

SWITCHING FACTORS IN MOBILE SERVICE PROVIDERS: A QUALITATIVE STUDY FROM AN ARAB COUNTRY

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Abstract

Mobile Number Portability (MNP) is the process by which a subscriber keeps his mobile phone number if he decides to switch between different mobile service providers (MSP). In this case, customers will not worry to inform their network of friends and family members that their number has changed every time they switch. MNP became effective in Kuwait on June 16, 2013 to increase competitiveness among MSPs. Many past studies focused on reasons that push customers to switch to different technologies, including MSPs and Internet service providers. However, these studies suffer from one main limitation; they lack of rationale and rigor in the research methodology implementations. Accordingly, these studies focused on a subset of factors without providing the rationale for their choice. To fill in this gap, this study investigates the drivers and obstacles that influence the switch of customers to other MSPs in Kuwait using a qualitative study that involves two different samples: Students (86) and non-students (137). This study succeeded to show 16 switching factors that are considered as push or pull customer to switch / stay with their current MSP. It is expected that study results will advance our knowledge to understand this complex process, and orient toward future studies.

Keywords: Switching, mobile service providers, pull factors, push factors

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1. Introduction

Since June 16, 2013, the National Technology Enterprise Company (www.ntec.com.kw) has developed mobile number portability (MNP) between mobile service providers (MSP) to allow customers to freely switch, without paying any extra cost, between the three MSPs in Kuwait (Zain, Ooredoo and Viva) while retaining their mobile phone numbers (MNP). This is not new as many countries have already taken steps in this direction and initiated such a service long time ago (see table 1), and more countries continue to do so (see <http://www.mnportability.com/en/pages/news/pn/1>).

Table 1. MNP in a subset of countries

Year	Countries
1997	Singapore
1999	Hong Kong, UK, Netherlands
2000	Switzerland, Spain
2001	Denmark, Sweden, Norway, Portugal, Australia
2002	Italy, Belgium, Germany
2003	Finland, France, Austria, Greece, Ireland, Island, Luxembourg
2004	Lithuania, South Korea, USA, Slovenia, Cyprus, Poland, Hungary, Taiwan
2005	Estonia, Latvia, Malta
2006	Slovakia, Czech Republic, Japan, West Africa
2007	Canada
2008	Brazil
2009	China
2011	Colombia
2012	Chile, Panama
2013	Republic of Moldova, Honduras
2014	Bangladesh

MNP is considered a major beneficial development for customers of MSPs as this means that the barrier to switching will be alleviated and customers would be able to switch to other providers without the associated switching costs that were perceived by the customer beforehand. On the other hand, this poses a major issue for the MSPs themselves as their main concern now, after years of trying to attract new customers, is to retain existing ones and prevent them from switching to their competitors.

In order for MSPs to retain their existing customers and avoid them to switch this study aims to answer the following questions “What factors may lead customers to stay or to switch to other competing MSPs?” Accordingly, this study aims to understand and identify what potential factors may contribute to customer dissatisfaction (vs. satisfactions) and therefore lead them to switch (vs. stay loyal) to other competitors.

There are several definitions of switching (see table 2). We define switching behavior as the process or decision by which a customer decides to end his relationship with one MSP, for whatever reason, and enter or establish the same relationship with another provider. Understanding switching behavior is an important issue facing companies in the service sector. Switching is related to customer dissatisfaction and complaints against MSPs (Chapa, Hernandez, and Wang 2014; Fan and Suh 2014; Hsu 2014), negative service experience and bad service quality, high price, low customer commitment, low reputation, effective

advertising competition (i.e. attractiveness of alternatives), low responses to service failure, dissatisfaction, involuntary and low service products (Raitani 2014).

Table 2. A subset of definitions of switching behavior

Authors	Definition
Holland (1984) in Bansal (1997)	Brand changing
Carpenter and Lehmann (1985)	Movement of buyers from one product to another
Kasper (1988) in Bansal (1997)	Non-repeat purchase behavior
Reichheld and Sasser (1990) in Bansal (1997)	Customer defections
Yi (1990)	Curtailing patronage
Bucklin and Srinivasan (1991)	Inter brand substitutability
Morgan and Dev (1994) in Bansal (1997)	Changes in brand choice
Keaveney (1995)	The loss of continuing service customer
Sambandam and Lord (1995)	Inconsistency of brand choice from purchase to purchase
Yi and Zeithaml (1990); Sing 1990, in Colgate and Norris (2001)	The voluntary termination of an exchange relationship
Bansal et al (2004) ; Bansal et al (2005)	A termination of the relationship between customer and the service provider
Lopez et al (2006)	Losing a customer (from the firm's point of view)
Shin and Kim (2008)	Customer switching refers to migrating of customers from one provider to another

While many studies focused on switching behavior, few research have been done regarding the switching after the MNP was introduced, especially in the Middle East region. The study aims to contribute to the switching literature, by identifying critical failure factors of switching. This study is unique since it adds unique contributions to the field. Unlike past studies that adopted a quantitative approach, we use a qualitative approach and conduct a large number of interviews in order to identify the switching factors perceived by customers within an Arab county. It is expected that the study will advance managerial and research perspectives.

2. Literature Review on switching

Many studies have investigated the switching behavior in different countries including New Zealand, Australia, USA, Korea, Brazil, France, etc. The following section reviews a subset of these studies and then points out to their limitations with regards to the objective of this study.

Ecommerce commission New Zealand (2012) studied the switching factors among MSP in New Zealand. They studied a sample of 1053 consumers. And they identified six switching factors: Cheaper rates of services, better network coverage, to be on the same network as family and friends, avoid lock fixed term contract, free discounted phone, and dissatisfied with previous service provider.

Shin (2006) studied the same phenomena in a sample of 684 American customers. He identified three broad categories of switching factors, and each includes sub categories and items: Switching barriers factors (subscriber lock-in, subscriber lock-in, and opportunity cost), price factors (pricing structure, pricing scheme, and additional service fees), and service factors (call quality, customer service, and value-added service).

Gray et al., (2012) used a mixed method approach that consisted of qualitative and quantitative approaches. The first one is an exploratory study in which authors conducted seven focus groups (the total sample comprises 64 participants) in Australia about the factors behind the switching behavior. Following this, they developed an online survey and distributed to both switchers (n=800) or and stayers (n=800) prior 12 months to their study. The instrument was developed based on the push and pull model of Bansal et al., (2004; 2005). The push factors that caused switching are three broad categories: expectation disconfirmation factors (network coverage, hidden changes, unexpected high costs, incorrect billing, customer service problem), utility maximization factors (expensive bills, overcharging, and looking for cheaper alternatives), and stochastic factors (ad-hoc decision). Situational factors (contract lock-in, time consuming, comparison complex, and changing providers). The pull factors that cause customers to stay with their current MSPs are regrouped in four broad categories: Loyalty / reputation / image (trust of well-known brands, lack of loyalty to a provider, false representation of resellers), product attributes (handset offers, data usage, additional benefits of covers, insurance, coverage), word of mouths (service providers of friends, recommend who “not” to go with, family and friends service providers), media influence (advertising, direct marketing, internet). Switching difficulties (inertia) include two categories: contractual arrangement / costs (lock-in, time, and money), knowledge and expertise to switch (system and procedure, experience of the customers, price). Gray et al., (2012) found that the top major reasons why consumers switched or are seriously thinking of switching carriers are: poor coverage (39%), poor customer service (30%), wanted a new handset (30%) (attractiveness of alternatives), they used their mobile phone more than they anticipated and needed a new plan (22%), their friends and family are on a different network (17%), and their mobile was being used less than anticipated (17%). As for reasons for staying with their current MSP, participants mentioned they have considered switching during the last 12 months but had not done for the following reasons: 33% reported contract lock-in effects, 31% reported difficulty in checking comparative prices, 25% reported that the cost and effort required to switch was too high, and 22% reported that that the anticipated savings were too small.

For limitation space, the flowing table presents a summary of a sub-set of switching studies, as well as list of factors that lead customer to switching to other MSPs.

Table 3. A subset of literature review related to switching studies

Category/ Factors	Variable studied	Author	Definition	Relationship and consequences
Switching barriers	<ul style="list-style-type: none"> Switching cost Switching opportunity Subscriber lock-in 	Shin (2006)	The financial cost switching carrier surcharge, fee to change carriers, Opportunity cost	Switching barriers- Intention to switch
	<ul style="list-style-type: none"> Not locked into fixed term contract 	Ecommerce commission New Zealand (2012)	Foregone alternative by switching carriers Service specific to carriers (contract, or other credit)	
Service quality	<ul style="list-style-type: none"> Call quality Network Coverage Value added services Customer Support 	Shin (2006)	The call quality according to subscriber perceptions. Type and convenience of variety of services and the subscriber support system availability.	Intention to switch
	<ul style="list-style-type: none"> Bad network coverage 	Ecommerce commission New Zealand (2012)		
	<ul style="list-style-type: none"> Bad network Coverage 	Gray, et al., (2012)		
Price/Cost	<ul style="list-style-type: none"> Pricing structure Pricing scheme Additional service fee 	Shin (2006)	The reasonability of price Pricing scheme A choice of price scheme Variety of price scheme Additional service fee Fee for extra services, the cost of subscription to package, roaming cost, extra charges per minutes	Price/Cost-Intention to switch
	<ul style="list-style-type: none"> Cheaper rates 	Ecommerce commission New Zealand (2012)		
Word of mouth (WoM)	<ul style="list-style-type: none"> Same Network as friends and family 	Shin(2006)	Refers to sharing the same network as friends and family	Word of mouth Intention to switch

Table 3, cont.

	<ul style="list-style-type: none"> To be on the same network as family and friends 	Gray et al., (2012)	members are currently using.	
Expectation-disconfirmation	<ul style="list-style-type: none"> Hidden charges Unexpected high costs Incorrect billing 	Gray et al. (2012)	The degree of not reaching or not satisfying the customer expectation with the service provided	Intention to switch
Reputation/Image	<ul style="list-style-type: none"> Trust of well-known brands False representation of resellers 	Gray, D'Alessandro and Carter (2012)	The degree of which the service provider is well known (goodwill) and has a good brand image.	Reputation / Image Intention to switch
Product Attributes	<ul style="list-style-type: none"> Better offers Packages with Handset discounted phones 	Gray, D'Alessandro and Carter (2012)	The packages and offers that is provided to the subscriber by the MSP	Product Attributes Intention to switch
	<ul style="list-style-type: none"> Free discounted phone 	Ecommerce commission New Zealand (2012)		

The literature review revealed many more reasons for why people would consider switching providers. Most articles studied a small number of switching factors in English speaking countries; they did not provide rational for the choice of selected factors, focused on respondents whom are students; and studies in less developed countries and Arab region are lacking. Finally, except Gray et al., (2012) studies that combined both qualitative and quantitative approaches are lacking.

3. Research methodology

3.1 Sample and procedure of data collection

In order to answer the research question, and shedding light on factors that lead or led individuals in Kuwait, from their perspective, to switch to other MSPs or stay with their current one, we conducted two types of qualitative studies. These qualitative researches were based on free format answers by a selected sample of customers in Kuwait.

The first one focused on 86 customers who are students (86 enrolled in an introductory course of management information systems and 5 students in MBA course). The second study

includes 137 interviews with non-student customers. The two types of interviews focused on their perceptions related to switching attitude and behavior with regards to the three MSPs operating in Kuwait which are Zain, Ooredoo and Viva. To ensure the confidentiality of these companies and in order to avoid disclosure of information, we refer to these companies as X, Y, and Z. Several researchers were instructed to interview these participants, who are either family members, colleagues, or networks of friends. And these interviews took place in the workplace, malls, homes, etc. They were instructed to ask interviewees to state their current MSP, how long he/she was a customer with his current MSP, whether, she had switched from a previous MSP to another one since 16th June 2013, and state the drivers (factors) that pushed him/her to leave or stay with his MSP or to think of staying or leaving in the future.

Table 4. shows demographic data of participants in this study. It reveals that 58.40 (80 participants out of 137) are switchers while 41.60% (57 out of 137) are stayers. Among those who already switched, 33.75% are male (27 out 80) and 65% (52 out 80) are female. For stayers, 35.10 % are male against 64.90% are female. Most of those who switched moved from Y to X (27.5%), X to Z (22.5%), Y to Z (15%), Z to X (13.75%), from X to Y (11.25%) and from Z to Y 10%. Most of the stayer participants (52.63%) belong to X, 40.35% to Y and 7.10% to Z.

Table 4. Demographic data of participants

Participants	Switchers		Stayers	
	Frequencies	%	Frequencies	%
Total participants	80	58.40	57	41.60
Male	27	33.75	20	35.10
Female	52	65.00	37	64.90
X→Y	09	11.25	-	
X→Z	18	22.50	-	
Y→X	22	27.50	-	
Y→Z	12	15.00	-	
Z→X	11	13.75	-	
Z→Y	08	10.00	-	
X	-		30	52.63
O	-		23	40.35%
V	-		04	07.10

4. Analysis and results

Before we analyzed the qualitative data, we first define the main drivers (push factors that drive individuals to switch to other MSP or pull them to stay with their current MSP). Table 5 summarizes the meaning of each of the factors as identified in this qualitative study.

Table 5. Definition of drivers toward switching vs. staying

Variable name	Variable definition
Expectation performance	It refers to one's beliefs about future events' related to the performance of the MSP in terms of functions and services.
(Dis)Confirmation	It refers to the extent to which an event (performance) is evaluated as either exceeding or falling short of expectation when using the services of the MSP.
Satisfaction	It refers to the fulfillment of one's wishes, expectations, or needs, or the pleasure derived from using the MSP.
Self-Efficacy	It reflects confidence in the ability to exert control over one's own motivation to switch to another MSP
Financial Switching Cost	It refers to the cost, i.e. loss of money, associated with switching from one's current MSP to another one.
Procedural Switching Cost	It refers to the cost, i.e. loss of time and effort, associated with switching from a current MSP to another one.
Switching barrier	It refers to the constraints and barriers (economic and psychological difficulty) perceived by a customer that inhibit him/her when switching from a MSP to another. It also refers to any factor which makes it difficult or costly for a consumer to change his/her MSP.
Attractiveness of alternatives	It refers to how appealing are the alternative MSP in terms of reputation, image, offers, system quality, and service quality, according to the customer's perception.
Service quality	It refers to how well customer expectations are met by the services performed. It also refers to perceptions of the quality of the overall support delivered to the customers by the MSP. .It also refers to how good the call center was and how fast any problem faced with the service granted would take to fix (e.g. time to fix network when the service is down).
System quality	It refers to the performance of the MSP in terms of network availability, network reliability, network stability, Internet speed, phone-call quality, and value-added services as perceived by a customer.
Subjective Norms	It refers to an individual perception that most people who are important to him/her think that he/she should or should not perform a behavior (i.e. switch to another MSP) and his or her motivation to comply with the specific referents.
Descriptive Norms	It refers to normative influences in which an individual perceives that the switching behavior is typically performed by others (e.g. friends, family, etc.).
Perceived behavioral control	It refers to the perception of internal and external resource constraints on performing the switching behavior.
Customer satisfaction	It refers to the customer's reaction to the state of satisfaction and customer's judgment of satisfaction level with his/her MSP.
Attitude	It refers to a predisposition or a tendency to respond positively or negatively towards a certain target behavior (e.g. switching to another MSP).
Intention to switch	It refers to the combination of a customer's favorable attitude toward the

Table 5, cont.

	service and intention to switch to another MSP.
Loyalty	It refers to the customer's favorable attitude toward the MSP that results in repeated buying behavior and stay with the same MSP.
Offers/Promotion/Variety	It refers to special offers, better service packages for cheaper prices and the variety of options to choose packages (e.g. internet packages and free minutes).
Network Coverage	It refers to the strength and coverage of the Network of the MSP
Manipulation/Transparency	It refers to a service provider that conducts business ethically with no manipulation and fraud.
Ease of use	It refers to easy-to-use services with many various functions.
Price/Cost	It refers to the reasonability of price scheme, activation cost and rates charged.
Location	It refers to branches being distributed efficiently, many branches available, and having convenient and strategic location.
Reputation/Image/Experience	It refers to the experience in field, and the degree of which the service of the MSP is well known (goodwill) and has a good image.
Message Advertisement Control	It refers to the degree of which advertisement are sent out to customers and the extent of controlling those ads (may cause frustration to customers).
Use of new Technologies	It refers to the speed of which the service provider introduces new technologies or services.

In performing these two qualitative data (with students and non-student settings), we followed the belief elicitation method proposed by Venkatesh et al. (2013) to analyze the qualitative data.

4.1. Results from the student sample

The pull and push switching factors identified in Kuwait are shown in table 6. This table shows the identified factor, the degree of importance in term of frequency of repetition, and examples of respondents' quotations.

Table 6. Push and Pull witching factors for the student sample

Nbr	Variable	Frequency	Student Quotations
1.	System Quality	109	<i>"I found the quality of the service provided, for example the internet or call server, go down and lot of connection would stop."</i> <i>@My previous MSP has bad coverage at remote areas (especially during camping season in Kuwait) or at distant beach areas such as Nuwaiseeb".</i>
2.	Service Quality	63	<i>"Their customer service is bad since they take 2-3 minutes to solve my reported problems, and they</i>

Table 6, cont.

			<i>don't satisfy me every time."</i>
3.	Price/Cost	57	<i>"I found Internet subscriptions to be more expensive than the rest of the companies and a lower speed".</i>
4.	Attractiveness of Alternatives (offers and promotions)	53	<i>"Prices of promotions in the existing company are high, compared with the competing MSPs."</i>
5.	Switching Barriers	20	<i>"I don't like to switch because Y sent you some ads that promise you to switch from any company to their company with reasonable prices while in fact they use the lock-in technique, where they lock the customers to a contract so that if a customer decides to switch back to his previous company, he would pay for the cost for the entire time contract."</i>
6.	Manipulation and lack of transparency	15	<i>"I decided to switch to X because it is eager to deliver the correct and marketing information to customers." "I was billed a large incorrect amount ...This incident resulted in questioning other small amounts I previously been charged for".</i>
7.	Location	9	<i>"Company Z does not have much branches. For this I liked X for their presence everywhere, making it easy for me and other customers to buy from".</i>
8.	Reputation and image	7	<i>"I immediately registered to X because of its reputation" "Reputation (goodwill) of the existing company X is going down."</i>
9.	Message Advertisement Control	5	<i>"My friend I's sister is a customer of X and she didn't like it because she always gets many advertising messages from them, she thinks that it's annoying."</i>
10.	Use of new Technology	4	<i>"I would switch to MSP whom would introduce new technologies or services faster, such was the case with X and it 4G technology."</i>
11.	Ease of use	3	<i>"I found X's web site much easier and user friendly than Y's website."</i>

These results reveal the existence of eleven switching factors. The top and main reason students switch between MSPs is driven primarily by perceptions of bad system quality problems (n=109). This include: low Internet speed and band capacity, and frequent technical errors.

The second important switching factor is related to *bad customer service quality* (n=63). This includes bad call center response, lack of FAQs, poor technical support, bad warranty, and

poor after sales.

The third important switching factor is related *price/cost* (n=57). It is related to high perceived subscription fees, high cost/minute, high international call fees and bad pricing scheme.

The fourth important switching factor is *attractiveness of alternatives* (n=53) which include: offers and promotions, additional benefits, cheap packages, and availability of variety of services.

The fifth identified switching factor is the perceived *switching barriers* (n=20) which includes both perceived *subscriber lock-in*, and how much the customer will loss (*switching cost*) if he decides to switch.

The sixth switching factor is the *network coverage* (n=52), which includes two sub-constructs: bad network coverage and poor internet connection stability.

The seventh switching factor is the *manipulation and lack of transparency* (n= 15). This includes charging customers hidden cost and unexpected fees, lack of clear policy for charging services for customers, and misleading offers which contributes to create mistrust.

The eighth important switching factor perceived switching cost is *location* (n=9) which includes location of far branch locations, hard and not ease of access to branches, and the perceived low number of branches compared to attractive MSP.

The ninth perceived switching factor is *perceived reputation* of the MSP (n=7). This includes: Image of the MSP, its experience in the business in tern of number of years since it started its business, well-known MSP, and its leadership in mobile service industry.

The eleventh identified switching factor is *message advertisement control* of the MSP (n=5) which includes the perceptions of relevancy of received advertisement messages, and whether they are perceived as useful, or annoying for customers.

The tenth switching factor is related to the *use of new technologies* (n= 4) which includes both the *first MSP to bring in new services* to the market, and the one that is *not using reactive offers*.

The last switching factor is related to the *ease of use of accessing* the website of the MSP. And this factor scored the least number of participants (n=3).

In summary the five top ranked perceived switching factors, according to the student sample perceptions are related to system quality, service quality, price and cost of services, attractiveness of alternatives (offers ad promotion), and switching barriers. The least five perceived switching factors are related to ease of use, use of new technologies, message advertisement control, reputation /image, and MSP location. These five factors have little impact on participants' switching behavior. In addition, this study also brought out a factor that has not been previously studied and identified by any previous study. This factor could be

seen a contributor factor more than a main switching driver in Kuwait. This factor is “*message advertisement control*”. We define it as “the degree of advertisement messages sent to customers, which are perceived as annoying and causing frustration”. Although only 5 respondents mentioned this switching factor, however if the sample size was larger this could have of greater impact.

4.2. Results from non-students -the customer sample

As for the non-student sample, we also summarized the results of their interviews based on free format analysis for both switchers (table 7) and stayers (table 8). These two tables show 16 variables that are considered as pull and push factors.

Table 7. Summary of push factors of switchers

No	Factors	Frequencies of switchers	Quotation
1	Attractiveness of Alternatives (offers and promotions)	32	<i>“I am an expatriate living in Kuwait, and my family lives abroad. The phones calls are too expensive for me to keep up with my family abroad. Z offered me more international call minutes for only 5 KD (\$16.5) per month”.</i>
2	System Quality	27	<i>“X has excellent coverage network throughout Kuwait and the Arabian Gulf”.</i>
3	Service Quality	26	<i>“The new MSP provides better services to customers than the previous one”.</i>
4	Dissatisfaction	16	<i>“After subscribing and after using the services of the mobile service provider, I discovered that the pricing of some services have changed compared to the initial advertisement”.</i>
5	Disconfirmation	10	<i>“My father and mother traveled to Dubai for three days. My mother used roaming Internet without paying the cost of the Internet access. When she returned to Kuwait, she was sent a bill of 3,000 KDs (\$10,000). So my father took the decision to switch all the family members from Y to Z”.</i> <i>“I did not switch because there is a balance between the price I pay and the quality of services I get”.</i>
6	Subjective norms	8	<i>“I switched because all members of my family have switched to X”.</i>
7	Social influence (descriptive norms and WoM)	5	<i>“I found that many people say that X is better; that’s why I wanted to try X”.</i>
8	Expectation / perceived value	4	<i>“X has a good call center, valuable packages, and faster Internet. It was also the first company that</i>

Table 7, cont.

			<i>brought the new iPhone to the Kuwaiti market</i>
9	Perceived behavioral control	3	<i>"The switching process is very easy, is not complex, and is within my control."</i>
10	Switching barriers	3	<i>"I do not think of changing my mobile service provider to another because of the switching barriers; I am too lazy to switch to another company".</i>
11	Financial switching cost	3	<i>"Switching to X does not cost me anything extra".</i>
12	Customer lock-in	3	<i>"I did not consider switching because the contract is still running".</i>
13	Procedural switching cost	3	<i>"I already switched because it is easy and does not cost me (time and money) and was within my control"</i>
14	Attitude	2	<i>"I heard about the service of mobile number portability and I liked the idea".</i>
15	Self-efficacy	2	<i>"I do not intent to switch since I am a customer of X since a long time ago and it is difficult for me to change my current mobile service provider".</i>
16	Loyalty	1	<i>"I am loyal toward my current MSP".</i>

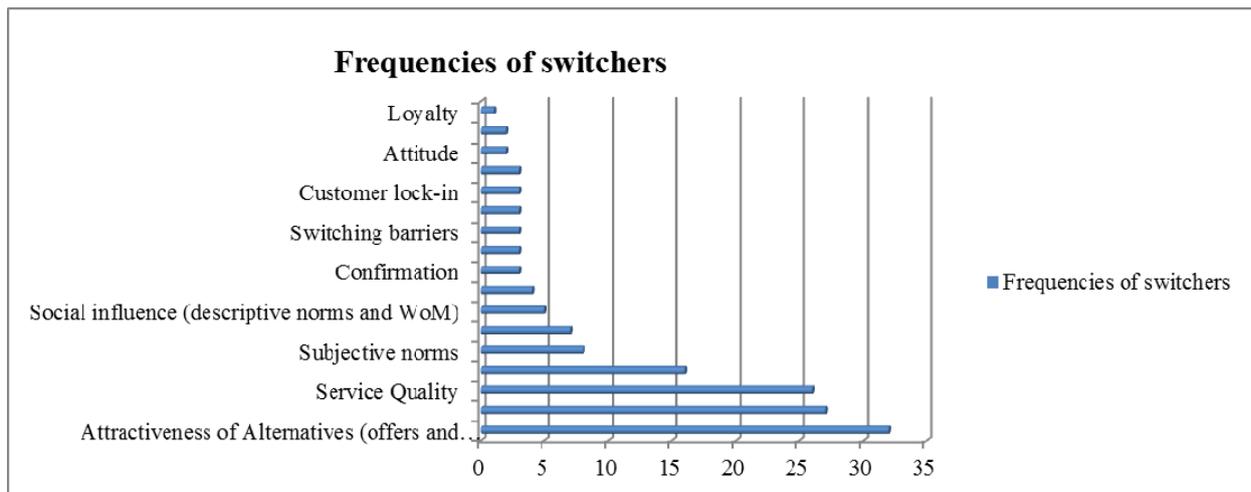


Figure 1. Frequency of switching factors of switchers

The second qualitative study with non-student customers highlights 16 factors which are grounded in the expectation and confirmation theory (expectation, confirmation, performance, intention), theory of planned behavior (attitude, perceived behavioral control, subjective norms, and intention), information system success model (service quality, system quality, information quality, perceived value, satisfaction, intention to stay/ loyalty), service quality dimension (SERVQUAL). From the above results, we can see that the most five driving switching factors are: attractiveness of alternatives (offers and promotions), system quality, service quality, dissatisfaction and subjective norms). Results also reveal the five least switching factors which are: loyalty, self-efficacy, attitude, procedural switching cost, and customer lock-in.

Results also reveal the differences between perceived switching factors among the two samples (student and non-students). The student sample shows 11 driver factors while the non-students reveals 16 switching drivers. Interviews with non-student sample also reveal the existence of three different switching costs (procedural switching cost, financial cost, and switching barriers). In addition, while system quality was ranked as the main driven switching factor by the student sample, attractiveness of alternatives in term of availability of offers and promotions was the main driver for switching among the non-students sample, which therefore call for caution when using students and non-student in theory based building models in the future switching studies.

Table 8. Summary of pull factors of stayers

No	Factors name	Frequencies of stayers	Participants quotations
1	Loyalty	30	<i>"I am a loyal customer toward my current MSP</i>
2	Service Quality	22	<i>The call center is very responsive and do not keep customers waiting for too long".</i>
3	System Quality	21	<i>"I stayed with X because it provides me with excellent phone calls everywhere and the network coverage is also very stable across Kuwait, except in a few areas, and that what makes me feel very satisfied because I am able to talk without having any problem of communication".</i>
4	Confirmation / Disconfirmation	13	<i>"I like the company's service and I am happy about the services it provides me". "I was thinking of switching to a different company due to the costly voucher recharge service. But now that I have changed to bill payments, I feel more comfortable".</i>
5	Customer Lock-in	8	<i>"My service provider has a bad customer service. They take 2-3 minutes to solve problems, and they don't satisfy me every time. I did not switch because I am waiting for my contract to end. But I am seriously thinking of moving to another provider".</i>
6	Attractiveness of Alternatives (including offers and promotions)	7	<i>"Z frequently provides customers with new offer packages, which are better than my current one".</i>
7	Attitude	6	<i>"I do not like to switch, and I do not see any differences between the three mobile service provider companies. So I do not need to switch to other companies".</i>
8	Expectation	6	<i>"I am interested in the promotion of Internet service plus phone calls for only 20 KD; I consider it a good</i>

Table 8, cont.

			<i>offer”.</i>
9	Social influence (descriptive norms and, WoM)	6	<i>“I was told that the customer service of Y is good enough. However, I did not switch”.</i>
10	Disconfirmation	5	<i>“The customer service of Y is somehow poor compared with my expectations; it takes them too much time to answer my phone calls. Moreover, while I see that many of my friends are leaving Y for other mobile service providers, I am still resisting switching and changing my current MSP”.</i>
11	Switching barriers	3	<i>“I don’t want to lose my time to familiarize myself with the services of the new mobile service provider after switching</i>
12	Self-efficacy	3	<i>I have not heard about mobile number portability before, but I like the idea because it aims to satisfy customers. However, I don’t intend to switch since I have been a customer of X for a long time and it is difficult for me to change my current mobile service provider.”</i>
13	Perceived behavioral control	2	<i>“I heard about the service of mobile number portability and I like the idea. However, I cannot change, because of my father’s decision, as he already selected a mobile service provider to benefit from an earlier offer.”</i>
14	Financial switching cost	2	<i>“I did not switch to another MSP because I am afraid that if I switch it may involve extra hidden costs.”</i>
15	Trust	1	<i>“X has a very good reputation; that is why I trust them”.</i>

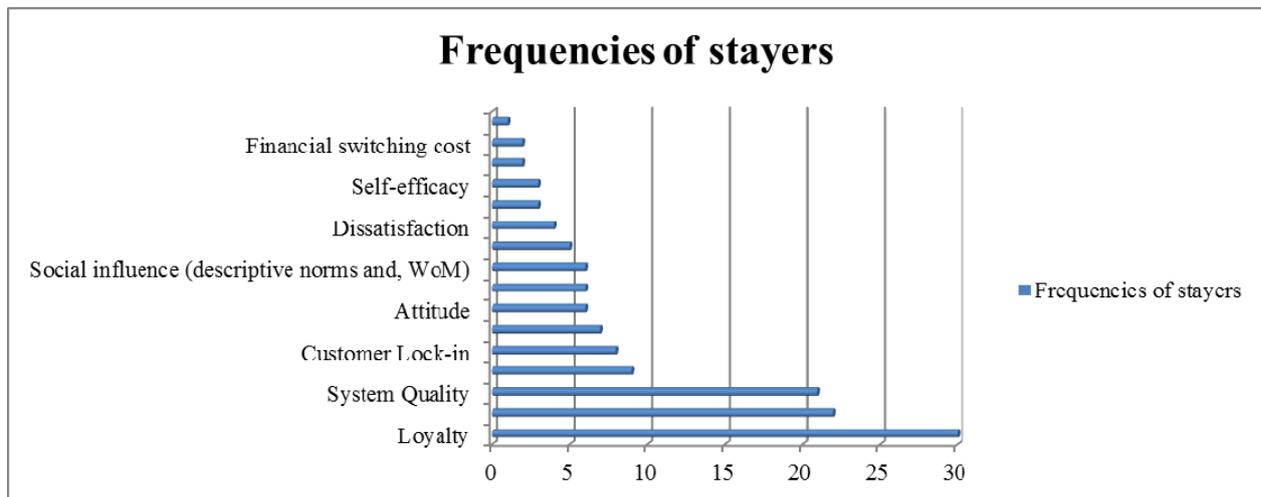


Figure 2. Frequencies of pull factors to stay with the current MSP

With regard to factors that contribute to affect customers to stay with their current MSPs, the above results reveal the top five factors (loyalty, service quality, system quality, confirmation / disconfirmation, and customer lock-in) and the least five important factors for not switching (trust, financial switching cost, perceived behavioral control, self-efficacy, and Switching barriers).

In summary, these findings show that the main switching factors revolved around the marketing mix (4 P's=*price, product "service in this case", promotion, and place*). It is also vital to state that many interviewed participants were not willing to switch and considered "loyalty" as a factor against switching, and others believed that their minimal use of their mobile services supported their decision in lack of interest in switching.

5. Conclusion and future studies

This is among the few studies that focused on switching among MSPs, and the first study in the Arab region. It achieved several results as compared with previous studies. This study has three main contributions. *First*, this is the first study that succeeded to show this exhaustive list of switching factors in one study (16 pull and push switching factors) in mobile service providers in an Arab country, and provides rational to pursue future studies to build theory based model, since most of previous studies focused on a sub-set of switching factors, never gave rational for the factor choice. *Second*, it used a qualitative study that involves interviews with a large sample of customers. *Third*, link to previous this study focused on two types of respondents (students vs. non students) and two types of behavior (switchers vs. stayers) and show different importance of switching factors among the two samples. As future studies we encourage to continue in two directions. The first one consists to build theory based models that are a mix of existing theory models (expected confirmation theory or theory of planned behavior) and validate these modified models by including a mixed sample of switchers and stayers, and investigate different antecedents (based on the 16 factors identified in this study) that may affect these two types of behaviors. The second research perspective consists to conduct comparative studies of switching behavior among respondents that belong to two different cultures (Arab and Chinese), and these two efforts are currently under-investigation.

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