer flexible payment options (e.g., pay-as-you-go, postpaid plans).	1	5	3.79	1.203
My choice of mobile service provider is influenced by my current financial stability.	1	5	3.74	1.148
I choose mobile service providers that offer the best value for the price I pay.	1	5	3.81	1.149
I consider both network coverage and cost when choosing a mobile provider.	1	5	4.07	.947
The cost of data and internet services significantly influences my choice of mobile service provider.	1	5	4.09	.924
Economic conditions in my country influence my choice of mobile service provider.	1	5	4.16	.924

**Source:** Data Analysis, 2025

#### **4.3.4 Mobile Service Efficiency and Effectiveness Determinant**

The findings from Table 4.8 indicate that mobile service efficiency and effectiveness are crucial determinants of customers' choice of mobile telephone service providers in Tanzania's Dar es Salaam region. The highest-rated factor is the ability of providers to adapt to new market demands and customer needs ( $M = 4.22$ ,  $SD =$

0.985), followed closely by how well they handle customer complaints ( $M = 4.21$ ,  $SD = 0.814$ ) and the reliability of network coverage ( $M = 4.19$ ,  $SD = 0.960$ ). Customers also prioritize minimal service downtimes ( $M = 4.15$ ,  $SD = 0.854$ ), high internet speed ( $M = 4.08$ ,  $SD = 0.937$ ), and transparent billing ( $M = 4.04$ ,  $SD = 0.865$ ). Call quality ( $M = 4.02$ ,  $SD = 0.876$ ) and customer support responsiveness ( $M = 3.93$ ,  $SD = 0.930$ ) are also significant factors but rank slightly lower. The standard deviations suggest some variation in customer experiences and perceptions. These findings highlight that mobile service providers need to maintain strong network reliability, ensure responsive customer service, and adapt to evolving consumer demands to remain competitive in the market.

**Table 4.8: Mobile Service Efficiency and Effectiveness Determinant**

	Min	Max	Mean	Std. Dev
I choose my mobile service provider based on the reliability of their network coverage.	1	5	4.19	.960
I prioritize mobile providers that offer clear and uninterrupted call quality.	1	5	4.02	.876
High internet speed is important in my choice of a mobile service provider.	1	5	4.08	.937
I prefer mobile service providers that offer efficient and responsive customer support.	1	5	3.93	.930
Accurate and transparent billing is an important factor in my choice of mobile service provider.	2	5	4.04	.865
I value mobile providers that offer easy access to their services, whether online or in person.	2	5	4.04	.926
I consider how well mobile service providers handle customer complaints when choosing a provider.	2	5	4.21	.814
I choose mobile providers that have minimal service downtimes.	1	5	4.15	.854
I value mobile providers that quickly adapt to new market demands and customer needs.	1	5	4.22	.985

**Source:** Data Analysis, 2025

#### **4.3.5 Customer Choice of Mobile Phone Provider**

The findings from Table 4.9 indicate that multiple factors influence customers' choice of mobile service providers in Tanzania's Dar es Salaam region. The most influential factor is the price of service plans ( $M = 4.25$ ,  $SD = 0.825$ ), suggesting that affordability plays a critical role in decision-making. Promotional offers and discounts ( $M = 4.21$ ,  $SD = 0.838$ ) and the quality of customer service ( $M = 4.22$ ,  $SD = 0.817$ ) also significantly impact customer preferences. Network signal strength ( $M = 4.18$ ,  $SD = 0.814$ ) and call clarity and stability ( $M = 4.11$ ,  $SD = 0.867$ ) further emphasize the importance of service reliability. Reputation ( $M = 4.08$ ,  $SD = 0.937$ ) and loyalty programs ( $M = 4.08$ ,  $SD = 0.937$ ) also play a role, indicating that brand perception and incentives influence customer retention. Advanced technology and innovative services ( $M = 3.93$ ,  $SD = 0.930$ ) are considered, though slightly less important than other factors. The relatively low standard deviations suggest consistency in customer preferences. Overall, the findings highlight that mobile service providers must balance affordability, service quality, reliability, and incentives to attract and retain customers.

**Table 4.9: Customer Choice of Mobile Phone Provider**

	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Devi</b>
The strength of the network signal in my area influences my choice of mobile provider.	2	5	4.18	.814
The price of service plans significantly affects my decision to choose a mobile provider.	1	5	4.25	.825
The quality of customer service is crucial in my decision to select a mobile provider.	2.0	5.0	4.221	.8169
The clarity and stability of voice calls are important factors in choosing a mobile provider.	1	5	4.11	.867
Promotional offers and discounts play a significant role in my choice of mobile service provider.	1	5	4.21	.838
The reputation of a mobile service provider affects my choice.	1.00	5.00	4.0753	.93655
I prefer mobile providers that offer advanced technology and innovative services.	1.00	5.00	3.9325	.93017
Clear and accurate billing is important in my choice of mobile service provider.	2.00	5.00	4.0364	.86526
I consider loyalty programs and rewards when choosing a mobile service provider.	1.00	5.00	4.0753	.93655

**Source:** Data Analysis, 2025

#### 4.4 Correlation Analysis Results

The correlation analysis results in Table 4.10 indicate strong and statistically significant relationships among the key variables influencing customer choice of mobile service providers. The results show that demographic factors (DEMO) have a strong positive correlation with social factors (SFACT) ( $r = .673$ ,  $p < 0.01$ ), economic factors (ECOF) ( $r = .735$ ,  $p < 0.01$ ), mobile service efficiency and effectiveness (MSEE) ( $r = .737$ ,  $p < 0.01$ ), and customer choice of mobile provider (CCMP) ( $r = .720$ ,  $p < 0.01$ ). This suggests that demographic characteristics play a crucial role in shaping customer preferences. Additionally, social factors and economic factors exhibit a very strong correlation ( $r = .874$ ,  $p < 0.01$ ), indicating that financial considerations are deeply intertwined with social influences in customers'

decision-making. Mobile service efficiency and effectiveness (MSEE) show the highest correlation with customer choice of mobile provider (CCMP) ( $r = .913$ ,  $p < 0.01$ ), suggesting that reliability, network quality, and service responsiveness are the most decisive factors in selecting a provider. The findings emphasize that while all factors contribute to customer choice, service efficiency and economic considerations hold the greatest influence, highlighting the need for mobile providers to prioritize high-quality, affordable, and efficient services to attract and retain customers.

**Table 4.10: Correlation Analysis Results**

		DEMO				
DEMO	Pearson Correlation	1				
SFACT	Pearson Correlation	.673**	1			
ECOF	Pearson Correlation	.735**	.874**	1		
MSEE	Pearson Correlation	.737**	.653**	.723**	1	
CCMP	Pearson Correlation	.720**	.634**	.709**	.913**	1

\*\*. Correlation is significant at the 0.01 level (2-tailed).

Note: DEMO = Demographic Factors Determinant, SFACT = Social Factors, ECOF = Economic Factors, MSEE = Mobile Service Efficiency and Effectiveness, CCMP = Customer Choice of Mobile Phone Provider

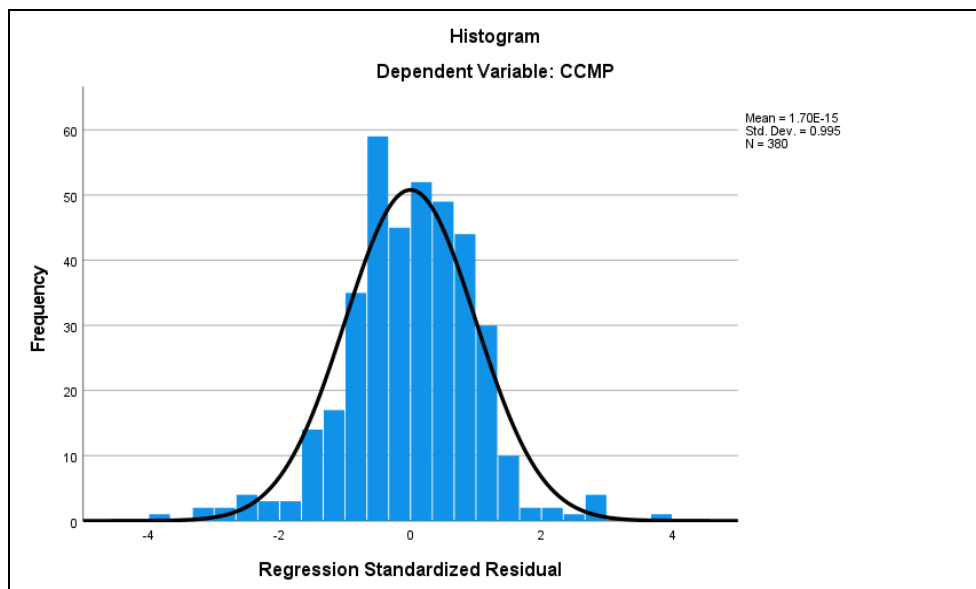
**Source:** Data Analysis, 2025

#### 4.5 Regression Assumptions Test Results

Regression assumption testing ensures that the dataset meets key conditions such as linearity, normality, multicollinearity, homoscedasticity, and independence of residuals, which are essential for producing reliable and valid regression results.

#### 4.5.1 Normality Assumption Test Result

Figure 4.1 illustrates the outcomes of the normality assumption. The shape of the histogram might convey information regarding the distribution of the data. A symmetrical bell-shaped curve signifies a normal distribution. A normality test can determine if your data is bell-shaped or follows a normal distribution. Numerous statistical tests must satisfy the normality assumption to be deemed legitimate. The histogram (figure 4.1) illustrates the distribution of the residuals through a bell-shaped curve. A normal distribution is indicated by the residuals' closeness to zero in both the mean and standard deviation. The histogram (Figure 4.1) illustrates that all residual values reside inside the three limits, indicating the absence of outliers. Tabachnick and Fidell (2007) assert that a result exceeding the  $|3|$  criteria is considered abnormal.

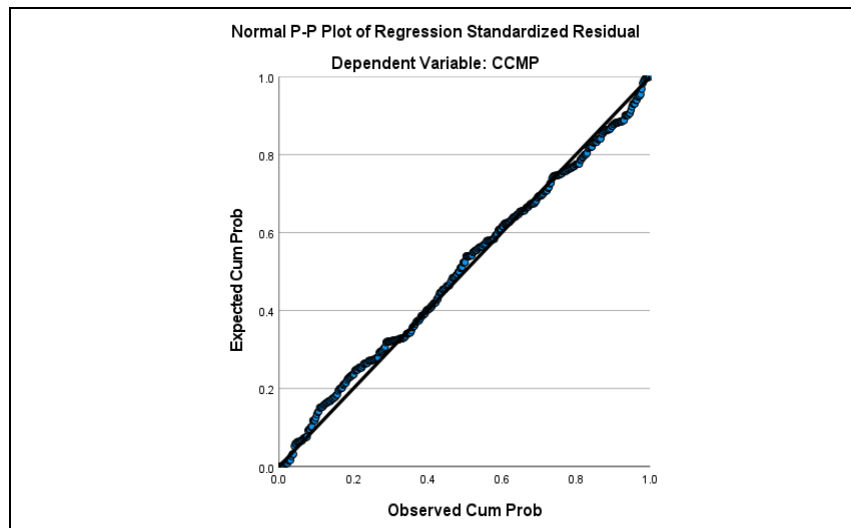


**Figure 4.1: Histogram**

**Source:** Data, Analysis, 2025

### 4.5.2 Linearity Assumption Test Results

Figure 4.2 displays the outcomes of linearity assumptions. The linearity test is a statistical procedure employed to evaluate the existence of a linear relationship between two variables in regression analysis. It assesses whether the independent variable (predictor) exerts a linear influence on the dependent variable (outcome). In this illustration, the P-P Plot aligns with the diagonal x-axis. Consequently, the data is linear and indicates the necessity for data analysis to be conducted.



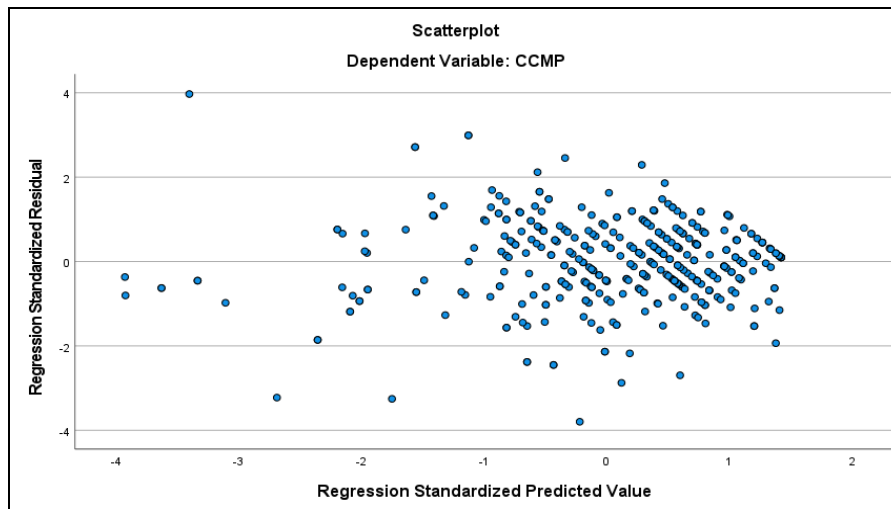
**Figure 4.2: P-P Plot for Unstandardized Residuals**

**Source:** Data Analysis, 2025

### 4.5.3 Homoscedasticity Assumption Test Result

The residual dots in Figure 4.3 exhibit homoscedasticity, distributed inside a rectangular region centered on zero (0). Consequently, there is no cause for concern regarding the data's heteroscedasticity (unequal variance).





**Figure 4.3: Scatter Plots for the Unstandardized Residuals**

**Source:** Data Analysis, 2025

#### 4.5.4 Multicollinearity Test Result

The multiple regression analysis results in Table 4.11 indicate the presence of collinearity among the independent variables, as reflected in the Variance Inflation Factor (VIF) and Tolerance values. The VIF values range from 2.619 to 5.416, with ECOF (Economic Factors) having the highest VIF (5.416), suggesting a moderate to high level of multicollinearity, while the other variables DEMO (Demographic Factors), SFACT (Social Factors), and MSEE (Mobile Service Efficiency and Effectiveness) exhibit VIF values below the critical threshold of 10, indicating an acceptable level of multicollinearity. The Tolerance values, which range between 0.185 and 0.382, further confirm that some independent variables are moderately correlated, with ECOF showing the lowest Tolerance (0.185), suggesting a stronger relationship with other predictors. Despite the presence of collinearity, the results suggest that demographic, social, economic, and service efficiency factors significantly contribute to predicting customer choice of mobile service providers.

**Table 4.11: Multiple Regression Analysis Results**

<b>Model</b>		<b>Collinearity Statistics</b>	
		<b>Tolerance</b>	<b>VIF</b>
1	(Constant)		
	DEMO	.369	2.710
	SFACT	.235	4.255
	ECOF	.185	5.416
	MSEE	.382	2.619

Note: DEMO = Demographic Factors Determinant, SFACT = Social Factors, ECOF

= Economic Factors, MSEE = Mobile Service Efficiency and Effectiveness, CCMP

= Customer Choice of Mobile Phone Provider

**Source:** Data Analysis, 2025

#### **4.6 Multiple Regression Analysis Results**

A multiple regression analysis was conducted to examine the link between various independent variables of customer choice of mobile phone provider (demographic factors, social factors, economic factors and customer satisfaction) and the dependent variable of customer choice.

##### **4.6.1 Model Summary Results**

The model summary results in Table 4.12 indicate a strong relationship between the independent variables (Mobile Service Efficiency and Effectiveness [MSEE], Social Factors [SFACT], Demographic Factors [DEMO], and Economic Factors [ECOF]) and the dependent variable (Customer Choice of Mobile Provider [CCMP]). The R-value of 0.918 suggests a high degree of correlation, while the R-Square value of 0.843 indicates that approximately 84.3% of the variation in customer choice can be explained by the independent variables included in the model. The Adjusted R-

Square of 0.842, which is very close to the R-Square value, confirms that the model remains robust even after adjusting for the number of predictors. Additionally, the standard error of the estimate (0.26034) suggests a relatively small deviation, indicating the model's strong predictive accuracy. Overall, the findings demonstrate that the selected factors significantly influence customer choice of mobile service providers.

**Table 4.12: Model Summary Results**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.918 <sup>a</sup>	.843	.842	.26034
a. Predictors: (Constant), MSEE, SFACT, DEMO, ECOF				
b. Dependent Variable: CCMP				

Note: DEMO = Demographic Factors Determinant, SFACT = Social Factors, ECOF = Economic Factors, MSEE = Mobile Service Efficiency and Effectiveness, CCMP = Customer Choice of Mobile Phone Provider

**Source:** Data Analysis, 2025

#### 4.6.2 ANOVA Results

The ANOVA results in Table 4.13 indicate that the regression model is statistically significant in predicting customer choice of mobile providers (CCMP). The F-value of 504.200, with a significance level of 0.000, confirms that the independent variables (Mobile Service Efficiency and Effectiveness [MSEE], Social Factors [SFACT], Demographic Factors [DEMO], and Economic Factors [ECOF]) collectively have a significant impact on the dependent variable. The regression sum of squares (136.689) is substantially higher than the residual sum of squares

(25.416), suggesting that the model explains a large portion of the variance in customer choice. The small residual mean square (0.068) further indicates that the model has a good fit with minimal unexplained variance. These findings confirm that the selected factors significantly influence customers' decisions when choosing a mobile service provider.

**Table 4.13: ANOVA Results**

<b>Model</b>		<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
1	Regression	136.689	4	34.172	504.200	.000 <sup>b</sup>
	Residual	25.416	375	.068		
	Total	162.105	379			
a. Dependent Variable: CCMP						
b. Predictors: (Constant), MSEE, SFACT, DEMO, ECOF						

Note: DEMO = Demographic Factors Determinant, SFACT = Social Factors, ECOF

= Economic Factors, MSEE = Mobile Service Efficiency and Effectiveness, CCMP

= Customer Choice of Mobile Phone Provider

**Source:** Data Analysis, 2025

#### **4.6.3 Regression Coefficients Results**

The regression coefficients result in Table 4.14 indicate the relative influence of demographic factors (DEMO), social factors (SFACT), economic factors (ECOF), and mobile service efficiency and effectiveness (MSEE) on customer choice of a mobile provider (CCMP). The constant value of 0.335 suggests a baseline level of CCMP when all independent variables are zero. MSEE has the highest standardized beta coefficient (0.813,  $p = 0.000$ ), indicating it is the strongest predictor of CCMP, followed by DEMO ( $\beta = 0.081$ ,  $p = 0.000$ ) and ECOF ( $\beta = 0.077$ ,  $p = 0.001$ ).

Although SFACT has a lower beta value (0.021), it remains statistically significant ( $p = 0.000$ ), suggesting a minor but relevant influence. The results imply that mobile service efficiency and effectiveness play a dominant role in shaping customer choices, while demographic and economic factors also contribute significantly.

**Table: 4.14: Regression Coefficients Results**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.335	.090		3.730	.000
	DEMO	.080	.033	.081	2.411	.000
	SFACT	.017	.034	.021	.502	.000
	ECOF	.062	.038	.077	1.622	.001
	MSEE	.803	.033	.813	24.557	.000

a. Dependent Variable: CCMP

Note: DEMO = Demographic Factors Determinant, SFACT = Social Factors, ECOF = Economic Factors, MSEE = Mobile Service Efficiency and Effectiveness, CCMP = Customer Choice of Mobile Phone Provider

**Source:** Data Analysis, 2025

#### 4.7 Discussion of the Findings

This study utilized Mobile phone providers Vodacom, Tigo (Yas), Airtel and Halotel in Dar es Salaam Region as a case study to examine the determinant of customer choice of mobile phone provider. The data were examined utilizing descriptive statistics and multiple regression analysis. The discourse elucidates the data analysis and juxtaposes the current findings with those from pertinent prior studies by other authors, while consistently prioritizing the study aims. The contribution of each finding is aggregated. This research elucidates the correlation of determinant of customer choice of mobile phone provider.

#### **4.7.1 The Determinant of Demographic Characteristics on Customers Choice of Mobile Phone Service Providers**

This study found that Demographic factors were positive and significantly related to customers choice mobile phone provider. Age plays a key role, as younger consumers often prefer service providers with affordable data plans and digital services, while older customers may prioritize reliability and customer service (Sadana, & Sharma, 2021). Gender may affect choices based on communication needs and marketing appeal (Garaus, & Wolfsteiner, 2023). Income level determines affordability and willingness to pay for premium services, with higher-income individuals opting for providers with better service quality (Agyei-Baffour, et al.,2021). Education influences consumer awareness and decision-making, as more educated customers may seek advanced features and competitive pricing. Occupation impacts choice based on professional needs, such as business-related mobile services (allikainen, Alamäki, & Laukkanen, 2019). These factors collectively shape customer preferences, guiding mobile service providers in tailoring their offerings to different market segments.

Similarly, Jahan, Rahman, Hossain, and Saiful (2019) found that demographic characteristics have a significant impact on consumer satisfaction. Also, Al-Dmour, Dawood, Al-Dmour, and Masa'deh (2020) found that clients who use technology extensively are more inclined to use mobile banking apps. Early adopters of technology have a tendency to favor mobile banking due to its effectiveness and ease. Younger individuals and those with higher income levels were found to use mobile banking applications more frequently. Moreover, Baafi and Xin-Ying (2020)

also found that the respondents' decision to choose one service provider over another was heavily influenced by factors like family and friends, network signal strength, low voice and internet rates, moderate service costs, nationwide coverage, clear and uncongested networks, and a consistent and dependable mobile network.

However, recent studies have identified several demographic factors that can negatively influence customers' choice of mobile phone service providers (Behera, Bala, & Rana, 2023). For instance, gender disparities persist, with women often exhibiting lower confidence in their ICT abilities, which may deter them from exploring diverse mobile services and providers, potentially limiting their choices. Also, Income constraints also play a significant role; lower-income individuals often cannot afford premium services, thereby restricting their options among mobile service providers (Collins, Halpern-Meekin, Harvey, & Hoiting, 2023).

In addition, Wong, Liu, Meng-Lewis, Sun, and Zhang, (2022) found that educational barriers further compound this issue, as a lack of digital literacy can hinder consumers' ability to fully utilize mobile technologies, influencing their service provider choices due to perceived complexity or unfamiliarity. Additionally, age-related factors are evident; older adults may face challenges in adapting to rapidly evolving mobile technologies, leading to a preference for simpler services and potentially limiting their selection of service providers. These findings underscore the importance for mobile service providers to consider demographic factors when designing and marketing their services to ensure inclusivity and accessibility across diverse consumer groups.

#### **4.7.2 The Determinant of Social Related Factors on Customers Choice of Mobile Phone Service Providers**

This study found that Social-related factors significantly influence customers' choice of mobile phone service providers, with key determinants including peer influence, family recommendations, social status, and brand reputation. Studies have found that peer influence plays a major role, especially among younger consumers who rely on friends' experiences when selecting a mobile network provider. Similarly, (Qin, Corrigan, and Lee, (2024) found that family recommendations are crucial, particularly in cultures where decision-making is collective, as family members often guide choices based on their own service experiences.

Additionally, social status affects consumer preferences, as high-income individuals tend to prefer premium mobile service providers that align with their lifestyle, while lower-income groups prioritize affordability (Broz, 2022). Brand reputation and customer perception also play a vital role, with customers gravitating toward providers known for reliability, strong network coverage, and excellent customer service.

Moreover, Eneizan et al. (2019) found that customers' behavioral intentions about the adoption of mobile marketing are highly influenced by a number of factors, including performance expectancy, effort expectancy, hedonic incentive, social influence, price value, facilitating conditions, habit, and risk. Also, Tanveer et al.'s (2021) found that among Pakistani young adults, price and attractiveness have a beneficial impact on their decision to purchase a mobile phone. Furthermore, Hussen



(2019) found that a positive and substantial impact of brand name, product feature, and social influence on the individual components.

However, recent studies have identified several social-related factors that can negatively influence customers' choice of mobile phone service providers (Zhang, Ariffin, Richardson, & Wang, 2023). For instance, poor customer service experiences, such as long waiting times, unhelpful staff, and difficulties in reaching real human assistance, have been shown to deter customers from selecting or remaining with certain providers. Moreover, Kanuri, and Andrews, (2019) found that unintended consequence of price-based service recovery incentives misleading promotional offers and complex rebate processes can lead to customer dissatisfaction and mistrust, further impacting their choice of service providers. Therefore, these findings underscore the importance for mobile service providers to address social-related issues, such as customer service quality and transparent marketing practices, to maintain and attract a loyal customer base.

#### **4.7.3 The Determinant of Economic Factors on Customers Choice of Mobile Phone Service Providers**

This study found that economic factors significantly influence customers' choice of mobile phone service providers, with pricing strategies, contract terms, and additional fees playing pivotal roles. Recent reports highlight that unexpected price increases can lead to customer dissatisfaction and prompt them to switch providers. Similarly, Gupta, and Kumar, (2023) found that emerging markets, pricing and affordability are major determinants of mobile service choice, with lower-income

customers more sensitive to price changes and promotional offers. Also, Park, and Lee, (2022) found that economic downturns lead to increased price sensitivity and shifts towards more cost-effective service plans. Also, study found that consumers with higher income levels were more likely to choose premium mobile service plans and providers offering high-quality services and advanced features. Higher income was associated with a preference for providers that offer extensive network coverage and additional value-added services.

Moreover, Njeri, and Wanjiru, (2023) found that Consumers with higher disposable income were inclined to choose providers offering premium services and advanced features. In economically stable conditions, consumers were more willing to pay higher prices for better services. In contrast, economic instability led to a stronger preference for affordable and budget-friendly options. And also, Mwaisaka, & Chacha, (2023) found that Higher-income consumers were more likely to opt for premium service providers offering extensive network coverage and advanced features. In contrast, lower-income consumers prioritized affordability. Price sensitivity was a significant factor, with many respondents indicating a preference for providers offering promotional.

However, recent studies have identified several economic factors that can negatively influence customers' choice of mobile phone service providers (Behera, Bala, & Rana, 2023). For instance, unexpected price increases can lead to customer dissatisfaction and prompt them to switch providers. Verizon's announcement of an \$8 increase in certain plans led many customers to seek more affordable alternatives.

Similarly, Alshurideh, M. (2022) found that millions of UK mobile customers are encouraged to review their contracts, as many are out of contract and could save up to £200 annually by switching providers. Therefore, these findings underscore the importance for mobile service providers to maintain transparent pricing and flexible contract options to retain and attract cost-conscious consumers.

#### **4.7.4 The Determinant of Mobile Service Efficiency and effectiveness on Customers Choice of Mobile Phone Service Providers**

This study found that Mobile service efficiency and effectiveness are critical determinants in customers' selection of mobile phone service providers. Studies have shown that factors such as network coverage, call quality, data speed, and customer support significantly influence consumer preferences. For instance, research indicates that consumers prioritize service quality and reliability when choosing a provider, as these aspects directly impact user experience. Similarly, Müller and Huber's (2023) found that customer preference for a provider is greatly influenced by efficient mobile services, such as quick call setup times and attentive customer care.

Additionally, Mwangi, and Kimani, (2023) found that high service efficiency, particularly in terms of network reliability and quick issue resolution, was positively correlated with higher customer satisfaction. Efficient customer support significantly influenced provider preference, with prompt and effective service being a key factor for customer loyalty. Moreover, Mvungi and Nguvumali (2023) also found that effective service delivery, characterized by high-quality network coverage and reliability, was crucial in customer preference. Also, Extensive network coverage

was a key determinant for provider selection, with consumers favoring providers with better service availability.

However, recent studies have identified several factors related to mobile service efficiency and effectiveness that negatively influence customers' choice of mobile phone service providers. For instance, research indicates that poor service quality directly correlates with higher customer complaints and reduced loyalty, as users are less inclined to remain with providers who fail to meet their service expectations (Komunda, & Osarenkhoe, 2021). Similarly, complex and opaque service contracts can lead to customer frustration, further diminishing trust and prompting consumers to seek more transparent alternatives (Taylor Kitchen Sarkees, & Lolk, 2020). These findings underscore the critical need for mobile service providers to enhance operational efficiency and prioritize customer-centric practices to retain their user base.

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Overview**

The chapter presents summary of the findings, conclusion, and implication of the findings, recommendations, limitations and area for further studies.

#### **5.2 Summary of the Findings**

##### **5.2.1 The Determinant of Demographic Characteristics on Customers Choice of Mobile Phone Service Providers**

The study found that demographic characteristics such as age, gender, education level, and income significantly influence customers' choice of mobile phone service providers. Younger consumers tend to prioritize high-speed internet and digital services, while older customers prefer reliability and simpler service plans. Gender differences were observed, with women generally exhibiting lower confidence in ICT-related decisions, influencing their provider choices. Education level played a crucial role, as higher-educated individuals were more likely to explore and switch to providers offering advanced digital services. Income constraints also limited choices, with lower-income groups opting for cost-effective plans over premium services. These findings highlight the need for service providers to tailor their marketing strategies to different demographic segments to enhance customer satisfaction and market reach.

##### **5.2.2 The Determinant of Social Related Factors on Customers Choice of Mobile Phone Service Providers**

The study found that social-related factors such as peer influence, brand perception,

family recommendations, and social networks significantly impact customers' choice of mobile phone service providers. Many customers prefer providers endorsed by friends and family, as trust and shared experiences influence decision-making. Brand reputation also plays a crucial role, with consumers more likely to choose well-established providers perceived as reliable. Additionally, social media and online reviews shape customer preferences, as users rely on shared experiences to evaluate service quality. However, negative peer feedback or widespread dissatisfaction can lead to customer churn. These findings suggest that mobile service providers should focus on building a strong brand image, engaging with customers through social networks, and leveraging positive word-of-mouth marketing strategies.

### **5.2.3 The Determinant of Economic Factors on Customers Choice of Mobile Phone Service Providers**

The study found that economic factors such as pricing, service affordability, hidden costs, and income levels play a crucial role in determining customers' choice of mobile phone service providers. Customers, particularly those in lower-income brackets, prioritize affordability and often select providers that offer competitive pricing, flexible payment plans, and budget-friendly data packages. High service costs, including expensive call rates and hidden fees, were found to discourage customer loyalty, leading many to switch providers in search of better deals.

Additionally, financial stability influences consumers' ability to access premium services, with higher-income individuals being more likely to subscribe to advanced mobile plans. These findings highlight the need for service providers to adopt

transparent pricing models and cost-effective service plans to attract and retain a diverse customer base.

#### **5.2.4 The Determinant of Mobile Service Efficiency and effectiveness on Customers Choice of Mobile Phone Service Providers**

The study found that mobile service efficiency and effectiveness, including network coverage, internet speed, customer support, and service reliability, are critical determinants of customers' choice of mobile phone service providers. Customers prioritize providers with stable network connectivity, fast and affordable internet, and responsive customer service, as poor service quality leads to dissatisfaction and provider switching. Frequent network disruptions, slow data speeds, and unresolved customer complaints were found to negatively impact customer loyalty. Additionally, technical issues such as dropped calls and billing errors further influenced customers to seek alternative providers with more reliable services. These findings highlight the need for mobile service providers to invest in network infrastructure, improve customer service responsiveness, and enhance overall service quality to maintain a competitive advantage in the market.

### **5.3 Implications of the Findings**

#### **5.3.1 Implications for Customers' Choice**

The findings suggest that customers in the Dar es Salaam region are highly influenced by economic, demographic, social, and service efficiency factors when selecting mobile telephone service providers. Affordability remains a primary concern, with customers favoring providers that offer cost-effective packages

without hidden charges. Additionally, network coverage and internet speed play a crucial role in decision-making, as users demand reliable and fast connectivity. Social influences, such as peer recommendations and brand reputation, also affect customer choices, demonstrating that trust and perceived quality significantly shape consumer behavior. These insights highlight the need for customers to be more informed about service options to make better decisions that align with their communication and financial needs.

### **5.3.2 Implications for Mobile Service Providers**

For mobile service providers, the findings indicate the need for strategic improvements in service delivery, pricing models, and customer engagement. Providers must invest in network expansion and infrastructure to minimize service disruptions and improve reliability. Competitive and transparent pricing strategies are essential to attract and retain customers, especially those in lower-income brackets who are highly sensitive to costs. Additionally, strong brand management and customer relationship strategies, including effective customer service and social media engagement, can enhance customer satisfaction and loyalty. These findings emphasize that providers who fail to address service efficiency concerns risk losing market share to competitors offering better service experiences.

### **5.3.3 Implications for Academia**

From an academic perspective, the study contributes to the growing body of research on consumer behavior in the telecommunications sector, particularly in developing economies like Tanzania. It provides empirical evidence on how economic, social,



and service-related factors shape customer preferences, offering a foundation for further studies on digital inclusion and mobile service competition. Future research could explore the impact of emerging technologies, such as 5G networks and mobile financial services, on consumer choices. Additionally, academics can use these findings to inform policy discussions on improving mobile service accessibility and affordability, ensuring that regulatory frameworks support both consumer protection and market competitiveness.

## **5.4 Conclusion**

### **5.4.1 The Determinant of Demographic Characteristics on Customers Choice of Mobile Phone Service Providers**

The study concludes that demographic characteristics such as age, gender, education level, and income significantly influence customers' choice of mobile phone service providers. Younger consumers tend to prioritize advanced digital services and high-speed internet, whereas older customers prefer reliability and ease of use. Gender disparities also play a role, with women generally exhibiting lower confidence in ICT-related decisions, impacting their provider selection. Education level is a key determinant, as individuals with higher education are more likely to explore various service options, while those with limited digital literacy may stick to familiar providers. Additionally, income constraints limit customer choices, as lower-income groups prioritize affordability over service quality. These findings highlight the need for mobile service providers to develop inclusive marketing strategies that cater to diverse demographic segments and ensure equitable access to mobile services.

#### **5.4.2 The Determinant of Social Related Factors on Customers Choice of Mobile Phone Service Providers**

The study concludes that social-related factors such as peer influence, brand reputation, family recommendations, and social media interactions significantly shape customers' choice of mobile phone service providers. Customers are more likely to select providers recommended by friends and family due to trust and shared experiences, while brand perception plays a crucial role in determining loyalty and switching behavior. Social media reviews and online discussions also influence decision-making, as customers rely on the experiences of others to assess service quality. Negative feedback from peers or widespread dissatisfaction can lead to customer churn, highlighting the importance of maintaining a positive brand image. These findings suggest that mobile service providers should actively engage in customer relationship management and leverage social influence to strengthen customer retention and acquisition strategies.

#### **5.4.3 The Determinant of Economic Factors on Customers Choice of Mobile Phone Service Providers**

The study concludes that economic factors such as service affordability, pricing transparency, income levels, and perceived value for money are crucial determinants of customers' choice of mobile phone service providers. Customers with lower income levels tend to prioritize cost-effective plans, including affordable data bundles and call rates, while those with higher incomes are more likely to subscribe to premium services. Hidden charges and unclear billing structures negatively impact customer trust, often leading to provider switching. Additionally, competitive pricing

and promotional offers significantly influence consumer preferences, as customers seek the best value for their money. These findings emphasize the need for mobile service providers to adopt fair pricing strategies, enhance transparency, and offer flexible payment options to cater to diverse consumer segments and remain competitive in the market.

#### **5.4.4 The Determinant of Mobile Service Efficiency and effectiveness on Customers Choice of Mobile Phone Service Providers**

The study concludes that mobile service efficiency and effectiveness, including network coverage, internet speed, customer support, and service reliability, are critical determinants of customers' choice of mobile phone service providers. Customers prioritize providers that offer seamless connectivity, fast and affordable internet, and responsive customer service, as poor service quality leads to dissatisfaction and provider switching. Frequent network outages, slow data speeds, and unresolved customer complaints negatively impact customer loyalty, forcing users to seek alternative providers. Additionally, technical issues such as dropped calls, billing errors, and delayed responses from customer service further contribute to customer frustration. These findings highlight the importance for mobile service providers to invest in network infrastructure, enhance service delivery, and improve customer engagement to maintain a competitive edge and meet consumer expectations.

## **5.5 Recommendations**

### **5.5.1 The Determinant of Demographic Characteristics on Customers Choice of Mobile Phone Service Providers**

To address the impact of demographic characteristics on customers' choice of mobile phone service providers, several recommendations can be made. First, mobile service providers should adopt targeted marketing strategies that cater to different demographic segments, such as youth-focused digital services, senior-friendly packages, and gender-inclusive promotions. Second, providers should invest in digital literacy programs to educate customers, particularly older adults and those with lower education levels, on the benefits and usage of advanced mobile services. Third, offering flexible pricing plans and affordable service options can help bridge the gap for lower-income groups, ensuring inclusivity in service access. Lastly, telecom companies should conduct regular market research to understand evolving demographic preferences and adapt their offerings accordingly to enhance customer satisfaction and retention.

### **5.5.2 The Determinant of Social Related Factors on Customers Choice of Mobile Phone Service Providers**

To address the impact of social-related factors on customers' choice of mobile phone service providers, several recommendations can be made. First, mobile service providers should strengthen their brand reputation by consistently delivering high-quality services and engaging in transparent communication to foster trust and positive word-of-mouth recommendations. Second, telecom companies should leverage social influence by collaborating with influencers, celebrities, and brand

ambassadors to enhance their credibility and appeal among different customer segments. Third, providers should implement loyalty and referral programs that reward customers for recommending their services to friends and family, encouraging social-based customer acquisition. Lastly, companies should actively monitor and engage with customers on social media platforms, responding to feedback and concerns in real time to enhance customer satisfaction and improve brand perception.

### **5.5.3 The Determinant of Economic Factors on Customers Choice of Mobile Phone Service Providers**

To address the impact of economic factors on customers' choice of mobile phone service providers, several recommendations can be made. First, mobile service providers should offer flexible and affordable pricing plans tailored to different income levels, ensuring that both low-income and high-income customers have suitable options. Second, companies should enhance pricing transparency by clearly communicating charges, eliminating hidden fees, and providing cost breakdowns to build customer trust and prevent dissatisfaction. Third, telecom firms should introduce budget-friendly data and call packages, along with installment payment options, to accommodate financially constrained customers and increase accessibility. Lastly, providers should invest in promotional offers, discounts, and value-added services to enhance customer loyalty and attract price-sensitive consumers, ensuring a competitive edge in the market.

#### **5.4.4 The Determinant of Mobile Service Efficiency and effectiveness on Customers Choice of Mobile Phone Service Providers**

To improve mobile service efficiency and effectiveness in influencing customers' choice of service providers, several recommendations can be made. First, mobile service providers should invest in upgrading network infrastructure to ensure wider coverage, faster internet speeds, and reduced service disruptions. Second, companies should enhance customer support services by offering 24/7 assistance, multiple communication channels, and prompt resolution of complaints to improve customer satisfaction. Third, providers should continuously monitor service quality through customer feedback and performance analytics to identify and address inefficiencies proactively. Lastly, telecom firms should introduce innovative technologies, such as AI-driven customer service and smart network optimization, to enhance service reliability and effectiveness, ensuring a seamless user experience and increased customer retention.

#### **5.6 Limitations**

The study on the determinants of customers' choice of mobile telephone service providers in Tanzania, focusing on the Dar es Salaam region, faced several limitations. First, the study was geographically restricted to Dar es Salaam, limiting the generalizability of findings to other regions with different economic, social, and technological conditions. Second, data collection relied on self-reported responses, which may have introduced biases such as social desirability or recall errors. Third, the study primarily focused on selected determinants, potentially overlooking other influential factors such as technological advancements and regulatory policies.

Lastly, the rapid evolution of the telecommunications sector means that findings may quickly become outdated, requiring continuous research to capture emerging trends and customer preferences.

### **5.7 Areas for further Studies**

Future research on the determinants of customers' choice of mobile telephone service providers in Tanzania should expand beyond Dar es Salaam to include rural and other urban areas to capture regional variations in consumer preferences. Additionally, studies could explore the impact of emerging technologies such as 5G networks, mobile banking, and artificial intelligence on service provider selection. Further research could also examine the role of government regulations, competition policies, and data privacy concerns in influencing customer choices. Moreover, longitudinal studies are recommended to track changes in consumer behavior over time, providing insights into evolving market trends and customer expectations in the dynamic telecommunications sector.

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## APPENDICES

### APPENDIX I

#### Questionnaires

My name is Anthony Ndunguru, I am pursuing my Masters degree in Business Administration (MBA) at the Open University of Tanzania. You are invited to participate in a survey entitled *DETERMINANTS OF CUSTOMER'S CHOICE OF MOBILE TELEPHONE SERVICE PROVIDERS IN TANZANIA: A CASE OF DAR ES SALAAM REGION*. This study is strictly for academic purposes and the information will be conducted with much confidentiality. So you can express your views on the following questions.

Participation in this research is completely voluntary and you may refuse to participate without consequence. This survey will take only three minutes to complete. Thank you for your consideration. Your help is greatly appreciated.

#### **Part B:** Demographics Information

Instructions:

Please circle the letter where the answer option provided closely reflects your views.

1. Gender

a) Male

b) Female

2. Age of respondents

a) 18-30

b) 31-45

c) 46-60

3. What is your level of education

- a) Primary Education
- b) Secondary Education
- c) Diploma
- d) BA degree
- e) Masters
- f) Phd

### **Part C: Measurement Items**

Please circle the number in each box on the right side of the statement that you feel can best describe your views. ( 1-Strongly Disagree; 2-Disagree; 3-Neutral; 4-Agree; 5-Strongly Agree)

#### **PART A : Demographic Factors Determinant**

Code	Statement	1	2	3	4	5
DEMO1	I believe that mobile service providers cater to the needs of different age groups.	1	2	3	4	5
DEMO2	My mobile service provider offers services that align with my gender-related preferences.	1	2	3	4	5
DEMO3	My education level affects the type of mobile service plans I choose.	1	2	3	4	5
DEMO4	My marital status influences my decision when choosing a mobile service provider.	1	2	3	4	5
DEMO5	My income level significantly influences my choice of mobile service provider.	1	2	3	4	5
DEMO6	look for service providers that cater to my professional communication needs (e.g., data plans, international calling).	1	2	3	4	5
DEMO7	I prefer service providers that offer multilingual customer support	1	2	3	4	5
DEMO8	My occupation determines the type of mobile services I need (e.g., large data plans, business lines).	1	2	3	4	5
DEMO9	I prefer a service provider with strong network coverage in rural or urban areas where I live or travel.	1	2	3	4	5

### **PART B: SOCIAL FACTORS**

#### **Demographic Factors Determinant**

<b>CODE</b>	<b>Statement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
SFACT1	My family's preferences influence my choice of mobile telephone service provider.	1	2	3	4	5
SFACT2	I often choose a mobile provider based on recommendations from friends or colleagues.	1	2	3	4	5
SFACT3	I choose mobile providers that align with my social class or lifestyle.	1	2	3	4	5
SFACT4	I am influenced by the choices of groups I admire (e.g., professional networks, clubs) in selecting a mobile provider.	1	2	3	4	5
SFACT5	I prefer mobile providers that respect and align with my cultural values.	1	2	3	4	5
SFACT6	I tend to select a mobile provider based on the experiences of others in my social circle.	1	2	3	4	5
SFACT7	I am influenced by what I see about mobile providers on social media.	1	2	3	4	5
SFACT8	The mobile service provider preferred by the majority in my community influences my decision.	1	2	3	4	5
SFACT9	I choose a mobile service provider based on how well they fit with my social and recreational activities.	1	2	3	4	5

### **PART C: ECONOMIC FACTORS**

<b>Code</b>	<b>Statement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
ECOF1	The price of mobile services plays a major role in my choice of service provider.	1	2	3	4	5
ECOF2	I choose mobile service providers based on the availability of promotions and discounts.	1	2	3	4	5
ECOF3	The affordability of mobile devices offered by a service provider influences my choice.	1	2	3	4	5
ECOF4	I prefer mobile service providers that offer flexible payment options (e.g., pay-as-you-go, postpaid plans).	1	2	3	4	5
ECOF5	My choice of mobile service provider is influenced by my current financial stability.	1	2	3	4	5
ECOF6	I choose mobile service providers that offer the best value for the price I pay.	1	2	3	4	5
ECOF7	I consider both network coverage and cost when choosing a mobile provider.	1	2	3	4	5
ECOF8	The cost of data and internet services significantly influences my choice of mobile service provider.	1	2	3	4	5
ECOF9	Economic conditions in my country influence my choice of mobile service provider.	1	2	3	4	5

**PART D: MOBILE SERVICE EFFICIENCY AND EFFECTIVENESS**

<b>CODE</b>	<b>Statement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
MSEE1	I choose my mobile service provider based on the reliability of their network coverage.	1	2	3	4	5
MSEE2	I prioritize mobile providers that offer clear and uninterrupted call quality.	1	2	3	4	5
MSEE3	High internet speed is important in my choice of a mobile service provider.	1	2	3	4	5
MSEE4	I prefer mobile service providers that offer efficient and responsive customer support.	1	2	3	4	5
MSEE5	Accurate and transparent billing is an important factor in my choice of mobile service provider.	1	2	3	4	5
MSEE6	I value mobile providers that offer easy access to their services, whether online or in person.	1	2	3	4	5
MSEE7	I consider how well mobile service providers handle customer complaints when choosing a provider.	1	2	3	4	5
MSEE8	I choose mobile providers that have minimal service downtimes.	1	2	3	4	5
MSEE9	I value mobile providers that quickly adapt to new market demands and customer needs.	1	2	3	4	5

**PART E: CUSTOMER CHOICE OF MOBILE PHONE PROVIDER**

<b>CODE</b>	<b>Statement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
CCMP1	The strength of the network signal in my area influences my choice of mobile provider.	1	2	3	4	5
CCMP2	The price of service plans significantly affects my decision to choose a mobile provider.	1	2	3	4	5
CCMP3	The quality of customer service is crucial in my decision to select a mobile provider.	1	2	3	4	5
CCMP4	The clarity and stability of voice calls are important factors in choosing a mobile provider.	1	2	3	4	5
CCMP5	Promotional offers and discounts play a significant role in my choice of mobile service provider.	1	2	3	4	5
CCMP6	The reputation of a mobile service provider affects my choice.	1	2	3	4	5
CCMP7	I prefer mobile providers that offer advanced technology and innovative services.	1	2	3	4	5
CCMP8	Clear and accurate billing is important in my choice of mobile service provider.	1	2	3	4	5
CCMP9	I consider loyalty programs and rewards when choosing a mobile service provider.	1	2	3	4	5