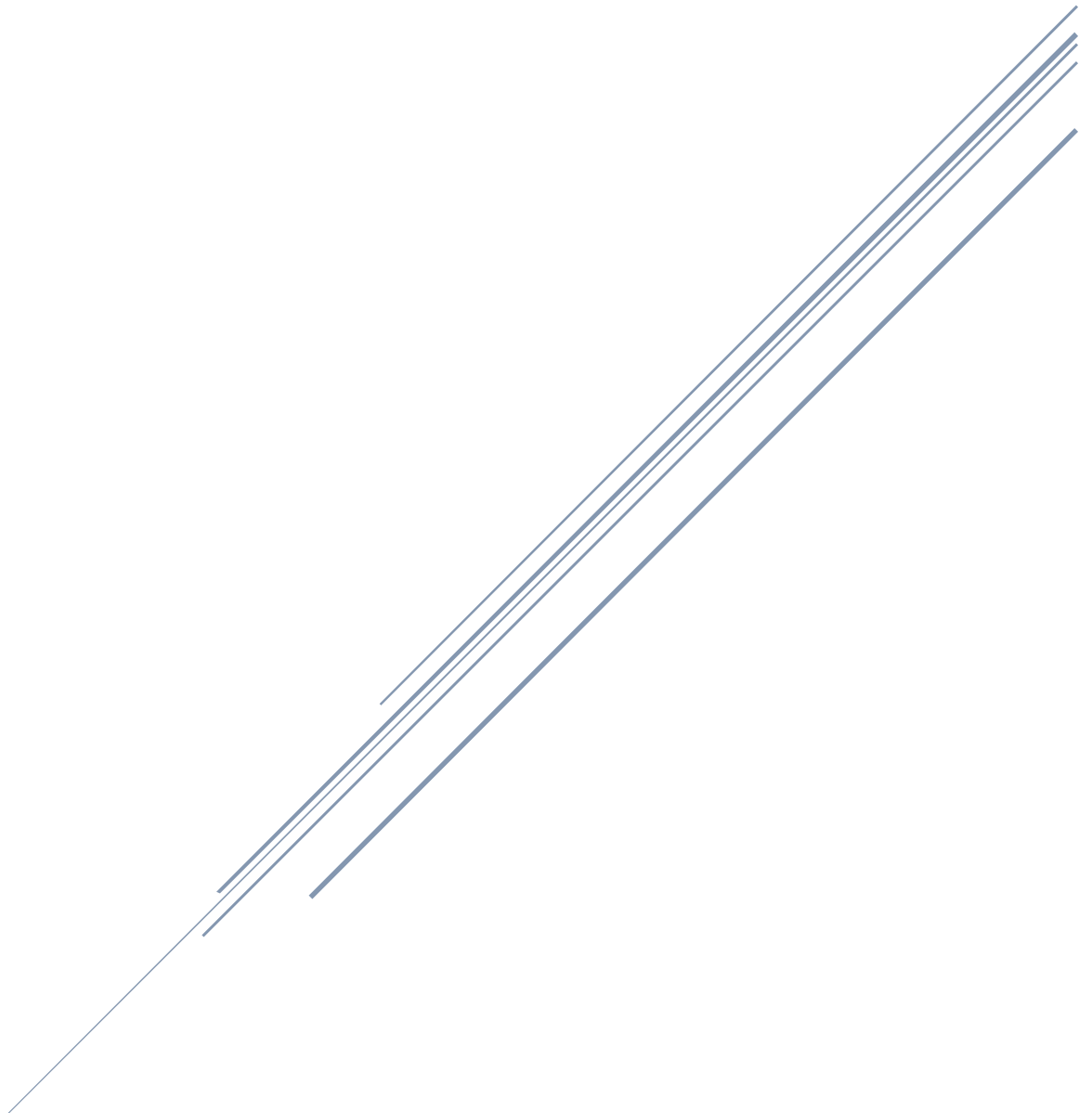


# IDENTIFYING THE FACTORS CONTRIBUTING TO CONSUMER CHURN RATE IN PAKISTAN'S CELLULAR INDUSTRY



Muhammad Tallal Yousaf  
NUST Business School

## Table of Content

<b>Acknowledgement</b>	---	<b>2</b>
<b>Abstract</b>	---	<b>3</b>
<b>Introduction</b>	---	<b>4</b>
<b>Objective of Study</b>	---	<b>5</b>
<b>Literature Review</b>	---	<b>6</b>
<b>Different Era of Research on Churn</b>		
Definition and Classification	---	<b>7</b>
Factors which Contribute to Churn	---	<b>8</b>
Significance and Consequences	---	<b>9</b>
<b>Data Collection and Methodology</b>	---	<b>11</b>
<b>Findings</b>	---	<b>12</b>
<b>Recommendation</b>	---	<b>14</b>
<b>Conclusion</b>	---	<b>15</b>
<b>References</b>	---	<b>16</b>
<b>Appendix</b>		
Figures and Tables	---	<b>18</b>
Consent Form	---	<b>19</b>
Interview Guide	---	<b>21</b>
Transcription of Focus Group Session	---	<b>22</b>

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I am indebted to my Supervisor - Dr. Zeeshan Qader who had been an excellent guiding light, I find this an appropriate opportunity to thank him for allowing me to work with him. His encouragement, guidance and support enabled me to complete this paper.

I am also grateful to all my friends and colleagues for their advice and support. I am Thankful to all those who appeared in the Focus Group session, their remarks are an eternal part of this research paper as nothing would have surfaced without them. Lastly, I offer my regards and extend my gratitude to all of those who supported me during the completion of the project, in any respect.

## **Abstract**

Telecommunication industry is the fastest growing industry in Pakistan. Overtime the industry has transformed and competition has increased. Cellular companies are spending more to acquire new customers and retain existing ones. Despite the efforts to retain existing customers, the rate at which customers are switching from one company to another has increased. This study investigates the factors and reasons which contribute to consumer churn in Pakistan's telecommunication industry and recommends the measures to reduce customer attrition.

**Key Words:** Customer Churn, Attrition, Defection, Loyalty, Satisfaction

## **Chapter – 1: Introduction**

Telecom Industry in Pakistan is the fastest growing industrial segment, the industry has continued its upward surge since its very inception. Over time there has been a significant rise in the consumer base and the total revenue. Pakistan has one of the largest Cellular service user base in the region with total number of users approaching 140 Million and growing at the rate of 10% per annum, almost 80% of the Population is a consumer of cellular services. The industry was able to gross a total revenue of 466 Million USD in 2014 which was 6% more than the previous year. (PTA, 2014)

The Telecom industry in Pakistan comprises of 5 Key service providers, which makes the industry highly competitive. Companies come up with competitive offers to attract new customers and lure the competition's subscribers toward their company. The inclination of one customer toward the other service providers in search of better and affordable service along with the freedom to conveniently switch networks makes it even tougher for companies to operate in the already existing cut throat competition.

As markets saturate and competition intensifies, there is a greater chance of customers slipping and shifting toward the competition. For companies operating in competitive and maturing markets, managing and minimizing the loss of customers to other companies is of utmost importance. In their research on Churn rate, Madden, et al.,(1999) claimed that annual churn rate in Maturing markets can reach from 20% to 40%. SAS institute in their publishing regarding predicting churn claimed that 25% churn rate is the global norm of the industry and Telecom companies in US and Europe lose close to 4 Billion \$ annually due to customer attrition. The

total losses companies face globally due to network switching amounts close to 10 Billion \$ annually. (SAS Institute, 2000)

Telecom industry in Pakistan is also going rapid transformation, Telenor has caught up with Mobilink in terms of Market share, Zong has emerged as the 3<sup>rd</sup> largest and fastest growing cellular network in the country Ufone has lost its pace and Warid has stumbled further and is faced with ever worsening circumstances as the company has lost almost half of its customer base in the past 5 years to competitors due to Consumer churn. (PTA, 2015).

Keeping in view the significance of customer retention, the damage caused by attrition and current situation & trends, it is eminent that the industry is approaching its maturity stage, hence generic growth rate will drop and the only way to increase the customer base will be to entice and attract competition's customers. Considering these circumstances I have chosen to investigate the factors which contribute to Churn rate.

### **Objective of the Study**

In the past, most of the research conducted on Consumer Churn has been regarding computing the churn rate value or predicting the churn rate or time of churn, little emphasis has been placed on identifying the factors which contribute to Customer Churn or attrition. Therefore I have focused my research on identifying those factors which cause Churn.

This article will focus on:-

- Identifying the Factors causing Customer Churn/Attrition
- Recommendations for Minimizing Churn Rate.

This research can be of potential use to Cellular service providers who aim to minimize customer switching or abandoning their networks and strategists who are entrusted with the task of policy formulation regarding telecom sector.

## **Chapter 2: Literature Review**

With the rise of corporate culture and multinational entities, the number of options available to an average customer have increased. Due to availability of options the consumer keeps on switching from product to product often to satisfy their unsatisfied need or due to other unobservable reasons. Due to this very behavior or nature of Consumers, the concept of Churn emerged and since then multiple researches have been conducted on this topic. Different researchers at different times have taken different approaches to address this issue.

Initially researchers such as (Keaveney, 1995) (Bolton, 1998) and (Bramlett, et al., 2000) all focused their research on few factors and revolved around those factors to prove whether that specific factor had any substantial effect on Churn Rate or not. Most of these researches pertained to customer loyalty and satisfaction or dissatisfaction. Later, research conducted by (Hung, et al., 2006), (Lawrence & Francis, 2006), (Risselada, et al., 2010) and (B. E. A. Oghojafor, et al., 2012) focused their researches on developing extensive models for calculating, predicting and managing churn in Telecom and other industries.

The few notable Studies on predicting and managing Churn rate in telecom included, Neslin who in 2002 devised a two-step approach for predicting churn rate. His model involved classifying the customers into ranks by estimating the propensity of default. His research aimed at helping the telecom companies to identify profitable customers for retention rewards. In another similar research (Scott A, et al., 2006) claimed that the most effective method to predict churn is

to predict and identify customers who are more likely to default and switch, they stressed on directing the retention incentive to customers who are most likely to churn or defect.

### Definition & Classification of Churn

The Phenomenon of Customer Churn is also known 'Customer Attrition' and 'Customer Defect'. The concept has been loosely defined as 'the rate at which a business is losing customers or revenue through subscription cancellation.' Churn rate is a growth decelerator and is defined as the amount of Customers who cut ties with the services of a company during a given period of time (Metrics, 2013). In the words of (Lemmens & Croux, 2006) Churn is a term related to marketing, it is used to characterize a current customer who decides to take their business to some other vendor - in short switches from one service provider to another. The phenomenon is widely observable in Service Sector Industries, mainly in Telecom, Banking and Online Video Rentals.

In their book (Laudon & Laudon, 2012) quoted Churn rate as an important indicator of growth or decline in any company's customer base. They defined Churn as 'the number of customers who stop purchasing or consuming a product or a service from a particular firm'. Consequently Higher the churn rate means more people are abandoning the use of a product whereas lower churn suggests that a company has been able to hold onto its clientele. Churn in the telecommunication industry has also been defined as 'an action that leads to the cancellation of a customer's telecommunications services'

In his book (Mitchel, 1997) stated that in order to answer the reasons behind who and why a customer is going to defect it is vital to classify churn into different categories. Churn can be classified into two categories such as, Service Provider initiated Churn which is when the service provider deliberately suspends a customer's account due to payment default. The other type of



churn is Customer initiated churn, which is often more complicated than company initiated churn, because customers may switch or choose to cancel their subscription due to multiple reasons (Junxiang LU, 2003). Customer Initiated Churn is the prime focus of my research

Another Version of Churn Rate classification was proposed by (Kaya & Williams, 2005). They categorized Churn into External and Internal Churn. External Churn is when customers switch from one Service Company to another. Internal Churn is when customer switch from one service to another within the same company. Kaya further categorized External churn into Involuntary and Voluntary Churn. In his research he quoted involuntary churn as Company initiated churn, under such a situation the customer is disconnected by the telecom company. Voluntary Churn is the actual cause of concern in the telecom industry as this Churn is Customer initiated. The customer voluntarily quits and abandons using the service. This may happen due to multiple reasons like switching to a competitor because of service malfunctions, quality etc. Voluntary Churn is also termed as Deliberate or incidental churn.

In a separate research Marius Capota classified churn into three types, *active churn* in which the customers themselves decide to quit the contract and move onto the competitor's product. *Rotational Churn* in which a customer quits its current service provider without any aim of switching on to the competitors offering. The final type of churn; *passive churn* is when the company itself discontinues the contract and revokes subscription.

### Factors Contributing to Churn

Numerous theorists and researchers have identified factors which in one way or another contribute to increased customer churn. Wong & Sohal (2003) in their research established that customer satisfaction was inversely proportional to Churn rate. The more satisfied the customers

were the lesser were their chances of defecting. They further elaborated that customer loyalty was a significant factor that lead to customer retention. Both the researchers concluded that customer loyalty sprung due to customer satisfaction which in turn was achieved due to better service quality, price and service availability.

(Jahanzeb & Jabeen, 2007) Conducted a comparative study in the Pakistani market and assessed the factors which contributed to Churn. They measured the factors for two different cellular companies and concluded that voice quality, network coverage/problems and high prices were major reasons for Customer attrition in both the companies.

Almossawi, (2012) conducted a similar study about churn rate in Bahrain's telecom industry and based his argument on the premise that mobile service companies must keep their customers satisfied in order to reduce customer attrition. Almossawi cited that 69% of the people who were dissatisfied with their existing cellular service provider switched onto another network. He concluded that apart from dissatisfaction external factors such as better offer from the competition, reputation of the other service providers, call rates, network quality and network coverage were the other major factors which contributed to Customer defection.

### Significance & Consequence

The focus on customer churn is to safeguard the financial gains and client base for a company. The study of customer churn investigates and determine the customers who in the near future are at the risk defecting, such studies help corporations to decide which customers are worth retaining and how it must direct its promotion activities. (Hwang, et al., 2004) are of the opinion that customer defection is a vital issue in telecom sector and is in close relation to Loyalty and Retention rates.

During a research conducted in India, Rajeswari & Ravilochanan, (2014) revealed that majority of cellular service subscribing population subscribes via prepaid service. They also claimed that churn rates are dramatically higher in the prepaid segment and repeated efforts of incentivizing have failed to reduce churn rates. The authors stressed on the need of developing a proactive strategy to address churn and identification of factors which fuel the defect rates in the prepaid segment.

Reichheld & Sasser (1990), addressed the consequences of excessive churn rates, they mentioned that customer churn have adverse effects on companies. Telecommunication companies loose a great deal of revenue and price premium, attrition leads to higher cost of sales which yield decreasing profit levels. Excessive churn rate tends to reduce referrals and lack of network effect further fuels Customer churn.

Over time as telecom sector grows, the local markets will eventually mature and then the only growth possible will be through attracting competitor's clients. Under such circumstances one company will be incurring cost to attract new customers whereas the other would have to incur cost to retain its current lot of customers. (Siber, 1997) in his research mentioned the fact that cost of acquiring new customers is often substantially higher than the cost of retaining a current customer. In a totally separate research (Khan, et al., 2010) claimed that cost of acquiring a new customer can be 5 times higher than cost of reducing churn of the current customers. This makes understanding the factors which lead to Attrition even more important.

Keeping in the view the difference between the cost of acquiring new customers and retaining the existing ones (Hyeon Ahna, et al., 2006) claimed that to be successful and competitive in developing and maturing markets, cellular companies must strategically focus on retaining customers instead of expending to acquire new customers. Doing so will not only reduce

the costs but it will also enable the companies to maintain their customer base and also remain competitiveness.

### **Chapter 3: Methodology & Data Collection**

The nature of the research is Exploratory therefore a Focus Group comprising of 8 members was conducted to obtain in depth information about the issue at hand. Sekaran & Bougie (2009) have defined focus group as, “a group of individuals randomly chosen who discuss a product or a given topic for any stipulated time under a moderator’s presence, so that their opinion can serve as a basis for further research.” The discussion to unveil the causes associated with consumer churn required disclosing some confidential information, to overcome the panel’s reluctance, the participants were assured secrecy of their confidential information. All members were required to sign a consent form and a survey form which was used to gather participant’s basic information.

The focus group was conducted in NUST Business School, Islamabad. All the participating members were student of MBA, all the participants had switched from one network to another during the past 2 years. This was the basic requirement since it was necessary to ensure that participants would enunciate relevant reasons behind their subscription switch. An audio recording of the whole proceeding was made with consent from all the participants, random field notes were also taken in order to tabulate the nonverbal interpretations. The focus group discussion continued until redundant information began to emerge.

In the latter half of the focus group discussion the participants were shown the logos of all telecom operators and individual response against their opinion was measured/recorded. The

participants were also shown the latest television commercial of every telecom operator and their opinions were recorded to assess the impact of Advertisement on Consumer perception and its plausible effects on Consumer Churn.

## **Findings**

### **Network Quality and Network Coverage**

Network quality and network coverage appeared to be a major reason which would enforce a network switch. Almost all participants reported network quality and coverage as one major reason due to which they have switched their network. Issues like call drops, distortion, busy networks, absence of service and signal dropping all contributed to below par network quality. One respondent claimed that “issue of connectivity was the major reason behind his network switch”, another stated that he lived in a vicinity which faced continuous service malfunction and signal dropping and it made him switch onto another network. One participant stated, ‘I subscribe to a certain network only because I receive full coverage from that network.’

### **Spam Messages**

Spam messages are promotional and service messages which are either sourced by tele marketers or the cellular company itself. Majority of the participants were annoyed by the spam messages and a vast majority indicated that spam messages can be a major reason which would force a network switch. Despite multiple complaints and requests to block spam messages and the non-responsiveness of the cellular firms triggered people to switch networks. A respondent stated that while he was on a lookout to switch network he inquired people about a network which sent minimum spam messages.

### **Hidden Charges & Network Rates**

All consumers demand transparency from their service provider, a lack of transparency and hidden charges appeared as a major discomfort to all participants in the research. Majority of the postpaid users complained about the hidden charges and hidden elements of billing, all this not only inflates the total billed amount but also projects the impression of secrecy from the consumer, this not only adversely affects the subscribers but eventually drives them to switch to another network. Hence hidden charges appeared to be a major factor which contributed toward customer defection.

The Network rates appeared to be another significant factor which caused the consumer to switch from one to another service. A majority of the respondents indicated that due to higher bills and excessive rates they switched their networks. Therefore billing transparency and Network rates are the major reasons which can cause churn in the telecom industry.

### **Value Added Service**

Value added services are the augmented services offered along with the core product. Almost all the respondents engaged in the research indicated that they subscribed to one or more value added services. The females were more inclined toward using the call blocking service whereas miscall notifications was the most subscribed value added service. Despite the fact that a vast majority of consumers subscribe to VAS, they are not a critical factor to affect consumer attrition. The unanimous opinion of the focus group proceeding suggested that no participants cared switching their network only to avail a value added service.

### **International Roaming**

International roaming appeared to be a reason which could inflict consumer churn, but it was not a major reason which would drain customers from a company's clientele. Out of eight participants only one stressed whether the service provider was offering international roaming or not. Therefore International roaming can be considered a factor but not a major factor which can contribute toward massive churn in the telecom sector.

### **Network Effect**

There exists a notion that network effect is very important when it comes to service sector firms. As assumption was that peer pressure and word of mouth generates automatic business but the assumption appeared to be a bit flawed, Network effect do not have any significant impression in causing churn or forcing a subscriber to switch network at least in the telecom sector. The respondents in the research out rightly rejected that network effect was at all significant in their decision when they choose to switch networks.

## **Recommendations**

Churn has been a cause of continues worry for cellular service providers around the world, this phenomenon cannot be fully eradicated but it can be curtailed. Cellular service providers must ensure high quality an uninterrupted service, broken signals and interrupted voice quality can be a deal breaker for most customers. Instead of sending bulk mails and unwanted promotional messages cellular service providers should reduce unwanted spam messages and ideally practice permission marketing.

Cellular service providers must empower customers and grant them right to information. The billing process must be made transparent and consumer must be provided complete details of items billed. For companies looking to reduce consumer churn, they should increase consumer's switching and opportunity cost. Quality services can make the competitor look less attractive and this can indirectly reduce customer attrition. Implementing the above mentioned practices can help telecom companies to reduce churn and increase profitability.

### **Conclusion**

The Research to unearth the factors which contribute to churn or attrition in the telecom sector has helped us conclude that usually it's not only a single factor which forces a customer to switch its network, multiple factors contribute to the build-up which eventually lead the customer toward defection. Network Quality, Network Coverage, Service Rates, Billing Transparency and Spam Messages emerged as major reasons which contributed toward consumer churn whereas Network Effect, Value Added Services and International Roaming appeared as minor reasons which in some individual cases were potent enough to cause defection.



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## Identifying The Factors Contributing to Consumer Churn Rate in Pakistan's Cellular Industry

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## Appendix

### Market Shares (2013 – 2015)

2013		2013											
<table border="1"> <tr> <td>Mobilink</td> <td>29%</td> </tr> <tr> <td>Telenor</td> <td>25%</td> </tr> <tr> <td>Ufone</td> <td>19%</td> </tr> <tr> <td>Zong</td> <td>17%</td> </tr> <tr> <td>Warid</td> <td>10%</td> </tr> </table>		Mobilink	29%	Telenor	25%	Ufone	19%	Zong	17%	Warid	10%	<p>A pie chart representing the market share distribution for 2013. The chart is divided into five segments: Mobilink (blue, 29%), Telenor (orange, 25%), Ufone (grey, 19%), Zong (yellow, 17%), and Warid (dark blue, 10%). A legend above the chart identifies the colors: M (blue), T (orange), U (grey), Z (yellow), and W (dark blue).</p>	
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Source: Pakistan Telecom Authority & Tech Juice

(<http://www.techjuice.pk/pakistan-mobile-network-industry/>)

## Consent for Participation in a Research Interview/Focus Group

### Factors Contributing to Customer Churn in Pakistan's Telecom Industry

I \_\_\_\_\_ agree to participate in a Research Project led by *Muhammad Tallal Yousaf* from NUST Business School and Supervised by *Dr. Zeshaan Qader* from NUST Business School. The purpose of this document is to specify the terms of my participation in the project.

- I have been given sufficient information about this research project. The purpose of my participation in this project has been explained to me and is clear.
- My participation in this project is voluntary. There is no explicit or implicit coercion to participate.
- Participation involves being interviewed or debate in a Focus Group. The Session will last approximately 60 minutes. I allow the researcher to take written notes during the session. I also may allow the recording of the interview via Audio or Video tape. It is clear to me that in case I do not want the interview to be taped I am at any point of time fully entitled to withdraw from participation.
- I have been given the explicit guarantees that, if I wish so, the researcher will not identify me by name or function in any reports using information obtained from this interview, and that my confidentiality as a participant in this study will remain secure. In all cases subsequent uses of records and data will be subject to standard data use policies
- I have read and understood the points and statements of this form. I have had all my questions answered to my satisfaction, and I voluntarily agree to participate in this study.

\_\_\_\_\_  
Participant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Researcher's Signature

\_\_\_\_\_  
Date

- Which telecom service Provider do you currently subscribe to?

-----

- Which telecom service Provider did you subscribed to in the past or switched from?

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- What was your Service Subscription Model? (Prepaid ::: Post Paid)

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- What were the main reason which caused you to discontinue your subscription? Write in order of Priority?

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### Interview Guide

- Explain to the group “what Customer Attrition or Churn Rate is and how this phenomenon works in the telecom industry”.
- Ask what were the primary reason behind them changing the network they subscribed to?

#### Key Elements

Product		Excessive/ Too less Info	
Quality		3G / 4G	
Customer Service		International Roaming	
Pricing		Comp. Attractiveness	
Bundles		VAS	
Packages			

- How can companies limit this Churn/ Attrition

#### Key Elements

Switching Cost		VAS	
Quality		Bundles	
C – Service		Handset Subscription	
Communication			

## Transcription: Focus Group Session

**Which Service Provider have you subscribed to and since when are you with that service provider?**

**Respondent 1 (Zain):** I have been with Warid from the past 3 years. I was a Mobilink Customer before that. I switched to Warid because at that time I was getting **a lot of spam messages** from Mobilink, it was very annoying and inconvenient for me, another issue was that I used to move around a lot of places and there were **issue of connectivity** especially in the mountainous regions. The signals were a major issue for me. Another issue which I came across was that I was unaware of the charges, the **hidden charges** created a transparency issues for me. One more reason to switch to warid was that a lot of my friends and family members were using to Warid, the **network effect** prompted me to switch to Warid. I had heard a lot about Warid's Quality, so My concluding reason behind converting to Warid was **Quality**.

**Which Places lacked the coverage!!**

About 3, 4 years ago, if u go to areas like Swat, at that time I faced issues with Mobilink at those places. I faced problems like Signal Dropping and unreliability. Telenor was much better than all the networks in that regard but mobilink was a total flop there and my reason to switch.

**Dr- Zeshan:** Interesting because the perception is that Mobilink is Ultimate service provider in terms of coverage.

**(Adnan)** I will also like to add to Zain's point, I faced the same problem, I am using Ufone nowadays, before that I was a Mobilink customer for about 4 years but then I started facing a lot of Issues from the Mobilink Network. The place where I live nowadays – near the airport area - the Signal Problem from Mobilink is Immense. My whole family subscribed to Mobilink and eventually we all had to switch because of this **Signal Problem**.

**(Sana):** My Problem was the same, I was a Mobilink postpaid Subscriber, the charges and deductions (**Hidden Charges**) were not clear to me. Apart from that **the network quality** had gone from bad to worse. You Dial Mobilink – Mobilink or even Mobilink – Other networks, the service is mostly chocked. I live in Chaklala Scheme 3

**(Myra):** the **signals drop abruptly**, message beeps up about no service.

**(Adnan):** Another issue I faced from Mobilink was a bulk load **of Spam Messages**. Despite ignoring such messages, the load would not minimize, they would send multiple spam and bulk messages.

**(Myra):** I have requested for the Spam Messages Blocking, but that stuff never works, they don't switch it off.

**(Sana):** Mobilink's **Customer Service** is not helpful either, if you request for Spam Closure, 1<sup>st</sup> they don't help, even if they do they activate some other VAS which we haven't requested.

**(Zain):** May be the connectivity issue is due to the network size, more people are there on the network the slower the network gets and harder it is to offer prime service, The Slower and **Unresponsive Network** was my grievance with Mobilink and I switched to Warid.



**There are different factors, but there is that one thing due to which you call it quits and you decide that it's time to switch, what was that one thing ?**

**(Zain):** It was like when I heard from a lot of my friends who used Warid, I shared my issue with them and all of them boasted about Warid and the **Network Quality and no spam or Bulk messages**, their efficient Network and all good stuff, paying heed to their word of mouth and the impression I had of Warid, I switched to Warid. When I switched to Warid I stayed with it because I was so satisfied with their service, reputation and everything I had heard that the Network was true, so I stayed with them. (Word of Mouth) (Buzz Marketing)

**How and what was the process of Switching, Did you Port Your Number or Bought a new one?**

**(Zain):** I had a dual sim mobile, I Subscribed to Warid and initially continued using both Warid & Mobilink simultaneously, Later I realized all my needs were met with One Warid Sim so I unsubscribed Mobilink.

**Did you consider Number portability instead of a New SIM, MNP service was available at that time!!!**

**(Zain):** Yes it was available, but I did not opt for that, because I was experimenting earlier, later I continued with that new number and did not require the MNP service.

**(Shehik):** Initially I was a mobilink user but then I switched to Ufone. The reason was that mobilink had so many **billing issues**. The problem was their **hidden charges**, they would charge

upfront costs without clearly specifying the cost head. For Example they never mentioned the number of minutes consumed but would charge a lump sum amount. The other problem was the **Reception**. Signals were good up till one is out of house or in open space but they would drop immediately when I was in my home

**(Myra):** I had **billing issues** with mobilink, Mobilink was **expensive** therefore *the total amount billed to me was always high*, which for me as a student was too much, so I switched to Ufone. Ufone is less expensive, my total bill is less despite the fact that my consumption is higher than before. My problem with Mobilink also was in its hidden charges, all of that contributed to my impression that Mobilink was charging me excessive bills. Mobilink used to include extra charges in the bill and I had no idea why I was billed those additional charges, but with Ufone I know what is the line rent, what is the total usage and total tax. Ufone's billing is transparent which is why I am more comfortable.

**Any one with his family using the other networks and you personally use a different one? Does this cause any problem or they ask you to switch?**

**(Shayan):** I am using Zong while my family is using warid. I was a Telenor subscriber earlier but then I switched to Zong because I faced **Network coverage issues**. I am *not conscious about all the other factors*, my main concern is the network coverage and that was the reason I switched my network.

**(Usama):** In 2005, my father used to work in Warid, which was why we all subscribed to Warid. Later when I started working in Ufone and got to know about their packages I switched to Ufone because their **call rates were comparatively lower**. Another reason which contributed to my

decision to switch to Ufone was that most of my friends had the same network, so the **Network effect caused** me to switch.

**Are you satisfied with the Packages you have subscribed to?**

**Group:** Yes, we all are satisfied.

**(Shayan):** I am not, I think Zong should initiate a service like Ufone's super card, currently they offer individual packages for internet and other things, they don't bundle things. So I would want a service like that from Zong.

**Can international Roaming be an element, which would shape your decision to switch?**

**(Sana):** Yes, It is for me atleast, Mobilink does not support **international roaming**, while Ufone does. When I was working, at my job I had to travel to tribal areas and had to make international calls to clients abroad. Mobilink facilitate international roaming only for Saudi Arabia but not for other countries. Ufone supports international roaming globally. This was a reason why I switched to Ufone.

**(Usman):** I Subscribed to Ufone 3 years ago, before that I subscribed to Mobilink and Warid before that. I switched because *Mobilink was very expensive*.

**Mobilink was expensive in terms of which service? Calls, SMS ETC??**

**(Usman):** I felt it was expensive in every way. They were not offering any SMS package and their call rates were high. I switched from Mobilink after using it for about 2 months.

**Have any one you used MNP to switch from one Network to another?**

**(Adnan):** Yes we switch using MNP

**(Usama):** I used MNP to switch my network

**How long did it take to switch / how long was the process?**

**(Usama):** I had a friend working there in the organization so it took a couple of weeks and my number was officially ported from one network onto another.

**(Adnan):** It took me a lot of time to port my network, back then the companies were verifying the SIMS and identities biometrically, so it took me almost 4 months to port the number. Due to excessive work load of the verification spree throughout the country, the service provider delayed the processing of my request. Even when they started the process the intercompany dealing was very time consuming and annoying.

**Are you satisfied with the internet service being offered by you cellular service provider?**

**(Adnan):** I am satisfied in terms of Volume, I use Ufone super card, the volume they offer is sufficient but the speed which Ufone provides is not at all up to the mark. Zong's 4G and Mobilink's 3G even are better in terms of Internet Speed.

**(Sana):** Ufone struggles with its 3G reach too. Even within the city, Ufone's 3G signals drop repeatedly which is not satisfying at all.

**(Usama):** I think what Ufone does is that, they haven't increased their spectrum, they try to cover maximum areas with minimum boosters and beaming towers, the bandwidth is not suitable for such a large bulk of customers.

**Do you People subscribe to any Value added services?**

**(Shehik):** I subscribe to miss call notification Services, what it does is that, it intimates me of any calls that I have missed during the time when my phone was powered off or out of reach.

**(Sana):** I subscribe to International Roaming, Call Blocking Service and Caller Tune services. Ufone partners with some Lawn brands and they intimate when the new stock is out.

**(Myra):** I subscribe to Ufone Call Blocking Service but now I have stopped using it because my phone has a built in feature to block calls now.

**(Shehik):** Ufone and Telenor provide job alerts and I subscribe to those.

**Are these (VAS) the reason you will switch your network for?**

**Group:** NO

**What according to you is the best feature in your current service?**

**(Usama):** Ufone Super Card

**(Adnan):** Ufone Super card

**(Sana):** The Voice Quality in Ufone, but I may switch to Zong in the near future because of their 4G.

**(Shayan):** I am happy because at least I get signal coverage.

**(Shehik):** Ufone's 3G Coverage

**(Zain):** I have been very satisfied with warid, but now that satisfaction is slowly diminishing. Their customer service is becoming non responsive, Spam messages have increased and the 4G LTE

service has somewhat ruled out majority customers because of its compatibility with the handset. Right now I am not very satisfied with Warid and may switch to Ufone because of its Super card service.

**(Myra):** The Service quality and cheap rates.

