

## **Antecedents of Intention-to-use a Particular Mobile Service among South-South University Lecturers in Nigeria**

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### **Abstract**

*The aim of this study was to unveil some antecedent factors that make University lecturers in the south-south zone in Nigeria have intention-to-use the services of a particular mobile phone service provider. Drawing from the theory of learning organization and market orientation, the paper believes that a mobile phone service provider that is armed with adequate knowledge of factors that propel prospects to use mobile phone services would be in a better position to design appropriate strategies that will engender enduring relationships with its customers. Data collected from 308 lecturers from south-south universities in Nigeria were analyzed using Spearman Rank correlation and multiple regression statistics. The empirical findings revealed that social affinity, switching cost, and customer service affect intention-to-use a mobile phone service among these university lecturers. The paper therefore, recommends that Global System for Mobile Communication (GSM) service providers in the south-south zone in Nigeria can appeal to these lecturers' intention-to-use and actual usage of their GSM services by showing adequate customer understanding and being responsive, empathic, reliable, accessible, and credible in their relationship with customers.*

**Key Words:** switching cost, social affinity, GSM, customer service, and intention-to-use

### **1. Introduction**

The word global village is becoming the most discussed concept in many arenas. Information, communication Technology (ICT) and mobile telephony adoption is fast enhancing its realization and has become imperative and indispensable (Friedrich et al., 2009), and mobile use is rapidly reaching the remotest part of the world (World Telecommunication /ICT Development Report, 2010). No doubt, both academia and practitioners recognize that Global System for Mobile Communication (GSM) has directly, dramatically, and significantly improved nations' economic development and indirectly affected and changed people's ways of life, more especially in the developing economy (Paul et al., 2010; Asheeta et al., 2008). In Nigeria, with democratization in 1999 and subsequent liberalization deregulation and the inception of GSM in 2001, coupled with large population of about 160million people as well as the increasing number of GSM subscribers - 78% Tele –density in 2012, the industry has witnessed a shift from government owned - NITEL monopoly to highly competitive operators with market share of 46.19%, MTN; 26.87%, Glabacom; 24.74%, Airtel 1.76%, Etisalat; and 0.44%, Mtel (NCC Report, 2009)., and the industry is at its growth stage with high competition and more service operators more likely to be licensed in the near future.

Telecommunication has contributed between 3% - 4% to Nigeria Gross Domestic Product (GDP), making Nigeria take the lead amongst Africa nations (Gabriela and Badii, 2010). Stakeholders are challenged now on how to sustain this growing and influential role of telecommunication as there is no clear - cut and consensus knowledge of factors influencing GSM consumer usage and patronage (Jones and Sasser, 1995; Kruat *et al*, 1999; Khatibi *et al.*, 2002). realizing now realized that retaining one's existing customer base is as important as acquiring new customers (Coyles and Gokey, 2005), GSM, operators now strive to determine what influences customer patronage and loyalty in this regard. Studies have been done on factors such as (network-service quality (Wan-Jin, 2009; Gerpott *et al* (2001), brand image, promotion (Boohene and Agyapong, 2011; Aminu and Hartini, 2008), and customer value (Varki and Colgate, 2001). Other related studies include were on the effects of sociodemographic (Bigue Ruiz & Sanz, 2007), inertia, indifference (Ranaweera and Neely, 2003), price (Gerpott *et al.*,2001), trust and self-efficacy (Quan, Hao & Jianxin 2010), and satisfaction (Martin-Consuegra, Molina & Esteban, 2007; Ahn *et al.*, 2006).

There are numerous studies in the literature regarding service quality. However, intention-to-use literature is less replete. In Nigeria, use-of GSM is fast becoming a common place, across all works of life - businesses, associations, households, and among professionals such as university lecturers. This study tries to ascertain the factors that make lecturers in the south-south universities in Nigeria have intention-to-use a particular mobile phone services. Specifically, three factors – switching costs, social affinity and customer service were examined to ascertain their effect on the intention-to-use or not-to-use GSM service providers, such as MTN, Etisalat, Airtel, and Globacom.

## **2. Theoretical Underpinnings and Hypotheses**

### **2.1 Intention-to-use**

Creating profitable customer and customer satisfaction (Drucker, 1973) is the only economic and social justification of any business existence. Researchers agree on the importance of customer; and customer patronage per se as financial and non financial dimensions. Many studies have been done on factors influencing consumer behavior and customer patronage which ranges from economic, socio-political and marketing mix programs, and demographic profile (Schiffman and Kanuk, 2009; Kotler and Keller, 2006). Experience indicates that defining and measuring intention-to-use is extremely difficult. Attitudinal or intentional and behavioral patronages have been used as measures of customer patronages or intention-to-use (Dick and Basu, 1994). Precisely, Dick and Basu (1994) suggest that favorable attitude and repeat purchase were required to define patronage or intention-to-use. Intention-to-use/buy is defined as a specific desire to continue relationship with a service provider (Czepiel and Culmore, 1987).

Attitudinal measures have an advantage over behavioral measures (actual or repeat patronage) in that they can provide greater understanding of the factors associated with the development and modification of patronage (Oliver *et al*, 1992). Fishbein and Ajzen (1975) argue that attitudes are functionally related to behavioural intentions, which predict behavior and that behaviors are contingent upon the attitude toward performing the behavior in question, social pressure, control beliefs and perceived power to behave in that way (subjective norm). This suggests that attitudes and subjective norms differ according to the person involved and behavioral context, as expanded by Theory of Planned Behaviour (TPB) and Theory of Reasoned Action (TRA), multiattribute attitude model (Mackenzie & Jurs, 1993; Schiffman and Kanuk, 2009). Consumers vary in their commitment to attitude; the degree of commitment relates to their level of involvement - inertia to a strong emotional passion, with the attitude object. Commitment might be based on customers' intentions, want, expectation and plans for the future (Sunderland, 2002 and 2010)

In the behavioral attitude, behavioral patronage or usage measures are based on observable responses to object, promotional stimuli, repeat purchases, and number and size of purchase, usage, behavior, rather than attitude towards the product or brand (Schiffman and Kanuk 2009). Critically, it neglects the psychological aspect of patronage. The theory of reasoned action as expanded from Fishbein's model aims to measure and support behavioral intention, recognizing that certain uncontrollable factors limit our ability to predict the future with 100 percent accuracy.

## **2.2 Antecedents of Intention-to-use**

Global competitive environment constantly provides businesses with challenges in form of opportunities or threats (Ramdani et al, 2009). This study surmises that a learning organization recognizes that the environment is constantly changing, and changes itself to keep pace with these external shifts. Organizations need to be capable of learning in order to adjust to the long-term economic hurricane conditions in business environments (Senge, 1993) in good time. Progressive and innovative firms are flexible, responsive, and adaptive to their environmental challenges. Firms that fail to learn risk dysfunction or will most likely become dysfunctional (Haldeman, 2012). In customer experience management (CEM) one issue that firms need to know about their customers is how to determine their preferences, and how to treat them throughout the relationship. This is essentially because people have sensitivities, apprehension, and doubts when making buying decisions (cf Gil-Lafnente and Luis-Bassa, 2011).

Knowledge-based economy (KBE) conjures a world of smart firms, in smart businesses, doing smart things, in smart ways, for smart money increasingly ready to learn how best to attract and retain customers. (Mohktar, 2010). Unlike transactional marketing, relationship marketing is a dynamic process that requires sellers to constantly listen to their customers and scrutinize their requirements and behaviors, as well as, adjust their relationship marketing strategies accordingly (Fruchter and Sique, 2004). Understanding customer relationship requirements from customer viewpoint is important in building retention equity (Mokhtar, 2010). The rationale behind relationship marketing is to create, enhance, and maintain relationships with customers (Berry, 1983; Panda, 2002) or even various stakeholders (Kotler and Keller, 2006; Parvatiyar and Sheth, 2000). In service industries such as Global System for Mobile Communication (GSM), the ability of a service provider to use responsiveness, assurance and empathy in defining, developing, and delivering services will most likely increase customers perceptions of values; which may lead to higher customer satisfaction (Sureshchander, 1995; Sureshchander et al, 2002), and retention. Customer retention refers to keeping a customer's exchange relationship rather than allow the customer use competitors' services or products. Businesses want to reduce customer defections to their competitors because a reduction in their market share and profit could result (Sundaresalingam, 2012), and this can be detrimental to their competitive positions. Customer service retention is a marketing strategy that involves focusing on meeting or exceeding customers' expectations in order to sustain their continued and unwavering patronage and/or prospects' intention-to-use.

Decision to patronage a GSM service is a high involvement type because of its high involvement trait (Awa et al 2011). According to the Technology Acceptance Model (TAM) (Venkatesh and Davis, 1996), perceived usefulness (PU) and perceived ease-of-use (Peou) determine the extent to which user attitudes towards intentions-to-use IT are influenced. Perceived usefulness measures prospective users' subjective probability that using a specific IT application (in this case MTN, Etisalat, Airtel, or Glo) will increase operational outcomes – productivity, effectiveness, and/or profitability (Lu et al 2003). TAM posits that perceived ease-of-use influences perceived usefulness, and that together they predict attitudes (Venkatesh and Davis, 1996) and viral behavior. Perceptions of innovation features and socio-economic distinctiveness have been asserted as determinants of technological innovation adoption (Gatignon and Robertson, 1985; Labby and Kinnear, 1985). It is the opinion of this paper that a mobile phone service provider with adequate knowledge of factors that drive intention-to-use a particular GSM service is strategically positioned to satisfy its customers more profitably. The purpose of this study was to determine some latent factors that make university lecturers in the south-south zone in Nigeria decide to use a particular GSM service provision. This study was concerned with determining the effects of switching costs, customer service, and social affinity on intention-to-use the GSM services provided by MTN, Globacom, Airtel, and Etisalat in Nigeria.

### **2.2.1 Switching Costs**

Brand switching, otherwise referred to as brand jumping (Rajkumar and Charlas, 2011; Charlas et al, 2012), involves stopping the routine use of a particular product or brand and resuming steady usage of a different brand of the same or substitute product. Poor customer service, usage cost, and service problem are among factors affecting switching (Sathish et al, 2011). According to Charlas et al (2012), customer satisfaction is a major factor influencing brand switching. There are some antecedent costs to customer switching behavior – otherwise referred to as switching costs.

Oyeniya and Abiodun (2009) maintain that switching costs are costs that are incurred by buyers for terminating transaction relationship and initiating a new relation. It is the cost involved in changing from one service provider to another. Switching costs involve those costs that naturally deprive a customer from exercising his volition in choice. Caruana (2003) asserts that switching costs are costs that, prevent customers from switching or moving to competitor's product and service. Factors determining switching costs vary from customer to customer, industry to industry, or the nature of product (Marinosa, 2001; Shy, 2002) and more situational.

Dimensions of switching cost may include time, bureaucratic, contractual, learning cost and psychological effort involved in facing the uncertainty of dealing with a new service provider (Dick and Basu, 1994). According to Keaveney (1995), the reasons for switching behavior are pricing, inconveniences, core service failure, response to service failures, better competition, ethical problems and involuntary switching. Switching costs and product involvement are also important factors that determine brand switching (Sathish et al, 2011). Switching cost gives firms some advantages: it reduces customers' sensitivity to price and satisfaction level and customers perceive functionally homogeneous brands. Firms impose exclusivity agreements on customers or the offer discounts that offer very low prices for repeat purchases, particularly for marginal sales customer, to fortify its dominant position. Researchers and practitioners have raised concern regarding the role of switching costs on customer intention and behavioral patronages (Beatty, 2002; Fornell, 1992, Jonathan et al, 2001; Jones, 2002). Porter (1980), reveals that three types of switching cost procedural, financial and relational have influence on customer intention to buy and behavioral usage of a service. These switching costs, if well managed may induce partial or even core loyalty and further create competitive advantage. We are therefore inclined to believe that the level of intention-to-use, patronage, is influenced by switching costs. We therefore, hypothesize as follows:

Ha<sub>1</sub>: Switching cost positively influences intention-to-use a particular mobile phone service among university lecturers in south-south zone in Nigeria.

### 2.2.2 Customer Service

Customer service is a series of activities designed to enhance the level of customer satisfaction-that is, the feeling that a product or service has met the customer's expectation (Scott, 2002; cited in Turbun, 2002). Customer service is the service provided in support of a company's core products (Zeithaml and Bitner 2000). Gerpott et al (2001), describes it in terms of GSM as quality of the exchange of information between customer and supplier in response to customer telephone enquiries and in the course of interactive activities initiated by the network operator. Customer service is the service provided to customers before, during, and after a purchase.

Customer service may be provided by a person or by automated means of self service. Customer service care may often include answering questions, taking orders, dealing with billing issues and handling complaints. Customer service care is often experienced when there is an encounter or interaction between customer and service organization. Zeithaml and Bitner (2000), observed three types of customer service encounter: remote, phone, and face-to-face encounters. The quality of customer service in these three encounters has been found to influence customer patronage, usage, and retention of customers. Customer service and usage cost are among the factors affect switching (Sathish et al, 2011) and intention-to-use or actual patronage. Zeithaml and Bitner (2000), identify customer service qualities as Recovery, Adaptability, Spontaneity and Coping. Moreover, SERVQUAL model (Parasuraman, 1985) can be used to measure the quality of customer service care which influences satisfaction and loyalty.

Customer service is essential to building customer relationship, increasing usage and patronage of a service. Gerpott *et al* (2001), Zeithaml and Porter (2001), Oyeniya and Abiodun (2008), studies found that customer service encounter increases customer intention and satisfaction. We are therefore inclined to believe that customer service is linked to intention-to-use a particular GSM service provision.

Ha<sub>2</sub>: Customer service positively influences intention-to-use a particular mobile phone service among university lecturers in the south-south zone in Nigeria.

### 2.2.3 Social Affinity

Affinity means those homogeneous groups at certain levels, structured orderly, which link the elements of two sets of different nature, related to the essence of the phenomena they represent (Gil-Muja, 1999).

Social affinity marketing has its root and is analogous to attachment and investment theory in psychology, and social-identity, social-cohesion and social exchange theory in sociology (Thibaut and Kelly, 1959). Social affinity is the sharing and bonding of a brand in a closed social setting among admirers of the brand. Consumer consumption environments cannot be treated in isolation, the consumers form strong attachments to brands that might predict their commitment to the brand, and their willingness to make sacrifices in order to maintain the relationship (McAlexander et al., 2002). Consequently, consumers are likely to seek out brands and products with which they share a strong personal attachment or affinity. In relationship and brand loyalty marketing, social affinity of a customer plays an important role in a consumer's propensity to purchase and remain with a particular brand (Nordin, 2001). Since a customer is not only an economic but a social being that uses a particular brand to express his active social life. Active social life involves brand community. Then, Brand Community as a specialized group, non-geographically bound community, based on a structured set of social relationships among admirers of a brand (Muniz and O'Gunn, 2001; Solomon, 2009). Brand community/Affinity is characterized by high levels of intimacy, bonding, and brand usage and sharing usually in a closed group.

Customers' patronage or consumption can be viewed as a way of defining oneself and developing links with like-minded others (Holbrook, 1992; Belk 1975; Zeithaml and Bitner 2000), and of connecting with others within a broader social system. Schiffman and Kanuk (2009) identified factors that positively influence and impact on social affinity groups as: task/situational characteristics, group characteristics and personal characteristics, information experience, credibility, attractiveness, and more importantly the Brand characteristics, and power of the reference group. Social affinity acts in benefiting social approval, customer referral, positive word-of-mouth communication, social cohesion, and loyalty (Vela-McCobbek 1997; Solomon, 2009). Importantly, all these translate to the bottom line financial benefits. It is argued that brand affinity consists of the following components: Anticipation (Loewenstein, 1987), Trust (Morgan and Hunt, 1994) Social Attraction (Hogg and Hains, 1996), Loyalty and Commitment (Keller, 2001) and these components mutually combine in their right mix to exert influence on the group patronage. Contrary to positive membership or aspirational reference group, the dissociate or anti group may also exert negative influence on consumer purchase behavior.

Every customer has some level of social relationships and these relationships influence his/her purchase behavior. The issue is does customer's social value and affinity differ in influencing customer patronage? Studies have revealed that customer social affinity, attachment and level of brand community influence attitude to use and behavioral usage (Tombs and McColl-Kennedy, 2003; Macchietti and Roy, 1992). Holbrook (1992) study posited that customer bond and intimacy both with other customer and the brand itself positively correlates with attitudinal patronage and behavioral usage. Based on this, we generate our next hypothesis, thus:

Ha<sub>3</sub>: Social affinity positively influences intention-to-use a particular mobile phone service among university lecturers in the south-south zone in Nigeria.

Figure 2.1 Operational Conceptual Framework Resulting from Our Review Of Literature.

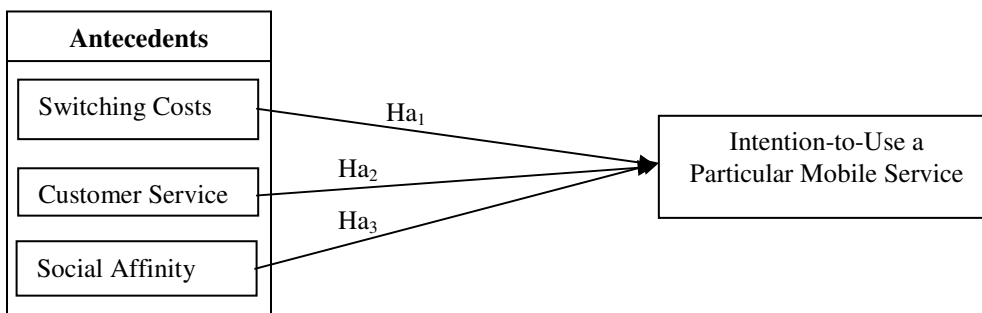


Figure 2.1: Operational Conceptual Framework of Antecedents of Intention-to-use a Particular GSM Service

### 3. Methodology

A sample of 308 surveyed from lecturers of universities in south-south region (DELTA REGION) of Nigeria and users of GSM service were simple randomly sampled. Questionnaire was the main instrument for data collection. The questions were on a 5-point Likert scale.

The scores were coded 5 for strongly agree or strongly satisfied, 4 agree or satisfied, 3 for neutral or indifferent, 2 for disagree or dissatisfied and 1 for strongly disagree or highly dissatisfied.

Switching cost: This study adopted Jones et al (2000) measurement as well as cost of losing friends, psychological cost (Carmana, 2003; Kaveney, 1995). Customer service was captured with measures consistent with SERVQUAL (Zeithand and Bitner 2000; Gerport et al, 2001; Johnson and Sirikit, 2002). Consistent with vela-McCobbekk (1997), Tombs and McColl-Kennedy (2003), McAlenxander et al (2002), we measures social affinity as an expression of subscribers self, social status, social bound, respect, integrity, social approval, social acceptance, broad community bound and conformity to certain groups.

Table 3.1: Results of Cronbach's Alpha Text of Measurement Scales' Reliability

s/no	Dimensions/measures of the study variables	Number of items	Number of case	Cronbach's Alpha
1	Customer service	8	308	0.863
2	Social affinity	3	308	0.748
3	Switching cost	4	308	0.757
4	Intention-to-use	4	308	0.876

Source; SPSS 15.0 Version Output, Survey Data, March, 2012

Intention-to-use was measured with emotional commitment, intention to subscribe to a particular GSM service in the future and the willingness to recommend the service provider to others. Cronbach's Alpha test was conducted to ascertain the reliability of the study measurement scales. The variables were found to have coefficient above 0.7 and thus, we are permitted to use them in the analyses (Nunnally, 1978; Nunnally and Bernstein, 1994). These results are shown in Table 3.1. Spearman's Rank Correlation test and multiple regression analysis were conducted to determine the explanatory and predictive strengths the South-South Nigerian University Lecturers' intention-to-use mobile phone services. The results are shown in Tables 4.1, 4.2, and 4.3.

Table 4.1: Correlations between Intention-to-use and Switching Costs, Customer Service, and Social Affinity.

Type	Antecedent Factors	Statistics	Intention-to-use
Spearman's Rho	Switching cost	r	0.676
		sig	0.000
		N	.306
Spearman's rho	Customer service	r	0.792
		Sig	0.000
		N	308
Spearman's rho	Social Affinity	r	0.678
		Sig	0.000
		N	308

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

Source: SPSS Output on Data Collected March-July, 2012

Table 4.1 shows that customer service co-efficient R on intention to use is .792\* while  $\rho$ -value is 0.000. Since the  $\rho$ -value is less than 0.05 Alpha (0.000<0.05), we accept the hypothesis ( $H_{a1}$ ) that customer service has significant positive relationship with intention-to-use. Switching cost co-efficient R on intention-to-use is .676\*\* with  $\rho$ -value is 0.000. Since our  $\rho$ -value is less than 0.05 Alpha (0.000<0.05), we accept the hypothesis ( $H_{a2}$ ) that switching cost has a significant positive relationship with intention-to-use. Social affinity co-efficient R is .678 with  $\rho$ -value of 0.000. Since p-value is less than 0.05 Alpha (0.000<0.05), we accept the hypotheses ( $H_{a3}$ ) that social affinity has a significant positive relationship on customer intention to use.

**Table 4.2: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.644 <sup>a</sup>	.415	.403	.83672

a. Predictors: (Constant, Switching Cost, Social Affinity, Customer Service.

b. Dependent Variable: Intention-to-use.

**Table 4.3: ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
1. Regression	149.423	6	24.904	35.572	.000 <sup>a</sup>
Residual	210.728	301	.700		
Total	360.152	307			

a. Predictor: (Constant), Switching Cost, Social Affinity, Customer Service.

b. Dependent Variable: Intention-to-use.

Furthermore, the regression analysis results as shown in model 1, in Tables 4.2 and 4.3 indicate that 41.5 per cent of the observed variations in intention-to-use ( $R^2=0.415$ ) is explained by customer service, switching costs, and social affinity. Thus, switching costs, customer service, and social affinity are positively associated with the South-South University Lecturers' intention-to-use a particular GSM services in Nigeria.

#### **4. Discussion, Conclusion, and Implication**

This study focused on determining the extent to which antecedent factors – switching costs, customer service and social affinity influence intention-to-use GSM services. The analyses reveal a significant positive association between these variables and intention-to-use a particular mobile phone services among South-South University Lecturers in Nigeria. This finding is consistent with the results of previous studies (Gerpott *et al*, 2001; Oyeyiye and Abiodun, 2009). Since core service seems as standard service, more competitive advantage could be achieved through quality service care or customer service positioning. Customer service should be seen as “hygiene factor” that could be used to build customer patronage (loyalty) while its little or absence could cause “dissatisfiers” that may negatively affect intention to use. Loyalty building depends, to a large extent, on ensuring that the firm maintains high service quality standards, especially, the identified customer service SERVQUAL measures such as courtesy, politeness, responsiveness, knowledge, communication of service failure, understanding customer specific needs and provide ‘effective avenue’ for registering complain/displeasures. These quality customer service initiatives will most likely customer loyalty to a greater height. The study has shown that customers' intention-to-use (or even loyalty to) a particular mobile phone services is achieved only when the customers perceive that customers services offered are effective and high.

Consumers consider social affinity as represented in respect, acceptance and conformity of group, and perception of service differentiation and positioning for a social class, when they want to patronize or make decision to continue to use any GSM service. Thus, tailoring promotion appeals and message themes to match a specific social class is considered very important in attitudinal patronages. Thus, firms should consider social affinity as a driver of intention-to-use a particular GSM service among these lecturers in South-South Universities in Nigeria where socio-cultural diversities abound and social class determines purchase behavior.

Customer perceived risk/cost of losing friends' contact and learning cost may have induced this intention-to-use. Therefore, to have a strong competitive edge in the market, GSM service providers should proactively consider delivering above-industry core service standard, which most likely will make customers feel reluctant to switch. The study concludes that to drive intention-to-use a particular mobile phone, actual usage, and sustained loyalty, GSM operators should focus on improving on customer service, social affinity, and switching costs and beyond. The implication is that switching costs, customer service, and social affinity can be used to explain intention-to-use a particular GSM service among lecturers in South-South Universities in Nigeria.



The decision to use a new technology is determined by the extent to which the user believes it is cost effective, either with goods or services (Smith et al, 2010). Foster (1982), suggests that different approaches are necessary when adopting discontinuous innovations. Smith (2009) for example, contends that the appropriate approach to high-tech marketing should be focused more on the solution the technology provides rather than the technology's features and benefits. Furthermore, the service component of the technology product must highlight value added that is visible to late adopters, if widespread adoption is to occur. The success or failure of a cellular phone service business purely depends on the consumers' satisfaction. GSM subscribers such as lecturers in the South-South Nigeria, will most likely be satisfied if mobile phone service providers show adequate customer understanding, and are reliable, accessible, credible, flexible, and can be easily communicated to.

Customer understanding entails being empathic and listening to customers and recognizing their comments. It requires keeping customers informed in a language they can understand. Reliability means being sure that they can deliver the service accurately. It describes a service provider's ability to perform the service as promised. Accessibility involves providing customer service call-centres; where customers can be assisted when they have problems with their service lines. Credibility is measured by level of honesty and integrity of the service provider. Flexibility requires that the GSM service providers be responsive, and adaptive to customer needs, and be ready to give customers options if they ask for it. According to Chao (2008), flexibility is a dimension of quality by which firms have the ability to adapt their processes and added facilities to, and put their management styles in an agile and quick way in order to meet the needs of their customers, and thus ensure loyalty.

No doubt, the use of cellular phone has indeed become a part and parcel of our daily lives. It is used for making and receiving calls, sending and receiving text and image messages, browsing, snapping photographs, playing games, listening to music tones, connecting people and others. Therefore, the need for mobile phone service providers to pay attention to factors that drive customer's intention-to-use GSM services makes both business and economic sense. This study was limited by the fact that it was based on cross-sectional data. It only considered an aspect of intention-to-use and neglected constructs on behavioral (actual) usage, further studies can, therefore, relate these constructs to actual usage. Furthermore, one of the constructs in this study - social affinity is relatively under-researched in GSM services literature; therefore, future research should attempt to build more robust measures of these constructs.

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