INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory @, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Index Copernicus Publishers Panel, Polandwith IC Value of 5.09 &number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2718 Cities in 161 countries/territories are visiting our journal on regular basis.

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	COMPETENCIES, WORK ATTITUDES AND TRAITS OF LIBRARIANS IN THE 21st CENTURY OF SELECTED PRIVATE AND PUBLIC COLLEGES IN REGION 4A, PHILIPPINES	
2.	DR. LEONOR N. TIU, DR. MA. LINDIE D. MASALINTO, DR. PEDRITO JOSE V. BERMUDO, DR. NONET AMA CUY & DR. ANTONIO D. YANGO HOW NIGERIAN ENTREPRENEURS PERCEIVE THEIR EXTERNAL ENVIRONMENTAL CHARACTERISTICS	10
3.	A STUDY ON OCCUPATIONAL STRESS EXPERIENCED BY TILE INDUSTRY EMPLOYEES IN KANNUR AND CALICUT DISTRICT OF KERALA STATE	17
4.	JINS JOY. P & DR. R. RADHAKRISHNAN REVISIONING GANDHI'S SWARAJ AS AN ALTERNATIVE MODEL OF 'GLOBALISATION' DR. PAWAN KUMAR SHARMA	20
5.	MORPHOLOGICAL BACKGROUND DETECTION AND ENHANCEMENT OF IMAGES WITH POOR LIGHTING USING CUMULATIVE HISTOGRAM ANALYSIS	22
6.	ASHWINI P. & DR. KHALID NAZIM S.A. THE PLACE OF SMALL AND MEDIUM ENTERPRISES IN ECONOMIC DEVELOPMENT: A KENYAN PERSPECTIVE JAMES WAFULA WANYAMA	28
7.	ASSESSING PRODUCT SUSTAINABILITY, CUSTOMER LOYALTY AND SATISFACTION WITH XYZ TELECOMMUNICATION AMONG UNDERGRADUATE STUDENTS IN GHANA: THE CASE STUDY OF UNIVERSITY FOR DEVELOPMENT STUDIES, WA CAMPUS DR. GORDON TERKPEH SABUTEY, DR. JOE ADU-AGYEM & DR. C. K. OSEI	32
8.	STATE OF HEALTH IN ODISHA: A MAJOR HURDLES FOR INCLUSIVE GROWTH PARTHA SARATHI DAS & SONAM SUBHADARSHINI	42
9.	GREEN MARKETING AND ITS IMPORTANCE FOR COMPANIES VIJAY PRAKASH ANAND	46
-0.	IMPACT OF BRAND CELEBRITY ON CONSUMER PURCHASE INTENTIONS: A STUDY WITH REFERENCE TO SELECTED MOBILE SERVICE PROVIDES IN HYDERABAD CITY NAGUNURI SRINIVAS	49
11.	A STUDY ON THE SHOPPING PATTERN OF TOURISTS' TO THE DUBAI SHOPPING FESTIVAL SANGEETA PETER & DR. VICTOR ANANDKUMAR	55
	ANALYSIS OF SIZE, GROWTH AND PROFITABILITY IN INDIAN TWO AND THREE WHEELER SECTOR COMPANIES DR. A. VIJAYAKUMAR & S.SRI DEVI	58
	FARMERS' AWARENESS ABOUT CROP INSURANCE SCHEMES: AN ANALYTICAL STUDY T.T. KARTHIK & DR. L. P. RAMALINGAM	66
	A CASE STUDY ON VIRAL MARKETING CAMPAIGNS 'HAR EK FRIEND ZARURI HOTA HAI' VS. 'HONEY BUNNY' SHIPRA BHUTANI & DIPTI JAIN	73
	A STUDY ON FACULTIES PERCEPTION OF STRESS AND COPING STRATEGIES ANITHA.A & DR. R. SRITHARAN	78
	CONSUMER PERCEPTION ON ORGANIZED AND UN-ORGANIZED RETAIL OUTLETS: A STUDY IN COIMBATORE DR. K. SINGARAVELU & J. SAMUELCAESER PICKENS A STUDY ON PERCEPTION OF CHALLEY OF MODIVE HEE AMONG TEXTUE INDUSTRY WORKERS IN CHARACT	83
	A STUDY ON PERCEPTION OF QUALITY OF WORK LIFE AMONG TEXTILE INDUSTRY WORKERS IN GUJARAT DR. MEETA MANDAVIYA CLUSTER ENTREPRENEURSHIP: A CASE STUDY OF HARYANA	88
	MEETU CHAWLA	93
19.	A STUDY ON THE AWARENESS ABOUT CORPORATE SOCIAL RESPONSIBILITY AND ENVIRONMENT AMONG MBA STUDENTS IN ARTS AND SCIENCE COLLEGES IN TRICHY DR. A. KANMANI JOAN OF ARCH	97
20.	IMPACT OF GLOBALISATION IN INDIA: SOME ISSUES PADALA SANDYA RANI	100
21.	GLOBALISATION AND NUTRITIONAL CHANGE IN INDIA DR. MANOJ KUMAR SHARMA	107
22.	TEA INDUSTRY IN TAMILNADU: DISTRICT WISE ANALYSIS DR. R. SIVANESAN	109
23.	ADVERTISING: A SUBVERSION OF MEANINGFUL LIVING DR. PAWAN KUMAR SHARMA	117
24.	DR. BIKRANT KESARI & PRYAS JAIN	120
25.	A STUDY OF RE-INVESTMENT STRATEGY OF FIVE MUTUAL FUNDS WITH SPECIAL REFERENCE TO GROWTH FUNDS VIMMY ARORA & NISHA PANNU	125
26.	DEGU KEFALE CHANIE	129
27.	A CASE OF AIR FRANCE AND LUFTHANSA IKEOGU CHRISTOPHER	136
	JOINT VENTURE AND ITS ISSUES RIDHI GUPTA	144
29.	PROMOTING GOOD GOVERNANCE IN THE MANAGEMENT OF NGOS IN INDIA FOR RURAL DEVELOPMENT DR. SUNIL KUMAR	148
30.	ENVIRONMENTAL ACCOUNTING AND CORPORATE SOCIAL RESPONSIBILITY: AWARENESS & BENEFITS OF SELECTED COMPANIES IN BANGALORE RAVIKUMAR K	151
	REQUEST FOR FEEDBACK	155

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi

Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana FormerVice-President, Dadri Education Society, Charkhi Dadri FormerPresident, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., HaryanaCollege of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, YanbuIndustrialCollege, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

UniversitySchool of Management Studies, GuruGobindSinghl. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), GuruGobindSinghl. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VITUniversity, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, MaharshiDayanandUniversity, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

<u>SUPERINTENDENT</u>

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Dewelopment Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website (**FOR ONLINE SUBMISSION, CLICK HERE**).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

GOIDERINED I OIL BODINIDA	SION OF MINIOSORIE I
COVERING LETTER FOR SUBMISSION:	DATED
THE EDITOR	DATED:
URCM	
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology	//Law/Computer/IT/Engineering/Mathematics/other, please specify)
DEAR SIR/MADAM	
Please find my submission of manuscript entitled '	' for possible publication in your journals.
I hereby affirm that the contents of this manuscript are original. Furthermore under review for publication elsewhere.	, it has neither been published elsewhere in any language fully or partly, nor is i
I affirm that all the author (s) have seen and agreed to the submitted version o	f the manuscript and their inclusion of name (s) as co-author (s).
Also, if my/our manuscript is accepted, I/We agree to comply with the for contribution in any of your journals.	malities as given on the website of the journal & you are free to publish our
NAME OF CORRESPONDING AUTHOR:	
Designation:	
Affiliation with full address, contact numbers & Pin Code:	
Residential address with Pin Code:	
Mobile Number (s):	
Landline Number (s):	
E-mail Address:	

NOTES:

Alternate E-mail Address:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
 - New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below 500 KB.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.
- 2. MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- 3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation** (s), **address, mobile/landline numbers,** and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- 4. **ABSTRACT**: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

- 5. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
- 6. MANUSCRIPT: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
- 7. **HEADINGS**: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. **SUB-HEADINGS**: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed 5000 WORDS.

- 10. **FIGURES &TABLES**: These should be simple, crystal clear, centered, separately numbered &self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.
- 11. **EQUATIONS**: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **REFERENCES**: The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working
 papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

 Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

• Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

• Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

ASSESSING PRODUCT SUSTAINABILITY, CUSTOMER LOYALTY AND SATISFACTION WITH XYZ TELECOMMUNICATION AMONG UNDERGRADUATE STUDENTS IN GHANA: THE CASE STUDY OF UNIVERSITY FOR DEVELOPMENT STUDIES. WA CAMPUS

DR. GORDON TERKPEH SABUTEY

HEAD

DEPARTMENT OF PROCUREMENT & MARKETING

SCHOOL OF BUSINESS & LAW

UNIVERSITY FOR DEVELOPMENT

WA CAMPUS

WA

DR. JOE ADU-AGYEM

SR. LECTURER

DEPARTMENT OF GENERAL ART STUDIES

COLLEGE OF ART & SOCIAL SCIENCES

KWAME NKRUMAH UNIVERSITY OF SCIENCE & TECHNOLOGY

KUMASI

DR. C. K. OSEI
SR. LECTURER
INSTITUTE OF DISTANCE LEARNING
KWAME NKRUMAH UNIVERSITY OF SCIENCE & TECHNOLOGY
KUMASI

ABSTRACT

Recently, there is increasing number of telecommunication service providers in the country. As a result, Government of Ghana has created a unit in its agencies which is the National Communication Authority (NCA) to ensure that the operation of the services are safe and promotes development in the country. It is often common among subscribers complaining of unsatisfactory services making them indifferent regarding which network to use leading to multi-SIM card usage on the premise that any of the networks can "disappoint at any time" (Field survey, 2012). The research therefore, created a literature on customers' (UDS students, Wa Campus) satisfaction, product sustainability and loyalty with XYZ products and services. The findings will facilitate or augment operations in XYZ company, other telecommunication companies within the industry and small and medium scale enterprises. It will also serve as a guide to researchers and service providers more especially XYZ on the following areas as some of the objectives: Discovering products and services that the company offers to its customers and their Sustainability, Subscribers' satisfaction and loyalty with XYZ products and services, marketing strategies and mechanisms that the company uses to satisfy and maintain customers. Data Collection Instruments employed were questionnaires, observation, structured and semi-structured interviews to collect data. The researchers made use of sampling techniques specifically: snowballing, accidental, and purposive. The research revealed that, majority of XYZ subscribers is satisfied. The research has come to a conclusion that XYZ offers varieties of products and services to its valued customers with which majority is satisfied and loyal. Empirical results as indicated by the research are that, XYZ products and services are rated as 3 by majority of respondents on a 5 point scale. The company employs a lot of marketing strategies to keep itself operational. One of the major recommendations is that, XYZ should improve upon their ser

KEYWORDS

Customers, Satisfaction, Loyalty, Products and Services, Profit, Market Share.

INTRODUCTION

DESCRIPTION OF TELEPHONE SERVICE PROVIDERS IN GHANA

n December 1995, ABC was awarded the first national license to operate and maintain 900 Global System for Mobile communications (GSM) network in Ghana. In 1996, ABC started covering all major cities in Ghana, i.e. Accra, Tema, Kumasi, Takoradi, as well as the major mining cites like Obuasi and Bibiani. After one year of rebranding ABC to XYZ in Ghana the organization focused on consolidating its position as the leader in the market and to fulfill its commitment of bringing world class telecommunication service in Ghana.

In this regard, XYZ has invested much in network expansion initiative meant to enhance speech quality, improve coverage intensity and to extend coverage to new areas. XYZ has integrated mobile telecommunication into the development of a brand that has become a lifestyle. XYZ Ghana acknowledges its responsibility towards its stakeholders to sustain long-term mutual value. Moreover, XYZ, has established a very good relationship with the Government and community groups to enable them to work together to achieve profitability. XYZ Ghana has established various foundations which is driving its Corporate Social Responsibility programs. XYZ Ghana was one of the leading mobile service delivery in Ghana with big market share in 2008 to 2010 (Field survey, 2012).

XYZ Ghana recently launched its 3.5G technology in Ghana that will put XYZ Ghana at the forefront of technology and in the league of top mobile service provider globally. The 3.5G is the generic term used for the next generation of mobile communications system that supports the effective delivery of a range of data-orientated services. This technology also provides more efficient system for the transmission of existing service such as voice, text, and data, supporting far greater speed than what is available today. (Field survey, 2012).

Company XYZ offers a variety of unique services for subscribers' mobile phone and data packages to ensure that subscribers never stay out of touch. The functionality for subscribers' mobile phone has expanded, with services such as Mobile Banking, Mobile TV etc. being introduced. Among other products and services, include the following: XYZ BlackBerry is a wireless communication tool designed especially for mobile professionals with high communication needs. XYZ Banking: "Making clients life so much easier, XYZ offers a host of money, banking and airtime top up solutions, keeping clients on the move, wherever clients may be, and wherever clients may go!" XYZ Electronic Voucher Distribution (EVD): XYZ EVD allows vendors to sell airtime via their cell phones, making airtime Top Up quick and convenient. XYZ Mobile TV: Transform subscribers' mobile phone into a mobile television.

XYZ Me2U: This is a unique product offer allowing subscribers to send and receive airtime to or from each other. XYZ Caller Tunez: XYZ Caller Tunez allows subscribers to select a tune, sound byte or jingle that will be played instead of the conventional 'ring' tone. XYZ Zone: Innovative price plan that offers variable discounts on XYZ -to-XYZ calls depending on the time of day and location. GPRS Roaming: This enables clients to stay constantly with their family, friends and business associates while they are away from the country. XYZ Mobile Broadband: This surfs the internet on the 3.5G network at super fast speed and experience a world of information at subscriber's fingertips. XYZ Video calling: This enables you to enjoy the thrill of face-to-face conversation in real-time wherever you are. Call management service: This has enabled customers to be boss of their calls by hiding their numbers when they make calls, divert calls and prevent some particular numbers from calling them.

The major problem for this study is that, many telecommunications exist in the country among which are Vodafone, Tigo, MTN, XYZ, Airtel, Kasapa and other upcoming networks like Glo. Mobile telecommunication service provision is increasingly becoming a lucrative business venture making competition very keen (team survey). XYZ is indeed one of the market leaders in the increasingly competitive mobile telecommunication industry. It is often common among subscribers complaining of unsatisfactory services making them indifferent regarding which network to use leading to multi-SIM card usage. This has culminated to multi-SIM card usage on the premise that any of the networks can "disappoint at any time (Field survey, 2012).

It is against this background that the research seeks to assess product sustainability, customers' loyalty and satisfaction with XYZ products and services among UDS students (Wa Campus, Ghana,). In order to ascertain accurate information on the topic, the researchers made use of the following objectives and research questions:

- 1. To identify the various products and services that the XYZ company offers to its customers.
- 2. To examine the sustainability of the company's products and services.
- 3. To examine the extent of subscribers satisfaction and loyalty with their products and services.
- 4. To identify XYZ customers' most preferred product(s) or service(s)

The research questions however, include the following:

- 1. What products and services does XYZ telecommunication provide to its subscribers?
- 2. How sustainable are the products and services offered to customers?
- 3. Are customers satisfied and loyal to XYZ services and products?
- 4. What XYZ product or service is/are most preferred?

This study is significant for several reasons. Thus:

- Marketing concept which places the customer at the centre stage of business regarding their satisfaction justifies this research.
- This research will become a document that can serve as a guide for the XYZ corporate service to improve on its services as well as other company, especially, firms within the same industry.
- The information will serve as a good foundation for further research and improvement, i.e. encouraging other researchers to investigate similar concept.
- It will enhance teaching and learning in schools, colleges and universities.
- The findings will facilitate or augment operations in small and medium scale enterprises (SMEs) i.e. findings from this research will provide ideas and skills that will assist entrepreneurs to operate effectively and efficiently.

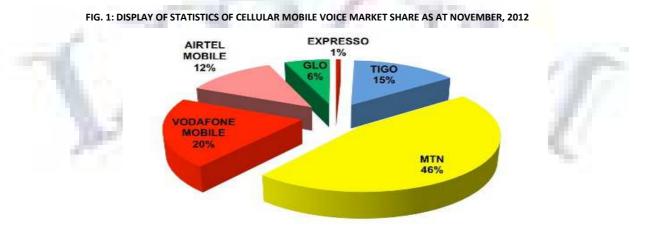
DESCRIPTION OF TELEPHONE SERVICE PROVIDERS IN GHANA

Telecommunication service providers in Ghana over the years have increased from three to six in the last ten years. Most of the service providers in the mobile telecom industry, particularly the GSM service providers are all multi-national companies. It has been revealed that the main reasons of their coming to Ghana is either a complete buy out of local interest or they go in for a foreign-local partnership in which they are going to be the majority share holders (National Telecommunication Policy, Republic of Ghana: www.nca.org .gh).

Currently, six active service providers that operate in Ghana are as follows: Vodafone (Ghana Telecom), Mobile Telecommunication Network (MTN), Tigo Ghana, Airtel Ghana, Kasapa Ghana (now Expresso), and GLO (Field survey, 2012). Investcom bought 98% of Scandcom and changed its name from Areeba to MTN; Airtel Ghana bought Western Telesystem Limited (WESTEL); Vodafone international now holds 70% share of Ghana Telecom while the government of Ghana holds 30%; Millicom International Cellular SA rebranded Mobitel/Buzz to Tigo and Celtel Ghana now known as Expresso. Globacom Ghana (GLO) is the only Foreign Service providers that obtained a direct license from the National Communication Authority.

The Total Cellular/Mobile Voice Subscriber Base in Ghana as at November, 2012 stood at 25,344,745. MTN had a marginal increase and maintained its position as the market leader with a subscriber base of 11,615,801 representing 45.33% of total market share. Vodafone's subscriber base increased to 5,175,377 which represent 20.20 % of total market share. Tigo had a marginal subscriber base decrease, closing at 3,673,934 which represents 14.34 % of the market while Airtel increased its subscriber base to 3,132,615 representing 12.23% of the total market share. GLO decreased its subscriber base; its current subscriber base of 1,578,446 represents 6.16 % of the total market share. Expresso though, decreased its subscriber base to 168,572, the 168,572 represents 0.66 % of the total market share.

Ghana now has six Telecommunications companies operating in the country's telecom sector. Companies like MTN, Vodafone and Tigo who changed ownership over the years still maintain the top spots in the market share index with stiff competition. Companies like Airtel, Espresso and Glo have not been doing so well in the stiff competition that exists in the market. All three together share less than 20% of the market share. See fig. 1.



Source: National Telecommunication Policy (Republic of Ghana 10/01/2005) and (www.nca.org.gh)

LICENSING

The National Communication Authority (NCA) is the only institution mandated by the Government to give license to prospective telecommunication firms wanting to operate in Ghana. The main reasons for the licenses are to check unauthorized firms operating without the knowledge of the Government. The

license is done in an open, non-discriminatory manner, and transparent for each party to be satisfied. The NCA in consultations with the ministry of Communication determines the application criteria, procedures and terms of conditions associated with the license. The NCA has the right to withdraw the license of firms. License fees are determined by the NCA in consultation with the Communication's Ministries. Licenses for Mobile phone service providers are based on the usage of the national resources like the electromagnetic spectrum (National Telecommunication Policy: Republic of Ghana, 10/01/2005 p15., www.nca.org.gh).

COMPETITION POLICY

The NCA has the competition policy in place to make sure there is fair, transparent and non-discriminatory telecommunication market environment. In every society where there are more than one firm operating in the same field there is always competitions among them and one will be better than the other. In the telecommunication sector of Ghana there are six active different service providers that operate in the country. The policy is to ensure that these service providers work in harmony with each other. The NCA has the mandate to determine specific procedures, rules, regulation and administrative structures to ensure the competitiveness of this policy. The policy makes sure that small and big service providers are all treated in an equal and fair manner (National Communication Authority (Republic of Ghana 10/01/2005 p17, www.nca.org .gh).

ROLE OF GHANA GOVERNMENT

The Government of Ghana has a very important role in playing on how telecommunication and other business group go about their business in the country. Though most telecommunication firms are owned by private investors like XYZ, there are rules and regulations they must follow to make work easier and create a very good working environment for other potential investors. The Government has to make sure there is equal level field for competitions among various telecommunication service providers (National Telecommunication Policy; Republic of Ghana p13, www.nca.org .gh).

Marketing strategy is defined as a process that can allow an organization to concentrate its limited resources on the greatest opportunities to increase sales and achieve a sustainable competitive advantage (http://en.wikipedia.org/wiki/Marketing_strategy)

With regard to XYZ, multiple marketing strategies are employed to keep the industry operational.

CUSTOMER PROTECTION STRATEGIES

Companies need to know the factors that lead to satisfaction or dissatisfaction factors of a product with their existing and past customers to define future plans for operation and marketing. Getting a real insight about the customer views on XYZ products or services requires efficient and in-depth market research covering all aspects of general customer behavior attributes. XYZ Company conducts personal interviews, suggestion surveys, feedback forums etc. to gain the customer behaviour for the product and the company (Field Survey, 2012).

COMPANY XYZ AND CUSTOMER FEEDBACK

XYZ company, either directly or through a consultancy firm involves in understanding the customer behaviour which decides the success of their product offerings. It conducts personal cross-section interviews with current customers, previous customers and prospective customers to arrive at the vital reasons and facts on the part of the firm in providing customer satisfaction. This feedback helps the company in rebuilding their operational strategies and marketing techniques by improving service standards, delivery systems and payment terms and methods (Field Survey, 2012).

BUILDING CUSTOMER SATISFACTION

Customers have become quality conscious and companies have started quality control programs in their manufacturing and retailing operations. The products offered need to meet the expectations of the customer. In certain cases of relationship marketing, XYZ Company tries to overwhelm the customers with so much importance that they do not think of going for a competitive product. In the competitive business environment, a business transaction does not end with a sale. The company tries to constantly update the customers regarding new product offerings and discounts to the privileged customers. Customers are the king, understanding their expectations and behavioral patterns is the key to business success (Kotler & Keller, 2006).

ORGANIZATIONAL DEVELOPMENT

Organization Development (OD) is a planned, organization-wide effort to increase an organization's effectiveness and viability. Warren (n.d), has referred to OD as a response to change, a complex educational strategy intended to change the beliefs, attitudes, values, and structure of organization so that they can better adapt to new technologies, marketing and challenges, and the dizzying rate of change itself. OD is neither "anything done to better an organization" nor is it "the training function of the organization"; it is a particular kind of change process designed to bring about a particular kind of end result. XYZ adopts OD by involving interventions in the organization's "processes," using behavioural science knowledge as well as organizational reflection, system improvement, planning, and self-analysis.

Kurt (1898–1947) is widely recognized as the founding father of OD, although he died before the concept became current in the mid-1950s. From Lewin, came the ideas of group dynamics and action research which underpin the basic OD process as well as providing its collaborative consultant/client ethos. The XYZ Ghana relates this approach by placing the customer at the center of its planning process. All these concepts are paramount to this study. The customers' satisfaction has great positive impact on the development of organizations, especially, company XYZ. (Field Survey, 2012).

PRODUCT INNOVATION

The XYZ's "Can Do spirit" and culture of innovation focuses on staying in touch with the needs of their markets, and developing customized solutions. Example of their initiatives over 2009 includes:

> XYZ Mobile Money: This enables subscribers to send money to family and friends or pay utility bills using a secure, easy and fast service. Electronic money reduces time and distance, and reduces the pressure on people to operate bank accounts or travel to financial institutions. An innovative price plan is another example of XYZ product innovation strategies which enables clients to make call at various rates depending on the time of the day and location. This was formally in percentages but currently in monetary unit.

AESTHETICS AND ITS INFLUENCE ON XYZ PRODUCTS, SERVICES AND CUSTOMERS

According to Lamberton and Minor-Evans (2002), aesthetics and creativity is your ability to come up with new and useful ideas. Simply put, it is thinking up new and useful ideas. They further stated that business factors such as the number and quality of products created are affected strongly by the aesthetics (beauty), creativity or innovation of the people in an organization. This idea was supported by Certo (2006), Belch and Belch (1998), Guerrillas (2007), Runco (2004), Feldman, (1999), and McLaren, (1999).

Kotler and Keller (2006), indicated that, instead of "product-centered" business has shifted to a "customer-centered" philosophy. This means that, the satisfaction of the consumers has now become one of the means through which an organization could survive. Again, they said that product life cycle (PLC) is a model or concept that helps marketers interpret a product and market dynamics. It can be used for planning and control as well as useful as forecasting tool. This idea was supported by Gordon in Akindipe (2007).

Deducing from the above, researchers are of the view that, to maintain an effective product mix, a firm just has to modify its existing products or introduce new ones. This is known as innovation and aesthetics which affect the taste and preferences of customers to be attracted, satisfied and in future can lead to customer loyalty. The products, activities and services can range from the type, features and model of mobile phones, operational systems, types of services

rendered, caliber of people rendering the services, promotional activities, etc. which are affected partially by aesthetics and psychology. Stanton (1988), expressed a similar view. The researchers deduced, psychologically, an obsolete product could be modified to satisfy the needs of it users more than ever before.

Warren (1990), has pointed out that, during the past several decades the study of these processes in Africa has provided stimulation for future thought, research, and contention, and has resulted in fruitful interactions and collaborations between social scientists, art historians and aestheticians. The World Book Encyclopaedia (2001), and the New Encyclopaedia (2003), claim that Aesthetics is a branch of philosophy, species of value theory or axiology, which is the study of sensory or sensory-emotional values, sometimes called judgments of sentiment and taste. Aesthetics is closely associated with the philosophy of art. Today the word "aesthetics" may mean (1) the study of the aesthetic (all the aesthetic phenomena), (2) the study of perception (of such phenomena), (3), the study of art (as a specific expression of what is perceived as aesthetic). This Idea was supported by Ross (1982), Haggar (1962), Wilson (1971), Hospers (1969), Amenuke et al (1993), and Adu-Agyem (1990). In brief, Adu-Agyem (1990), and Amenuke et al (1993), added that, aesthetics deals with individual's senses of perception, which inspires creativity and innovation, reaction to beautiful objects, events, ideas and so on. All the philosophies and concepts are related to this study. Customers react in diverse ways towards a company's products and services depending on its operational strategies, which is also partly influenced by aesthetic theories.

Jessup and Rader (1976) classify the scope of aesthetic experience into the enjoyment of nature or natural phenomena, the making and appreciation of whatever is beyond practical and intellectual needs of the things and affairs of daily living, and the production and appreciation of fine arts. This concept was supported by Gardner (1982).

Therefore, in summary, the term 'aesthetics' concerns our senses and our responses to an object. If something is aesthetically pleasing, it is 'pleasurable' and one likes it. If it is aesthetically displeasing, it is 'displeasurable' and one does not like it. But Coetzee and Roux (1998), expressed divergent view, that, "African aesthetic standards are different from the "accepted" standards of uniqueness and individuality; that African works of art, be they visual, musical, kinetic, or poetic are created as an answer to a problem and serve some practical end. This idea was supported by Okeke (1982). Okeke added that "The artist is responsible to society. Hence, Africa artists are held in high esteem by the society because they supply those design needs as are vital to their spiritual and physical well-being", (Okeke, P. 62), Gyekye (1996) expressed similar view. This philosophy is relevant to this publication. Ghanaians, as Africans are always conscious of their aesthetic theories such as formalism, emotionalism, immitationalism, contextualism and cultural values hence leading them in their choices of goods or products and services from companies. XYZ can satisfy, maintain and maximize market shares by studying the culture and tradition of its valuable customers.

INTEGRATED MARKETING COMMUNICATION (IMC)

According to Belch & Belch (1998), integrated marketing communications (IMC) is a process for managing customer relationships that drive brand value primarily through communication efforts. Such efforts often include cross-functional processes that create and nourish profitable relationships with XYZ customers and other stake-holders by strategically controlling or influencing all messages sent to these groups and encouraging data-driven, purposeful dialog with them. The authors further stipulated that, IMC includes the coordination and integration of all marketing communication tools, avenues, and sources within a company into a seamless program in order to maximize the impact on end users at a minimal cost. This integration affects all firms' business-to-business, marketing channel, customer-focused, and internally directed communications. (Influenced by Integrated Marketing Communications by Schultz, Tannenbaum, and Lauterbor).

IMC COMPONENTS AND THEIR IMPORTANCE IN BUSINESS

- > The Foundation corporate image and brand management; buyer behavior; promotions opportunity analysis.
- Advertising Tools advertising management, advertising design: theoretical frameworks and types of appeals; advertising design: message strategies and executional frameworks; advertising media selection. Advertising also reinforces brand and firm image.
- > Promotional Tools trade promotions; consumer promotions; personal selling, database marketing, and customer relations management; public relations and sponsorship programs.
- > Integration Tools Internet Marketing; IMC for small business and entrepreneurial ventures; evaluating and integrated marketing program. (Influenced by Integrated Marketing Communications by Schultz, Tannenbaum, and Lauterbor).

MARKETING MIX COMPONENT

The Internet has changed the way business is done in the current world. The variables of segmentation, targeting and positioning are addressed differently. The way new products and services are marketed have changed even though the aim of business in bringing economic and social values remain unchanged. Indeed, the bottom line of increasing revenue and profit are still the same. Marketing has evolved to more of connectedness, due to the new characteristics brought in by the Internet. Marketing was once seen as a one way, with firms broadcasting their offerings and value proposition. Now it is seen more and more as a conversation between marketers and customers. Marketing efforts incorporate the Marketing Mix (Product, Place, Price, Promotion, People, Processes and Physical Evidence (Kotler & Keller, 2006). Promotion is one of the elements of marketing mixes embraced by XYZ Company. Promotional activities include advertising (by using different media), sales promotion e.g. XYZ promotes phones with free airtime, and personal selling activities, XYZ sales boys and girls moving about with XYZ phones, sim cards, modems etc (these fall under "Product" of the Marketing Mix). It also includes internet marketing and sponsorship marketing. For example, XYZ Ghana has sponsored a lot of events and programs such as football. Integration of all these promotional tools, along with other components of marketing mix, is a way to gain an edge over a competitor (Kotler & Keller). The starting point of the IMC process is the marketing mix that includes different types of marketing, advertising, and sales efforts. Without a complete IMC plan there is no integration or harmony between client and customers. The goal of an organization is to create and maintain communication throughout its own employees and throughout its customers.

Integrated marketing is based on a master marketing plan. This plan should coordinate efforts in all components of the marketing mix. A marketing plan consists of Situation analysis, Marketing objectives, Marketing budget and Implementation as proposed by Kotler and Keller and supported by (http://en.wikipedia.org /wiki/marketing mix).

Integrated marketing communication aims to ensure the right and consistency of message and the complementary use of media. The concept includes "online and offline marketing channels" which are employed by the XYZ Company. A company develops its integrated marketing communication programmer using all the elements of the marketing mix (product, price, place, and promotion). Integrated marketing communications plans are vital to achieving success. The reasons for their importance begin with the explosion of information technologies. Channel power has shifted from manufacturers to retailers to consumers (Clow, et al 2007). Using outside-in thinking, Integrated Marketing Communications is a data-driven approach that focuses on identifying consumer insights and developing a strategy with the right (online and offline combination) channels to forge a stronger brand-consumer relationship. This involves knowing the right touch points to use to reach consumers and understanding how and where they consume different types of media. Regression analysis and customer lifetime value are key data elements in this approach.

THE 7 P's VURSES 4 C's

Kotler and Keller stated that, businesses are to understand what the consumer's wants and needs are. Thus, attention has now shifted and focused more on customized marketing. Times have changed and businesses can no longer sell whatever they can make. To achieve these effectively, they proposed the following:

NOT PRODUCT, BUT CONSUMER

The product characteristics have to match the specifics of what someone wants to buy. And part of what the consumer is buying is the personal "buying experience."

NOT PRICE, BUT COST

Understand the consumer's cost to satisfy the want or need. The product price may be only one part of the consumer's cost structure. Often it is the cost of time to drive somewhere, the cost of conscience of what you buy the cost of guilt for not treating the kids, etc.

NOT PLACE, BUT CONVENIENCE

As above, turn the standard logic around. Think convenience of the buying experience and then relate that to a delivery mechanism. Consider all possible definitions of "convenience" as it relates to satisfying the consumer's wants and needs. Convenience may include aspects of the physical or virtual location, access ease, transaction service time, and hours of availability.

NOT PROMOTION, BUT COMMUNICATION

Many media work together to present a unified message with a feedback mechanism to make the communication two-way. Non-traditional media, such as word of mouth and how it can influence the business position in the consumer's mind is very imperative. How many ways can a customer hear (or see) the same message through the course of the day, each message reinforcing the earlier images is a necessity to promoting business.

The other three Ps were developed by Booms and Bitner (n.d). The extended marketing mix of Booms and Bitner is a marketing strategy tool that expands the number of controllable variables from the four (4) originally mixed model to seven (7). The traditional marketing mix model was primarily directed and useful for tangible products for example, in the case of XYZ, black berry product, modem, and promotion phones. The 7Ps model is more useful for services industries of which XYZ is not exclusive and arguably also for knowledge-intensive environment. The three additional Ps are:

- **PEOPLE**: all people directly or indirectly involve in the consumption of a service are an important part of the extended marketing mix. Knowledge workers, employees, management and other consumers often add significant value to the total product or service offered like XYZ Mobile Money service.
- > PROCESS: procedure, mechanisms and flow of activities by which services are consumed (customer management processes) are essential elements of the marketing strategy. The XYZ Company follows a strategic process to get its products and services consumed by its subscribers through the marketing mix components.
- > PHYSICAL EVIDENCE: the ability and environment in which the service is delivered, both tangible goods that help to communicate and perform the services (e.g. XYZ internet service) and intangible experience of existing customers and the ability of the business to relay that customer satisfaction to potential customers

This model was supported by Nirmalya; marketing and strategy, understanding CEOs agenda for driving growth and innovation. David; Strategic Marketing Management. Retrieved 20th April, 2012 from www.valuebasedmanagement.net/methods_booms_bitner_7ps.html

PROMOTIONS OPPORTUNITY ANALYSIS

Strokes (2008), stressed that, a major task that guides the way in creating an effective Integrated Marketing Communications plan is the promotions opportunity analysis. A promotion opportunity analysis is the process marketers use to identify target audiences for a company's goods and services and the communication strategies needed to reach these audiences. A message sent by a marketer has a greater likelihood of achieving the intended results if the marketer has performed a good analysis and possesses accurate information pertaining to the target audience. The author further stipulated that, there are four steps in developing a promotion opportunity analysis:

COMMUNICATION MARKET ANALYSIS

This analysis covers the following: Competitors, opportunities, target market, customers, and product positioning.

Establish communication objectives include: Develop brand awareness, increase category demand, change customer belief or attitude, enhance purchase actions, encourage repeat purchases, build customer traffic, enhance firm image, increase market share, increase sales and reinforce purchase decisions.

Create Communications Budget: Several factors influence the relationship between expenditures on promotions and sales. Such factors include: The goal of the promotion, wear-out effects, threshold effects, decay effects, random events, and carryover effects match tactics with strategies and prepare promotional strategies.

Throughout these steps, marketers of XYZ products and services should consistently review and analyze the actions and tools that major competitors are utilizing.

RELATIONSHIP MARKETING

This term was first defined as a form of marketing developed from direct response marketing campaigns which emphasizes customer retention and satisfaction, rather than a dominant focus on sales transactions (en.wikipedia.org/wiki/relationship_marketing)

As a practice, relationship marketing differs from the forms of marketing in that it recognizes the long term value of customer relationships and extends communication beyond intrusive advertising and sales promotional messages. With the growth of internet and mobile platforms like XYZ internet services, relationship marketing has continued to evolve and move forward as technology opens more collaborative and social communication channels. The overall goals of relationship marketing are to find, attract and win new clients, nurture and retain those the company already has, entice former clients back into the fold, and reduce the cost of marketing and client service as practiced in XYZ Company. Relationship marketing nowadays, denotes a company-wide business strategy embracing all client-facing departments like XYZ customer care unit, and XYZ marketing department and even beyond. When an implementation is effective; people, processes, and technology including the other components of the marketing mix works in synergy to increase profitability, and reduce operational costs (en.wikipedia.org/wiki/relationship_marketing).

MATERIALS AND METHODS

The researchers employed the qualitative descriptive and case study methods to find out subscribers satisfaction with the XYZ products and services. Techniques such as structured and semi-structured interviews as well as questionnaires and observations were used to collect data for the study. The research also relied on secondary sources for literature on the topic from textbooks, internet, news papers, XYZ main office, Wa branch and any other relevant documents that were useful to the study. The research made used of sampling techniques, specifically: snowballing, accidental, and purposive. However, the research limited the sample size to 350 students. The findings of this research were analyzed using both quantitative and qualitative methods. The data analysis focused on XYZ products and services, the sustainability of XYZ products and services, subscribers' satisfaction with the XYZ products and services. It also focused on subscribers' loyalty to XYZ, the kinds of marketing strategies and mechanisms put in place to satisfy and maintain customers, and customers most preferred product/ service.

The research however, limited itself to subscribers' satisfaction with the XYZ products and services among UDS students, Wa campus. The research specifically covered 2012/2013 academic year during which data were collected and analyzed. Table 1 to 6 is the summary of respondents and methodology obtained from the questionnaires retrieved.

TABLE 1: LEVEL 100

SEX	RESIDENCE		TOTAL	FACU	FACULTY	
	TOWN	HALL		FIDS	FELBS	FPLM
MALE	46	1	47	6	32	9
FEMALE	20	9	29	11	14	4
TOTAL	66	10	76	17	46	13

(Source: Field Survey, 2012)

IABLE	Z: LEVEL Z	200
RESIDENCE	TOTAL	FACULT

SEX	RESIDENCE		TOTAL	FACULTY		
	TOWN	HALL		FIDS	FELBS	FPLM
MALE	39	7	46	26	7	13
FEMALE	20	16	36	10	14	12
TOTAL	59	23	82	36	21	25

(Source: Field Survey, 2012)

TABLE 3: LEVEL 300

SEX	RESIDENCE		TOTAL	FACULTY		
	TOWN	HALL		FIDS	FELBS	FPLM
MALE	38	2	40	30	1	9
FEMALE	16	3	19	8	4	7
TOTAL	54	5	59	38	5	16

(Source: Field Survey, 2012)

TABLE 4: LEVEL 400

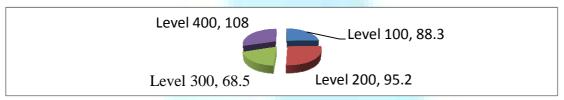
SEX	RESIDENCE		TOTAL	FACULTY		
	TOWN	HALL		FIDS	FELBS	FPLM
MALE	71	2	73	73	-	-
FEMALE	19	1	20	20	-	-
TOTAL	90	3	93	93	-	-

(Source: Field Survey, 2012)

TABLE 5: RESPONDENTS OF VARIOUS LEVELS IN DEGREES

I	LEVEL 100	LEVEL 200	LEVEL 300	LEVEL 400
	88.3°	95.2°	68.5°	108°

FIG. 2: PIE CHART DEPICTING LEVELS OF RESPONDENTS IN DEGREES



In terms of residential status, the students are both in town and campus halls. According to the service providers, quality of service for instance XYZ zone varies in location and time of the day.

TABLE 6: RESPONDENTS RESIDENT IN TOWN AND HALLS

.,					***************************************
LEVEL	HALL	%	TOWN	%	TOTAL %
100	10	13.2	66	86.8	100
200	23	28	59	72	100
300	5	8.5	54	91.5	100
400	3	3.2	90	96.8	100
TOTAL	41	13.2	269	86.8	100

(Source: Field Survey, March 2012)

Table 6 shows that 13.2% representing 41 respondents stay in halls and the remaining 86.8% representing 269 are in town.

FIG 3: RESPONDENTS IN HALL, AND RESPONDENTS IN TOWN



RESULTS AND DISCUSSION

BACKGROUND OF ANALYSIS

The researchers administered 350 copies of questionnaire to respondents of which 310 were retrieved. In this section, the researchers discovered, analysed and discussed Customers satisfaction with XYZ Products and Services. Various analytical techniques; bar chart, tables and pie charts were used for the analysis of the data gathered.

IDENTIFICATION OF XYZ PRODUCTS AND SERVICES

The research revealed that XYZ provides the following products and services; XYZ mobile money, Phone back up, Credit transfer, Pay 4me, XYZ zone, Conference call, Me 2u,P lease call me, Family and friends, Negative balance service, Caller tunez, Customer help line, Internet services, Voice mail and Promotion phone. However, literature reviewed revealed that, there were other services which either were known by respondents but was not listed or unknown to them. These products and services include:

- XYZ video calling
- Black berry product
- 3. call management services like:
- call divert
- call barring and
- hide number

The implication of the above analysis was that XYZ has not been able to market all their products and services and therefore, are entreated to raise the awareness level of its subscribers.

SUSTAINABILITY OF XYZ PRODUCTS AND SERVICES

In terms of sustainability, the research sought to analyze whether XYZ products and services usually reflect the content and whether they are durable.

CONTENT OF XYZ PRODUCT AND SERVICES

In the research, 58% representing 180 respondents who were XYZ subscribers confirmed that the package of XYZ products and services reflect the content as against 42% representing 130 respondents who opted for the fact that products and services do not reflect the content. The major reasons advanced for the products reflecting and not reflecting content are:

- > "I get network most often"
- > "I enjoy low call charges (pesewas) most at times"
- "Deceptive bonus on reloads promotion"
- "XYZ zone is deceptive"
- "Promotion through short code text messages are deceiving"
- "The charge per minute is at times not true"

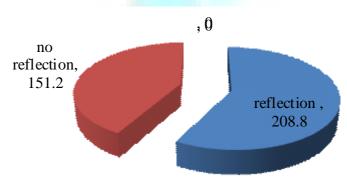
From the analysis above, the XYZ products and services reflects content however, there is still room for improvement since consumers' are not totally satisfied with its content

Figure 4 depicts a pie chart showing the percentage of respondents on the content reflection of XYZ products and services.

1= products and services reflect content (208.8°)

2= products and services do not reflect their content (151.2°)

FIG. 4: CONTENT REFLECTION



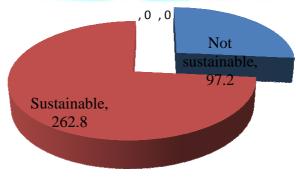
DURABILITY OF XYZ PRODUCTS AND SERVICES

In analyzing the durability and for that matter sustainability of products and services the research meant whether the products stay and serve the subscribers for long. With this, 73% representing 226 respondents did indicate that XYZ products and services are durable in the sense that they do not easily phase out. On the other hand, 27% representing 84 respondents did show that XYZ products and services are less durable and hence easily phase out in the system (field Survey, 2012). This analysis is beyond reasonable doubt that XYZ products and services are sustainable as proven in fig. 5 using the figures in table 7. This satisfies the second objective of the research and answers research question two as well.

TABLE 7: SUSTAINABILITY OF XYZ PRODUCTS AND SERVICES

1= not sustainable	2=sustainable					
97.2	262.8					
(Field Survey, 2012)						

FIG. 5: SUSTAINABILITY USING TABLE 7





ANALYSIS OF CUSTOMER SATISFACTION

Customer satisfaction is a measure of how products and services supplied by the company meet or surpasses customer expectation. Customer satisfaction, again is defined as "the number of customers or percentage of total customers whose reported experience with a firm, its products or its services (ratings) exceeds specified satisfaction goal" (http://wikipedia.org/wiki/customer-satisfaction). Studies indicate that ramifications of satisfaction are most strongly realized at the extremes on a 5 point scale. Individuals who rate their satisfaction level as "5" are likely to become returned customers and might evangelized for the firm. Therefore, the research employed a 5 point scale of rating XYZ products and services where 1 is the lowest satisfaction and 5 being the highest. See table 8.**Table**

8: RATING OF XYZ PRODUCTS AND SERVICES

•							
	RATE	1	2	3	4	5	TOTAL
	RESPONDENTS	34	56	105	75	40	310
	PERCENTAGE	11	18	34	24	13	100
	DEGREES (°)	39.6	64.8	122.4	86.4	46.8	360

(Source: Field Survey, 2012)

FIG 6: RESPONDENTS RATING OF PRODUCTS AND SERVICES USING TABLE 8

RESPONDENTS

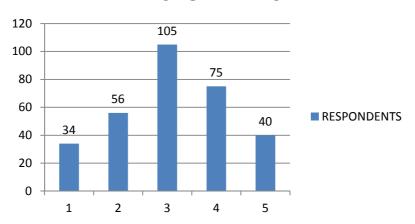


Table 8 and fig. 6 show that majority of subscribers weighed XYZ products and services on a scale of 1-5 as 3, followed by 4, 2, 5, and 1 representing percentages of 34, 24, 18, 13, and 11 respectively.

The research also used; "very satisfied, satisfied, dissatisfied, and very dissatisfied" to analyze satisfaction of XYZ subscribers on products and services. Table 9 shows the nature of satisfaction of respondents.

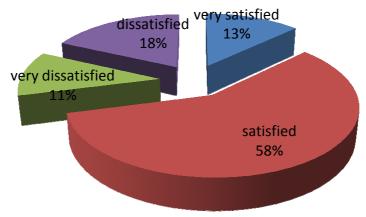
TABLE 9: CUSTOMERS' SATISFACTION

Nature of satisfaction	No. of respondents	Percentage
Very satisfied	40	13
Satisfied	180	58
Dissatisfied	56	18
Very dissatisfied	34	11

(Source: Field Survey, 2012)

Table 9 revealed that, majority of the respondents (180) is satisfied with the XYZ products and services representing 58% of the subscribers. The remaining include; very satisfied (40, 13%) dissatisfied, (56, 18%) and very dissatisfied (34, 11%)

FIG. 7: CUSTOMER SATISFACTION



Satisfactions in terms of customer help line service, respondents expressed their views as follows;

- > Connectivity problem
- Delay in responding
- "Sometimes fail to pick calls"
- Unsatisfactory address of problems
- XYZ always apologize for delay in picking

With respect to the above customers' views, the help line offers subscribers little satisfaction as almost all the respondents had negative view on the said service delivery.

ANALYSIS ON RESPONDENTS LOYALTY TO XYZ PRODUCTS AND SERVICES

Customer loyalty can be defined as the totality of feelings or attitudes that would incline customer to consider the re-purchase (www.icloyalty.com/homep age?q=customer-loyalty)

The loyalty talks of customers' commitment to the network (XYZ). The research revealed that 89% of the respondents boldly confirmed they are loyal to the network. This percent represent 276 respondents while the remaining 11% (34 respondents) did indicate that, they are not loyal to the network. These figures can be attributed to the fact that XYZ may be the leader in the telecommunication industry or its customers can not do without it.

Some of the reasons given by the loyal respondents are sampled as follows:

- "Until the network is no more, I will never resist from it".
- "I buy XYZ credit from time to time and I don't use any other network apart from XYZ"
- Figure 2 (Ever since I join the network I have realized that I can't live without the network".
- "Because I have not betrayed them"
- "Sometimes their services are not all that attractive yet I continue to use their products and services"
- "Since 2004 I have been using their card due to the fact that most of my friends are using XYZ".
- > "I have been a subscriber for over 10 years now despite the fact that their services have not been the best"
- "I recharge my XYZ sim always and make calls even at 10 pesewas"

Others who could not hide their disloyalty also brought up their views for the company to improve upon their services to maintain or otherwise lose them. Below are samples of their views.

- "I don't usually buy credit"
- "Sometimes the products contents are deceiving"
- "High charges leading to the use of other networks"
- "I don't usually patronize their products and services"
- "No bonuses given like others"
- "Deceitful products and services come and go".

This analysis satisfies objective four which sought to examine customers' loyalty to XYZ products and services. It could be concluded that majority of subscribers are loyal. However it is worth noting that, not all loyal subscribers are satisfied with the network.

ANALYSES ON CUSTOMER MOST PREFERRED PRODUCT(S) AND SERVICE(S)

The research revealed that the most preferred product(s) and service(s) across the various levels are: XYZ zone, Mobile money, Pay 4me and XYZ internet connection.

The reasons advanced for the products and services preferred above include:

- > The XYZ enables customers to make calls with low amount of credit.
- Some XYZ products enable subscribers to make calls to other XYZ numbers even when they do not have credit.
- > The XYZ internet connections make its subscribers to browse on their phones at anytime and everywhere.
- > The mobile money service according to the respondents enables them to transfer and receive money easily without necessarily having bank account. It was also revealed that with this service one can top up the account at anytime and everywhere.

Table 10 fig. 8 illustrates the mode of the preferred network products and services. It is arranged from the highest to the lowers in the following order:

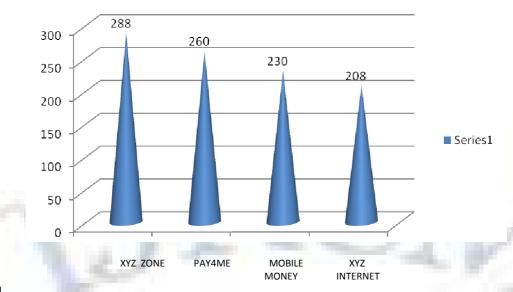
- XYZ area,(1)
- Pay4 me, (2)
- ➤ Mobile money, (3)
- Internet connection (3.5G network), (4).

TABLE 10: NUMBER OF RESPONDENTS WHO PREFERRED A PARTICULAR PRODUCT AND SERVICE

XYZ ZONE	PAY 4ME	MOBILE MONEY	XYZ INTERNET
288	260	230	208

(Field Survey, 2012)

FIG. 8: BAR CHART DEPICTING PREFERRED PRODUCT(S) AND SERVICE(S)



CONCLUSION

The conclusion of the study is that XYZ offers varieties of products and services to its valued customers. However, some of the products still remain anonymous to majority of customers. Among these products and service include; XYZ video calling, Blackberry product, and call management services like: call divert, call barring, and hide number.

The XYZ products and services are indeed sustainable i.e. they do not easily phase out of the market. This is confirmed by 226 respondents who are XYZ subscribers representing 73% while 84 respondents representing 27% did indicate that the products and services easily phase out.

Empirical result also indicated by the research is that XYZ products and services are rated as 3 by majority of respondents on a 5 point scale.

The researchers with the auspice of available data can conclude that 58% of respondents are satisfied with XYZ products and services while just 13% did indicate that, they are very satisfied and just 11% are very dissatisfied while 18% are dissatisfied. It can also be concluded that, the help line offers subscribers little satisfaction as almost all the respondents had negative view on the said service delivery.

The respondents boldly confirmed that they were loyal to the network. This represents 89% of respondents while the remaining 11% did indicate that, they are not loyal to the network.

RECOMMENDATIONS

Having Collated data and drawing conclusion, the researchers seek to make the following useful recommendations to the XYZ.

- Inter-network call charges should be moderate to avoid multi-sim card usage.
- > The company should embark on intensive and extensive education programs to create the awareness of subscribers about their products.
- XYZ should improve upon their customer help-line service to retain customers since majority expressed their dissatisfaction about this service.
- > The research recommends that some of the XYZ services be displayed in percentages rather than monetary unit.
- > XYZ should extend their service for those in villages to access it easily.
- The research recommends that their products and services should be realistic in content.
- Subscriber credit security should be guaranteed to prevent cyber fraud.
- > The research further recommends that XYZ should toe with their mission statement.

ACKNOWLEDGEMENT

The researchers acknowledge Suuk Daniel Daadaamin, Dery Ernest, Agbezuke Dela Edem, Fuseini Ibrahimah and Baako Emmanuel, Graduates from Department of Entrepreneurship & Economics, UDS, Wa Campus, for their impressive contribution towards this research:

REFERENCES

- 1. A text written by the Universities and Social Commitment Observatory with information extracted from http://www.uds.edu.gh/ and http://www.ghanaweb.com/GhanaHomePage/education/tamale.html
- 2. Aaker, D. (2008). Strategic Market Management.
- 3. Adu-Agyem, J. (1990). Concept of Aesthetics, Appreciation and Criticism among Indigenous Ashanti Wood Carvers. M.A. Art Education Thesis, Department of General Art Studies, Library: KNUST, Kumasi.
- 4. Belch G. E. & Belch M. A. (1998). Advertising and Promotion: An Integrated Marketing Communications Perspectiv.; USA: McGraw Hill Companies.
- 5. Bernard, H.B., & Mary, J.B. retrieved 20th May, 2012 from www.valuebasedmanagement.net/methods-booms-bitner-7ps.html.
- 6. Business News on Monday, 15 March 2010.
- 7. Certo S. C. (2006). Supervision: Concepts and Skill Building. McGraw–Hill Companies.
- 8. Clow, K.E., & Baack, D. (2007). Integrated Advertising, Promotion, and Marketing Communications. USA: Pearson Education.
- 9. Coetzee, P.H. and Roux, A.P.J. (1998). The African Philosophy Reader. London: Routledge.
- 10. David, A.A. Strategic Marketing Management. Retrieved 20th May, 2012 from www.valuebasedmanagement.net/methods_booms_bitner_7ps.html
- 11. Feldman, E. B.(1967). Art as Image and Id. Englewood-Cliffs, New Jersey: Prentice –Hall, Inc.
- Gardner, L. (1982). Art and Visual Perception, In Malcom Ross (1982), The Development of Aesthetics Expereince: Curriculum Issues In Art Education. Exerter: A Wheaton and Co. Ltd.
- 13. Guerrillas (2007). Strategic Creativity Needs and Marketing Success. Retrieved from www.innovationtools.com/Articles/EnterpriseDetails.
- 14. Gyekye, K. (1996). African Cultural Value- An Introduction. Accra, Ghana: Sankofa Publishing Company.
- 15. Hospers, J. (1969). Introductory Readings in Aesthetics. New York: The Free press, A Division of Macmillan Publishing Co. Inc.
- 16. Jessup, B. & Rader, M. (1976). Art and Human Value, Englewood Cliffs, New Jersey: Prentice Hall Inc.
- 17. Kotter, P. & Keller, L. K. (2006). Marketing Management, New Jersey, US: Pearson Education Inc.
- 18. Lamberton, L. & Minor-Evans, L. (2002). Human Relations, Strategies for Success. New York: Mc Graw Hill.
- 19. McLaren, R.B. (1999). Dark Side of Creativity, In Runco, M.A. & Pritzker, S.R. Encyclopedia of Creativity, Academic Press.
- 20. Nirmalya, K. Marketing and Strategy, understanding CEOs agenda for driving growth and innovation Retrieved from: www.valuebasedmanagem ent.net/methods_booms_bitner_7ps.html
- 21. Republic of Ghana, (2005). National Telecommunication Policy, pp.13-17
- 22. Ross, M. (1982). The Development of Aesthetic Experience: Curriculum Issues In Art Education. Exerter: A Wheaton and Co. Ltd.
- 23. Runco, M.A. (2004). Creativity. Annual Review of Psychology 55: 657-687.
- 24. Strokes, R. (2008). eMarketing: The Essential Guide To Online Marketing. Quirk eMarketing, pp. 19-21.
- 25. Turkson, J.K. (1997). Business Management for Senior Secondary Schools. Ghana: Jackentee publications.
- 26. Warren, B. Retrieved 20th May, 2012 from http://enwikipedia.org/wiki/Warren_Bennis
- 27. Warren, M. D. (1990). Akan Arts and Aesthetics: Elements of Change in a Ghanaian Indigenous Knowledge System., Center for Indigenous Knowledge for Agriculture and Rural Development (CIKARD), Institute of Cultural and Social Studies, University of Leiden.
- 28. Wilson, B. (1971). Aesthetic Experience, In Bloom, S. et al., Handbook on Formation and Summative Evaluation of students Learning. USA: McGraw-Hill Inc.

WEBSITES

- 29. http://en. Wikipedia.org/wiki/Upper West Region
- 30. http://en.Wikipedia.org/wiki/ Integrated Marketing Communications
- 31. http://en.wikipedia.org/wiki/digital-divide
- 32. http://en.wikipedia.org/wiki/Marketing_strategy
- 33. http://wikipedia.org/wiki/customer-satisfaction
- 34. http://www.modernghana.com/news/92674/1/wa-secondary-school-for-the-first-time-records-100.html
- 35. http://www.uds.edu.gh/schools.php
- 36. http;//en.wikipedia.org/wiki/marketing mix
- 37. www.icloyalty.com/homepage?q=customer-loyalty
- 38. www.nca.org.gh
- 39. www.yellowpage.co

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail i.e. infoijrcm@gmail.com for further improvements in the interest of research.

If youhave any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.







