Empowering regulators to protect consumer rights in the ICT sector

QUALITATIVE RESEARCH
FOR ZAMBIA
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1 Executive Summary

This is the second stage of a research project into consumer protection in the Information and Communication Technology (ICT) sector in Africa, following up on the first phase[1] where findings indicated the need for ICT sector regulators clearly to focus on the needs of and complaints from consumers. Findings in the first phase of the research brought out a number issues in relation to consumers and their protection and empowerment, viz:

- The identification of "key issues from a consumer perspective: …price of service, quality of service and access to service"
- The need for a proper "consumer framework – law, regulation and codes of conduct";
- The need to ensure proper mechanisms for "complaint resolution";
- The need to develop an "informed consumer", empowered by "information to help choice";
- The need to support and develop an "independent consumer movement... in the telecoms and
- internet sector";
- The need to strengthen the "role of the regulator"[2].

As a result in particular of the last recommendation, under the umbrella of the Association of Regulators of Information and Communication for Eastern and Southern Africa (ARICEA) and with ARICEA's support, five (5) African countries were chosen to carry out further research on consumer needs, complaints and knowledge of their rights.

This report reflects part of the results of the qualitative research undertaken in terms of this second phase, presenting the findings in respect of consumer issues in Zambia. It is hoped that the findings presented in this research report will empower policy-makers and regulators in charting the way forward in protecting consumer rights in the ICT sector.

This qualitative research involved in-depth semi-structured face-to-face interviews with twenty four (24) individuals, from different countrywide geographical locations. These interviews provided an initial stepping stone to realising what strategies and actions could empower regulators to protect consumer rights in the ICT sector.

The results collected from the interviews and the focus group, selected from the interviewees, indicate the following overall recommendations:

1. **Increase focus on mobile customers as the overwhelming majority of consumers of ICT goods and services;**
2. **Prioritise rural consumers in respect of policy and regulatory interventions to protect consumers;**
3. **Increase the profile of the sector regulator, ZICTA, amongst ICT consumers;**

[1] Southwood, R, Nguo, J, Sagna, O & Lewis, C (2006) Assessing consumer activity in the telecoms and Internet sectors in Africa, International Development Research Centre, Ottawa, available from http://www.afridigital.net/downloads/IDRCconsumerdftV2.doc

[2] Ibid, pp 11,12

4. **Undertake general consumer education;**
5. **Publicise channels through which consumers can complain;**
6. **Prioritise key consumer issues, viz: lack of network coverage in certain areas, frequent dropped calls, poor quality of service and pricing;**
7. **Publish comparable benchmark pricing information in a single location;**
8. **Investigate further the phenomenon of SIM-swapping;**
9. **Remain aware of future consumer protection trends in a continually evolving sector.**

2 Introduction

On an African perspective the levels of illiteracy in consumer rights in ICT services and usage are relatively high. This has resulted in consumers being unaware of their rights in relation to issues among others, quality of service and pricing.[3] This has disadvantaged consumers in that they have little knowledge on what to say and where to lodge their complaints in cases where a service provider offers poor service. Complaints relating to dropped calls and high tariffs are rarely lodged, with some consumers seeing migrating to another service provider as a solution[4].
This research was aimed at further addressing issues related to consumer rights, that were raised in the initial research. The research aimed at finding out how much the consumers knew about their rights in ICT usage, what type of ICT services do they consume , what type of procedures are available to them for escalating their complaints and what recommendations consumers have for various for different stake holders in the ICT industry. Results from these in-depth interviews were analysed and recommendations to be advanced to the national ICT regulatory authority were put forth.

2.1 ICT environment in Zambia[5]

Before the liberalisation of the communications industry in Zambia in 1992, the government owned the only monopoly that managed and controlled the postal and telecommunication services, the Postal and Telecommunications Corporation, popularly known as PTC at the time.

The Zambian Government liberalised the telecommunication industry through an Act of Parliament in 1994. This Act led provided for a separation of postal and telecommunication service provision bringing in the formation of the Zambia Telecommunication Company (ZamTel) Limited and the Zambia Postal Corporation (ZamPost).[6]

[3] Africa Partnership Forum, 2008, “ICT in Africa: Boosting Economic Growth and Poverty Reduction”, Tokyo, Japan available online at http:// www.oecd.org/dataoecd/46/51/40314752.pdf
[4] Generalisation deduced from answers given by participants in this ‘Empowering regulators to protect consumer rights in ICTs’ research interview
[5] See Appendix 1 for a detailed report on the baseline situation in Zambia at the start of this research.
[6] (1994) Telecommunication Act, Republic of Zambia, Lusaka

The Telecommunication Act of 1994 brought in further dramatic changes as it also opened way for private operators in the telecommunications industry. Apart from fixed line communication, the only means of voice communication at the time, the country saw the introduction of mobile communications, with further developments resulting in the pioneering of Internet services in Zambia by a University of Zambia company known as ZamNet Communication Systems in 1995. The country has since then seen a gradual rise in the number of Internet service providers (ISPs) and mobile communication service providers, along with a dramatic rise in users of both services.

Zambia currently has three mobile service providers, namely Cell Z, MTN Zambia and Zain Zambia. Plans to have a fourth mobile provider have been shelved by government. According to the press statement released by the Minister of Communications and Transport on 9 October 2009, "CAZ [now ZICTA] intends to issue no additional fixed or mobile licences for the foreseeable future"[7]. The government-owned Zambia Telecommunications Company Limited (ZAMTEL) remains the only fixed line, service provider, and is currently earmarked for 75% privatisation[8]. ZAMTEL owns a monopoly over the country's international gateway.

Data released by the then Communication Authority of Zambia (CAZ) (now renamed the Zambia Information Communications Technology Authority (ZICTA) by the 2009 Act of Parliament)[9], indicate that the country's mobile subscriber base of 3 207 679 of which 791 464 are mobile internet subscribers too, has far outstripped the fixed line subscriber base of 90 600[10] for 2008. ISP and Internet connectivity data for both dial up and broadband for 2008 indicated 18, 078 subscribers, an increase of 0, 73% from the previous year[11].

It is therefore clear that the use of mobile ICT services in Zambia is showing a tremendous increase. The use of the Internet in Zambia is no longer restricted to either desktops or laptops. Much as literacy can somewhat be thought as a deterrent to using modern gadgets for mobile communications, it is not uncommon to see people who are illiterate using mobile ICT services in their day to day lives, be it social or business both in urban and rural areas (see Table 1 in section 3.2 below).

The ICT usage increase mentioned above is clearly reflected in the steady increase in the number of mobile subscribers in the country. Zain Zambia Plc recently announced a landmark record of three million subscribers on its network. It is clear, Although this number almost certainly overstates the number of active users, as it includes subscribers with duplicate or multiple SIM cards along with SIM cards in application usage[12], it reflects mobile as the dominant communications market.

[7] SATURDAY POST newspaper, October 10, 2009, Lusaka, Zambia
[8] http://www.parliament.gov.zm/index.php?option=com_docman&task=doc_download&gid=468
[9] Computer Society of Zambia (nd) , Bills and Acts of Parliament downloads found online at http://www.csz.org.zm/index.php?option=com_docman&task=cat_view&gid=48&Itemid=67
[10] CAZ (2009), *ICT Indicators Update in Zambia*, Communications Authority of Zambia, Lusaka, available online at http://www.caz.zm/index.php?option=com_content&task=view&id=92&Itemid=101
[11] Ibid
[12] See Goldstuck (2009) 'Mobility 2009 reveals SA's cellular gap', World Wide Worx, Johannesburg, available online at http://www.worldwideworx.com/archives/204. Goldstuck estimates a 20% - 30% over-reporting of mobile users in South Africa, due to, inter alia: recharge arbitrage (using and discarding starter packs); dual contracts (13% of upper income subscribers); churn (customers moving networks) and SIMs in least cost routers, SIM farms etc.

This increase in mobile subscription may as well be attributed to the ease and low cost of getting SIM starter packs, which can easily be obtained cheaply (for approximately US $1,06) from shops, markets and small roadside makeshift stalls popularly known as ***'tuntemba'*** in local vernacular. In Zambia, one does not need to sign a contract with the service provider or provide any kind of identification to purchase and activate a SIM card. Starter packs are also easily obtained in rural areas.

It is not uncommon to have individuals who subscribe to either two or all the three mobile networks.[13] Some individuals move with two to three handsets accommodating different SIMs from different networks. This trend has been further enhanced with the advent of mobile cellular phones that accommodate dual SIM cards that are common on the Zambian telecommunications market.

Comparative data from the ZICTA web site indicates a significant number of subscribers currently preferring mobile communications to fixed line communication. The mobile subscriber base continues to grow at the exponential rate of 21, 54% in the year 2008 compared the slow shrinkage of fixed line subscriptions which fell by 1,29% in 2008[14].

Prior to the introductions of mobile communications in the country, it was not very easy to get a landline phone. Waiting times were long, depending on the state of the landline network in the area of the applicant. Limited accessibility of copper cables that supply the lines to diverse areas in the country was a drawback to quick access to owning a landline. It can be speculated that subscribers feel individual ownership and privacy on the mobile phone than when using a landline.

ZamTel recently introduced what they call a *fast track line* in Lusaka, where subscribers can now get a post-paid landline installed at their premises in less than a month[15]. This could appears to be a campaign of addressing the ongoing decline in their fixed line customer base.[16]

In relation to the increase in mobile subscribers, the Post newspaper quoted the public relations and corporate affairs manager of Zain Zambia, Kennedy Mambwe, claiming that the record-breaking achievement within the Zambian telecommunications industry was an endorsement that 'Zain [Zambia] is truly the most preferred mobile phone service provider covering the nation's 72 districts and beyond'[17].

These assertions are not only limited to Zain Zambia. MTN Zambia has also made pronouncements that they are the fastest growing network and are on their way to becoming the country's most preferred network. These adverts in the media have promoted competition

[13] Evidenced from informal oral surveys, information from research participants views and personal experience

[14] CAZ (2009), ICT Indicators Update in Zambia, Communications Authority of Zambia, Lusaka, available online at http://www.caz.zm/index.php?option=com_content&task=view&id=92&Itemid=101.

[15] Evidenced by recent recently door-to-door telephone application forms found being distributed in Handsworth Flats, University of Zambia, Lusaka

[16] CAZ (2009), *ICT Indicators Update in Zambia*, Communications Authority of Zambia, Lusaka, available online at http://www.caz.zm/index.php?option=com_content&task=view&id=92&Itemid=101

[17] The Post Newspaper, 2nd December , 2009 Lusaka, Zambia

and it can be said that MTN has also gained some ground, increasing their share in the Zambian mobile market. This can be observed by the jump made from 200, 000 subscribers to one million subscribers in three years.[18] It can arguably be said Cell Z, has not been in the past been so aggressive in their marketing campaign, although their motto emblazoned on their SIM cards is "Connecting the Nation" .

Although the assertions above have been made widely by service providers, as a way to increase their subscriber customer base, there are visible levels of dissatisfaction from current mobile communication subscribers, as will be seen from the research reported below.

2.2 Consumer Protection

Issues of consumer protection are well articulated in Zambian laws on other goods on the market other than that of ICT services[19]. The fact that consumer protection in ICT is not so elaborate may not be surprising as emerging technologies are slow to be reflected in terms of legislation. However, the Telecommunication and Radiocommunications Act of 1994, which was repealed in 2009, has provided a more focused emphasis on consumer affairs. Issues on minimum standards to be provided by service providers that must be adhered to as specified and published by the regulatory authority were tackled, and service providers have also been urged to deal reasonably with consumers and address consumer complaints according to the guidelines stipulated by the regulatory authority[20].

There are a number of bodies and organisations that deal with consumer-related issues in Zambia. These include the Zambia Competition Commission (ZCC), Zambia Consumers Association (ZACA), the Zambia Weights and Measure Agency (ZWMA), Computer Society of Zambia, e-Brain Forum, Energy Regulatory Board (ERB) and the National Water Supply and Sanitation Council (NWASCO). Among these bodies, the Zambia Consumers Association, formed in the year 2000, is the major consumer body and is the leading consumer advocacy voice in Zambia. Its activities include complaints handling and campaigning.[21] Though ICT consumption is a relatively new trend in Zambia, ZCC and ZACA representation has been observed in ICT forums, including at introductory workshop for this research project which was held in Lusaka.

While other bodies may have a broader perspective in looking at general consumer issues, the ZICTA is specifically mandated to protect the interests of consumers of ICT services, within its broader mandate to supervise and promote the provision of telecommunications services throughout Zambia. The specific functions of the Authority include a consumer protection mandate to "promote the interest of consumers, purchasers and other users of telecommunication services (including, in particular, those who are disabled or of pensionable

[18] Zambian Economist (2009) 'MTN vs. ZAIN', Zambian Economist, Lusaka, 28th August 2009, available online at http://www.zambian-economist.com/2009/08/mtn-vs-zain.html
[19] See Baseline Study, Appendix I.
[20] (2009), Information and Communication Technologies Act, Republic of Zambia, Lusaka, available online at http://www.parliament.gov.zm
[21] See Consumers International web site at http://www.consumersinternational.org/Templates/System/MembersDetails.asp?NodeID=99093%20&int1stParentNodeID=89655&int2ndParentNodeID=92711&int3rdParentNodeID=92711&int4thParentNodeID=92711&int5thParentNodeID=92711&int6thParentNodeID=92

age) in respect of the prices charged for, and the quality and variety of, such services and apparatus supplied for the purpose of such services[22]."

In terms of consumer protection and awareness in ICTs, ZICTA has put a consumer leaflet, complaint procedures and consumer complaint form information on their web site[23]. Brochures on consumer rights and obligations are available at the regulatory authority's offices. ZICTA has regularly carried out consumer sensitisation presentations in the media and road-shows.

3 Methodology

As an initial step in the second stage of this research, the stage was set by updating the ICT baseline for Zambia (see Appendix I). This report was presented at an introductory workshop, held in Lusaka on 13 September 2009, with stakeholders in the Zambian ICT industry to acquaint them with the purpose of this research and get their views on how this should be conducted.

This group of stakeholders included officials from the Ministry of Communication and Transport, senior staff of the then Communication Authority of Zambia, service operators, consumer groups and other general stakeholders (refer to Appendix IV). There was a recognisably full representation from the line Ministry and the regulatory authority, and their presentations indicated their support and concern on the issue of consumer empowerment in the ICT industry.

The ICT baseline report for Zambia (see Appendix I) was updated before the introductory workshop was held. This baseline report on the current ICT status for Zambia was presented at this workshop and comments were solicited from the workshop participants. The sessions were interactive and attendees expressed their opinions on the purpose of the research and the benefits that would be derived from it. It was confirmed that the research was intended to be qualitative and in-depth. The outcome would provide the line of action the regulator must take, and at the same time act a stepping stone for further countrywide research over the same matter if need be.

The research did not aim at a representative sample of respondents, but rather sought to explore themes in detail and surface issues. The choice of interviewees was, therefore, purposive rather than random, with areas where interviews were to be conducted picked to ensure a balance of location (urban vs. rural), gender (male vs. female), age range and levels of literacy. Interviewees were accordingly drawn from seven of Zambia's nine provinces, namely the Copperbelt, Luapula, Lusaka, North Western, Northern, Southern and Western Provinces (see political map of Zambia in figure 1). The twenty four interviewees were drawn from Kasama, Kitwe, Luanshya, Lusaka, Mufulira, Ndola, Samfya, Senanga, Siavonga and Zambezi. The interview aim sought to secure a reasonable demographic spread of consumers of telecommunications.

[22] Republic of Zambia (2009), Information and Communication Technologies Act, Republic of Zambia, Lusaka
[23] ZICTA (nd) Consumer Leaflets, found online at http://www.caz.zm/index.php/consumer-protection.html

Qualitative, in-depth individual interviews were conducted in various parts of Zambia to assess the levels of know-how on ICT consumer rights, consumer complaint escalation and knowledge about the regulatory authority, among other issues.

3.1 Issues Covered

The four core key issues were covered in the interviews. These were

- Consumers' understanding of operators and their services

Here consumers were asked to state which ICT services they consume, express their level of satisfaction and compare the different service offerings on the market.

- Consumer issues raised

Consumers were asked to identify key issues of concern to them and to suggest what practical measures should be taken by regulatory authorities to increase consumer protection.

- Consumer contact and complaints made

This section sought to assess how much interviewees were aware of their rights as ICT consumers and to test their awareness of channels through which to express and escalate any complaints.

- Who is doing what and what might be done

The interviews concluded by identifying what consumers knew about what is being done in respect of consumer protection, and what sort of interventions they would like to see.

After the research interviews were concluded, six participants drawn from the interviewees were selected to further discuss and condense the findings of the research issues. Concerns and recommendations on what would be the way forward in order to empower regulators to protect consumer rights were highlighted and discussed. The selection of the focus group to discuss, validate and analyse the data collected as a focus group was based on their indication of pertinent consumer issues during the interviews. The focus group discussion was held in Lusaka. The focus group comprised a mix of the employed, unemployed and university students.

Figure 1. Political Map of Zambia[24]

The focus group discussed issues that are important and are of concern to consumers, such as:

- What are the problems encountered in their use of the ICT goods and services?
- What consumer rights do users of ICTs have?
- What do consumers think about these same issues?
- What do consumers know about the operators and the regulatory authority?
- What would consumers like the country's ICT regulatory authority do about the concerns they have raised?
- Are low income consumers disadvantaged in presenting their complaints?
- What are some of the gender issues that arise in relation to the protection of consumers in the ICT sector?
- Are there any advantages or disadvantages between rural and urban users of ICTs?
- Are either urban or rural consumers disadvantaged or privileged when it comes to making complaints?

3.2 Interviewees Socio-Demographic details

Table 1 below lists some socio-demographic details of the participants who took part in the survey.

[24] http://zambia.maruien.com/zambia/info/zambia-provinces.gif

Respondent Occupation	Gender	Age Group	Marital Status	Literacy	Location
1. IT Manager (ISP)	Male	35-44	Married	Literate	Riverside-Kitwe
2. Secondary Teacher	Male	35-44	Married	Literate	Boma-Zambezi
3. Housewife	Female	25-34	Married	Illiterate	Litampia - Senanga
4. Marketer	Female	55-64	Widowed	Illiterate	Kalingalinga-Lusaka
5. ICT Trainer	Female	18-24	Single	Literate	Chilumba -Samfya
6. Accountant	Female	35-44	Married	Literate	Mufulira
7. Shop Owner	Male	35-44	Married	Literate	Council-Samfya
8. Primary Teacher	Male	35-44	Married	Literate	Prison Area-Samfya
9. Gardener	Male	35-44	Married	Illiterate	Handsworth -Lusaka
10. Unemployed Graduate	Female	25-34	Single	Literate	Olympia Park-Lusaka
11. Basic School Teacher	Female	25-34	Single	Literate	Boma - Samfya
12. Unemployed Female	Female	18-24	Single	Literate	Kaunda Square - Lusaka
13. Businessman	Male	35-44	Married	Literate	Lusaka West-Lusaka
14. Police Officer	Male	35-44	Married	Literate	Kariba - Siavonga
15. Unemployed Female	Female	25-34	Single	Literate	Lusaka
16. Secondary School Teacher	Female	35-44	Married	Literate	Lusaka
17. Office Orderly	Male	25-34	Single	Literate	Lusaka
18. Software Engineer	Male	25-34	Single	Literate	Avondale - Lusaka
19. Court Clerk	Female	25-34	Single	Literate	Kasama
20. Psycho–socio Counsellor	Female	35-44	Married	Literate	Funyama Ave. Luanshya
21. Tailor	Male	35-44	Married	Literate	Lusaka
22. University Lecturer	Male	45-54	Married	Literate	Lusaka
23. University Student	Male	25-34	Single	Literate	Lusaka West - Lusaka
24. School Leaver	Female	18-24	Single	Literate	Northrise - Ndola

Table 1. Interviewees' socio-demographic details

A fair gender balance was sought for the participants in this research. A varied range of age groups was considered, with the youngest interviewees being in the range of 18 to 24 years category and the oldest being in the 55 to 64 years category.

Since a reasonable balance in gender was a requirement in the methodology for this research, a gender balance of 12 female and 12 male was implemented. This was not difficult to implement as there is no apparent difference in the numbers of individuals using ICTs, culturally or otherwise, for both sexes in Zambia.

There was no specific choice that was given to choosing the age group of the participants apart from young and old in this survey. However, there was a need taken into consideration of participants who would voice out their concerns.

About 80% of individuals that were picked for this interview were economically active adults between the age of 25 to 44 years. Of these, 8 interviewees were between the age group of 25 to 34 years and 11 interviewees were in the age group of 35 to 44 years of age. Three interviewees were in the age group of 18 to 24. There was one interviewee in each from the 45 to 54 and 55 to 64 age groups. The variation of the age groups of the interviwees is as shown in figure 2.

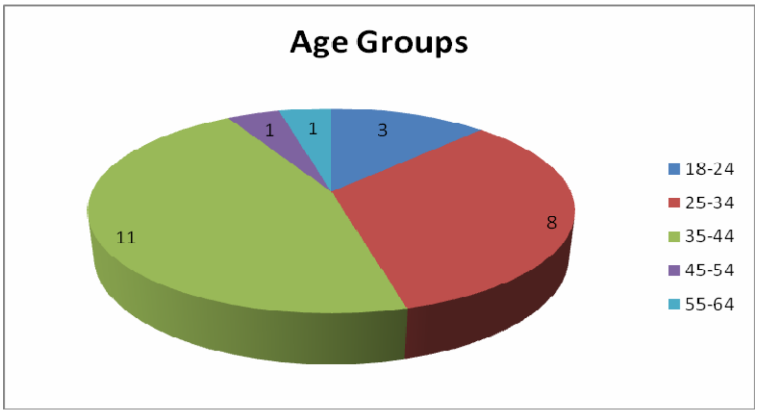

Figure 2. Age group of interviewees

The marital composition of the 24 interviewees showed that 54% were married, 42% single and 4% widowed. Figure 3 shows this breakdown. It must be noted that interviewees were not chosen based on their marital status.

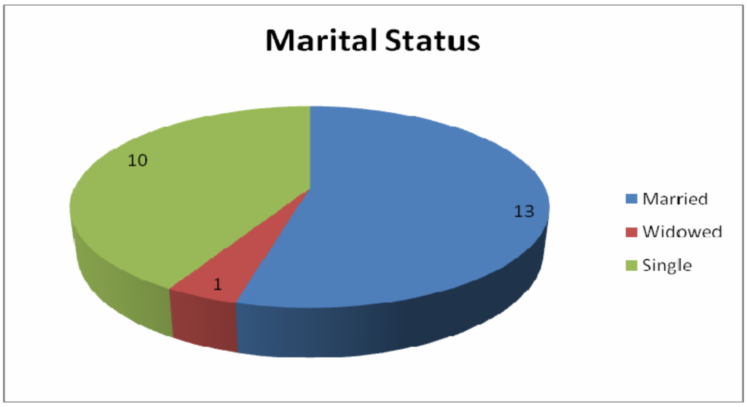

Figure 3. Marital distribution of interviewees

Of the 24 interviewees, only 13% were illiterate (see figure 4 below), while 29% of the respondents were from rural areas with the balance coming from urban areas. This preponderance of urban interviewees mirrors the penetration bias of ICT services in Zambia[25].

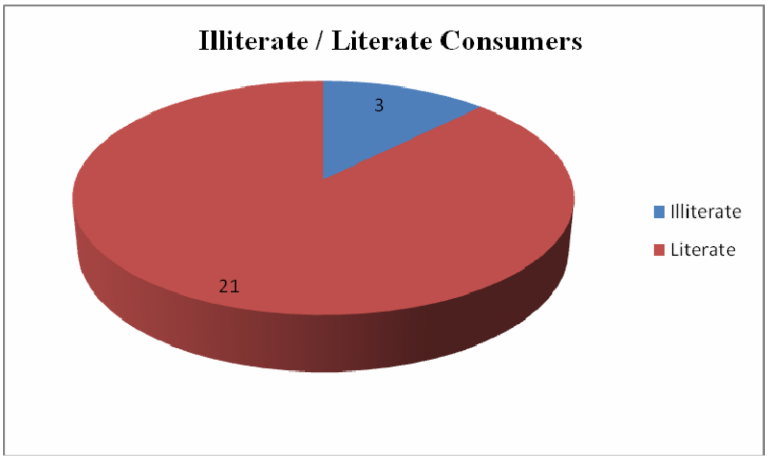

Figure 4. Number of illiterate and literate interviewees

Initiating an interview with illiterate participants proved somewhat difficult, and it was difficult to get information from them. The fact that the interview was to be recorded also deterred some of the illiterate would-be interviewees from participating.

It is worthy re-emphasing that the nature of the research was qualitative, so that, despite the smaller sample size, the depth of the interview, and the varied location of the sample compensated for the sample size. While the responses are not intended to be representative of opinions across the whole country, key consumer issues and attitudes in ICT usage remain likely to have been surfaced and explored.

4. Qualitative Consumer Information

This section discusses and analyses the qualitative information that was obtained in the course of the research. Verbatim comments from selected interviewees are presented where these shed light on the consumer issues raised. All of the participants in this research use mobile phones and, therefore, the concentration of this research is more focussed on mobile voice ICT usage.

4.1 Understanding of Operators and their services

All participants in this interview were consumers of mobile communication services (refer to breakdown in figure 5 below and the table in appendix V). Interviewees were asked particular information on who their service providers were. All of them explicitly stated who their

[25] See for example: Mulavu, S (2007) 'Zambia Telecommunications Sector Performance Review' Research ICT Africa!, Johannesburg

service providers were although there were cases when midway the interview one would include another service provider. It could not be clearly established whether the service provider mentioned initially was the most preferred by the interviewee or not. The total number of responses can be seen as shown in the figure below to have exceeded 24 since some interviewees subscribed to more than one network provider. In fact the numbers show that the use of multiple SIM cards and SIM-swapping are widespread phenomena, with fully 75% of respondents having more than one SIM card (including two interviewees with a SIM card for every one of Zambia's three networks).

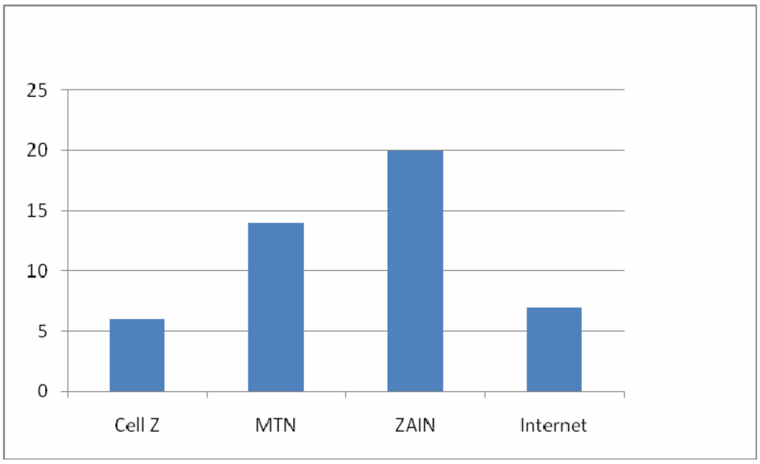

Figure 5. Interviewees' breakdown of mobile subscriptions & Internet use

Seven interviewees out of the overall total of 24, (29%) (see figure 6 below) claimed to be regular users of Internet services and therefore, had comments to issue on Internet services. All but one of these Internet users were found in urban areas. Only one of the professed Internet users was from a rural area, using the Internet by virtue of her job as an ICT trainer: this reflects the urban preponderance of Internet users.

There were a variety of answers on who the interviewees thought was the best service provider. Some of the responses are as outlined below.

> *"[The] best service provider is Zain followed by MTN, then Cell-Z."(Shop Owner – Samfya)*

> *"MTN provides the best service – favourable rates. Coverage is good. I think by now they have covered the whole country." (Businessman- Lusaka West)*

> *"MTN, because whenever we try to call someone, we always go through; there is no congestion most of the time, unlike the other networks. Some of the mobile providers have not reached villages - like Cell Z. Somebody in the village cannot manage to be a member of Cell Z because they haven't reached that place. I don't encounter dropped calls when I am using MTN. I always get through - e.g. when I am sending an SMS [short message service], if it's not through then they won't deduct money from my balance. [This is] unlike Zain, the other mobile*

> *provider, which I am with, [where] you find that even if the message doesn't reach the person you are intending to send to, they always deduct money from you." (Secondary School Teacher-, Lusaka)*

The basis of comparison for 'best' service provider given by the interviewees ranged from comparing how long talk time lasted on a particular network to how congested the network was, and to the difficulty of making a call. Some interviewees even made a correlation of their best service providers as being those they considered to be the cheapest on the market.

> *"MTN is the best service provider because it seems you can talk for a long time when you buy talk time. I am on both MTN and Zain, but MTN seems cheaper when I compare the two." (Unemployed Female- Lusaka)*

There were varied answers when it came to which network was the cheapest and which one was the most expensive. Some interviewees stated that the networks they did not belong to were the most expensive while others thought their network was the most expensive or vice versa. Tabulated results of which one was the cheapest, expensive, best and worst network provider, from interviewees responses are further discussed below (refer as well to Appendix V). The results do not have any statistical significance, due to the small sample size, but are nonetheless interesting as indicative of consumer views and preferences within this sample.

As can be seen from the graph below, the majority of respondents believed MTN to be the cheapest service provider, with a further substantial number rating Cell Z cheapest.

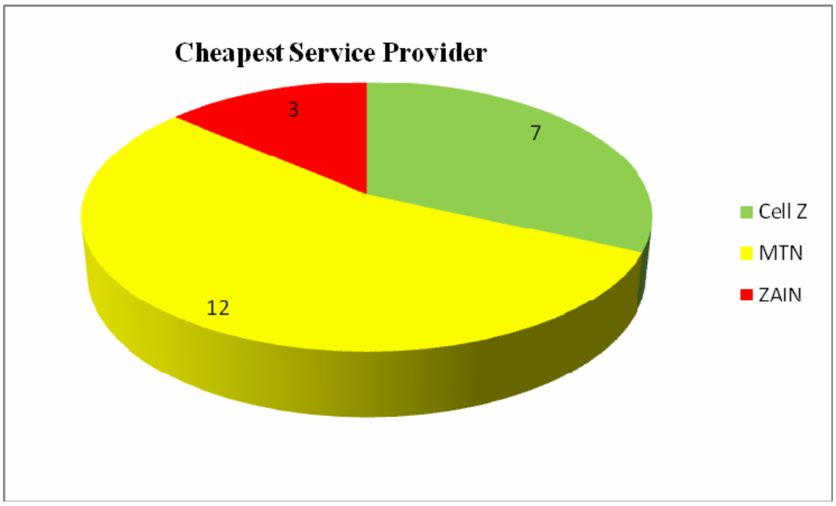

Figure 7. Interviewee responses - cheapest service provider

Interviewees justified their responses are as follows:

> *"Cell Z [is the cheapest. It's cheap because the rate at which they charge when you send to any network is just the same, … Cell Z to Zain, Cell Z to MTN same charge."(Police Officer- Siavonga)*

> *"MTN is the cheapest because when you are sending a message it's K 300,00 and it is K 20,00 per second [for a voice call] and when you are sending across networks the charge is the same." (Basic School Teacher- Samfya)*

> *"MTN is the cheapest because it has the same charge across networks". (Shop Owner, Samfya)*

Conversely, interviewees were also asked which service provider they thought was the most expensive service provider and were further asked to explain their view (see figure 8 below). In this case a substantial majority (63%) ranked Zain the most expensive, the mirror of the small number (see figure 7 above) who ranked them cheapest.

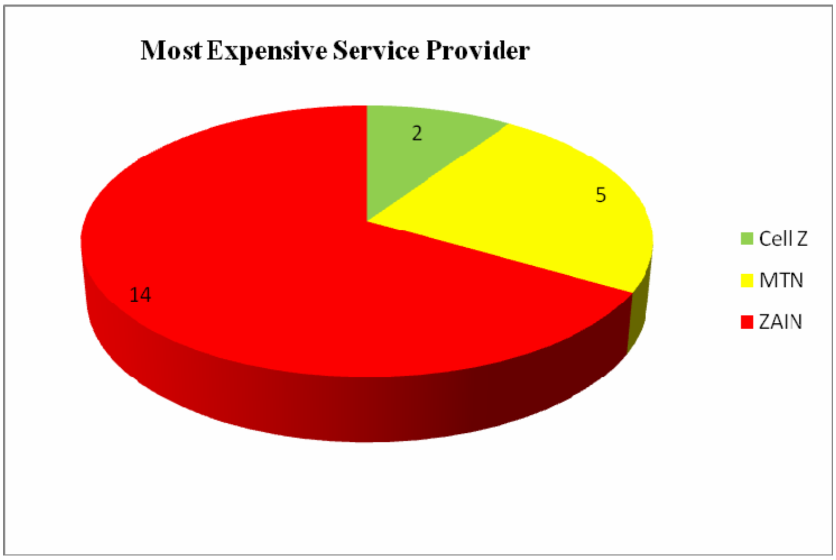

Figure 8. Interviewee responses - most expensive service provider

Reasons given for interviewees' rankings were varied, and sometimes mixed:

> *"Zain, because it's expensive and sometimes [the] network is not clear. When you call sometimes it indicates that the phone is off when it's not off. Zain is the most expensive because when you are sending across networks they charge more." (Basic School Teacher- Samfya)*

> *"Cell Z, because it has no promotions. It's good when it comes to network connection."(Unemployed Female- Lusaka)*

> *"Cell Z is the worst because it doesn't have many customers... [but], they have no dropped calls and voice quality is good." (Shop Owner – Samfya)*

> *"Zain is the most expensive operator. Like these days, they have brought up these services where you can top up with any amount of money, but then you wouldn't know. Sometimes you would go there, give them the money, then sometimes you*

would purchase for the same talk time, but then it doesn't reach you. So you just lose out." (Unemployed Graduate-Lusaka)

One interviewee, a software engineer, claimed his view of the most expensive operator was based on research information he had recently found on the Internet.

"I think MTN is the most expensive at the moment. When you compare the..... Sorry, I will keep on comparing to how much it costs to call another network. Well, according to my statistics here MTN is actually the most expensive (Software Engineer – Lusaka)

In the absence of clear, reliable and comparable information on relative pricing between the different service providers the lack of unanimity above is understandable. The difficulty in obtaining clear information is further compounded by the lack of comparability across service provider packages, and the plethora of short-term special offers.

Interviewees were further asked to rate which service provider they thought was best and worst. Interestingly, Zain, previously ranked as the most expensive, is nonetheless felt to the 'best' by fully 50% of respondents, with MTN ranked best by a further 38%. In both cases this may mirror the fact that the overwhelming majority of interviewees owned Zain SIM cards, inter alia.

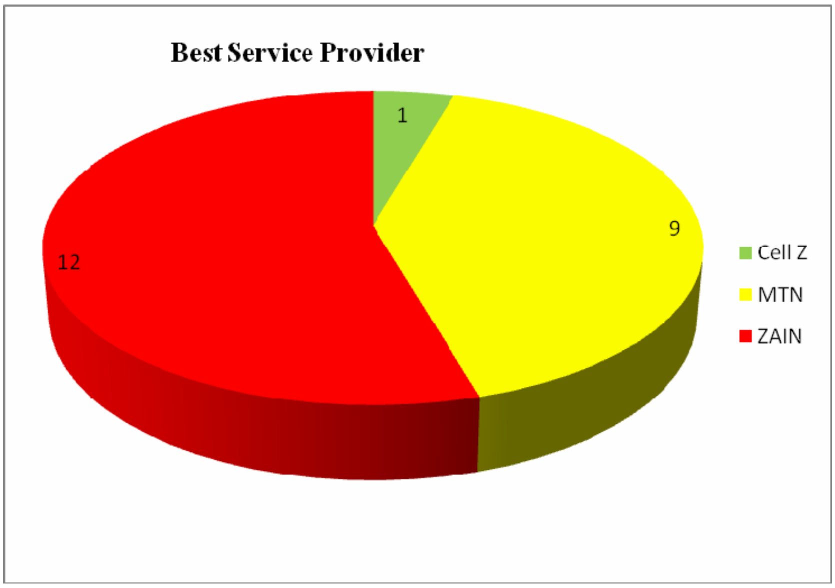

Figure 9. Interviewee responses - 'best' service provider.

Interviewees were reluctant to express views on which service provider was the 'worst' with as many as 42% not prepared to venture an opinion. Interestingly, although Zain again leads the rankings, no one ranked MTN as the 'worst' service provider.

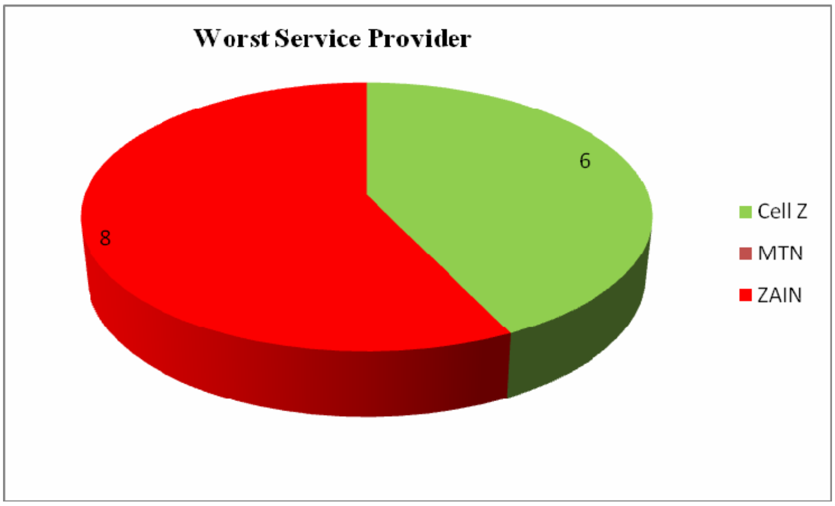

Figure 10. Interviewee responses - ‘worst’ service provider.

54% of the interviewees said they had switched from one service provider to another, while 46% said they had never switched from one service provider. However, the general trend for those who claimed to have switched network was that, in fact, they subscribed to more than one network after seemingly abandoning their first network. Their use of multiple networks was confirmed when their “yes” answer on whether they have switched from one network to another, was compared to the answer they gave when asked who they considered to be their service providers.

> *“Yes [I have switched] from Zain to Cell Z and Cell Z to MTN. Just wanted to have all SIM cards. When there is no [signal from one network] I would easily switch to the other one.” (Basic School Teacher – Samfya)*

Interviewees were further asked to explain generally their satisfaction on the services they received from their various service providers.

> *“Currently I haven’t found any problem with Zain network. It’s just okay because they sometimes help the poor by ploughing back into the community and they were giving us **mbasela** [a local word in some of the Zambian languages meaning; something one gets as a supplement for having bought something] although it’s not there at the moment. When you buy airtime for ZMK 10 000,00 they would give you ZMK 2 000,00 mbasela.” (Gardener – Lusaka)*

> *“There isn’t a lot of competition so we are not exposed to some of the best services out there, so I would rather say I am content with what the services providers are providing at the moment. [However], I think [that], because there are only three mobile service provider… they are taking advantage of us: really so, I sometimes think so. I wish there were much more so that competition was more so that we are not taken advantage of. ” (Software Engineer – Lusaka)*

> *"I wouldn't say it's 100% okay. If I am to grade it I would say it's 60 % or so because there are time that you have to struggle to get a good signal or clear conversation."(IT Manager- Kitwe)*

Cost of service was another issue that was pointed to as another bothersome milestone. 58% of the interviewees indicated that cost of service was expensive.

> *"Yes, it's a problem… If you compare the rates that we have locally and the rates at which are in other countries (because I have been to other countries), if you look at the mobile rates, if I am allowed to make that comparison of cost, when you call from outside Zambia, to consume 5 units it really takes long. You can make an international call, but on our side locally if I were to make an international call, on my Zain, it really would cost me a fortune." (IT Manager-Kitwe)*

> *"You are even sure that someone has gotten this message but it hasn't been forwarded to the intended person and they deduct from the balance that you have. It's one of the problems especially with Zain." (Secondary School Teacher – Lusaka)*

Problems relating to network coverage and network instability emerged as a common theme, being explicitly mentioned by a number of interviewees.

Zain Zambia, with its proportionately large chunk of subscriber share in the mobile communication market, naturally features prominently in these comments, but MTN Zambia also came in for attention, with one respondent calling for all operators to increase their coverage.

> *"My network has covered most of the country. Zain [Zambia] has covered most of the country….I think Zain at the moment is not good because it is expensive also and then you get a lot of dropout of calls particularly when you call" (IT Manager for an ISP)*

> *"Sometimes their [ZAIN] network would close down......or like maybe you try to dial a number [they] would tell you the person has their phone switched off then afterwards when you try you get through. That's the problem I have seen with Zain."(Housewife- Senanga)*

> *"MTN should increase their coverage." (Accountant- Mufulira)*

4.2 Consumer Issues raised

Interviewees were asked to single out what they thought would be one of the most important issue and some of the responses that stood out were those of high rates, coverage and dropped calls. 29% of the interviewees complained that they experienced a lot of dropped calls. 50% of the interviewees mentioned that their network was congested at certain times of the day.

"The rates [price of a mobile phone call] are too much." (Marketer - Lusaka)

"This time around, I don't remember when I last wrote a letter to anybody, if coverage can be anywhere. Improved network coverage, we would appreciate it." (Accountant – Mufulira)

"I think the one on the cost of service. I want it to be made affordable because I am sure they can afford to make it affordable." (IT Manager – Kitwe)

"They should sensitise consumers on their billing system"(Marketer- Lusaka)

"They [service providers] should improve on the network coverage." (School leaver – Ndola)

Few interviewees appear to have detailed knowledge of call charges, with some apparently not even sure of how to ascertain this. Of the 24 interviewees, 13 replied that charges were not made clear to them while 4 of them were not sure and the rest replied that charges were made clear by the service providers (see Appendix V on charges).

"The problem is we don't know the charges of calls." (Marketer - Lusaka)

"Consumers should have the right to know if what they are paying for is rendered." (Unemployed University Graduate - Lusaka)

Though buying and loading airtime to almost all the interviewees did not seem to be a problem, there were only two interviewees who reported facing difficulties when recharging their cell phones with talk time.

"Sometimes it is tricky to recharge the account [for] both Cell Z and MTN. Sometimes for Cell Z you just have to call then you enter the numbers fast. If you make a mistake then it will not be entered. If you repeat several times then the line will close ." (Basic School Teacher - Samfya)

4.3 Knowledge of consumer rights and complaint escalation procedures

This section reports and analyses what ICT consumers knew about their rights in ICT usage. It further goes on to verify what these consumers know about the complaint procedures and complaint escalation procedures that are available to them.

The use of the customer help line was reported both in rural and urban areas. 6 interviewees in rural areas and 9 interviewees in urban reported as having used the customer helpline before. This was usually in cases where interviewees had problem with their recharge vouchers.

"At one time I had a problem in recharging the SIM card that I bought. That was for MTN, so the customer help line helped me. They reloaded it for me. And then

> *at one time, I forgot my PIN code, and I didn't know the PUK. They helped me. That was MTN. But I heard somebody complaining about Zain recently - this person called and was told to hang on, was on the phone for over 20 minutes and eventually the line got cut." (Accountant - Mufulira)*

However, there remain a 9 of the 24 interviewees appeared to be either ignorant of the existence of the customer helpline, or never to have used it.

> *"No I have never used it". (Marketer – Lusaka)*

One of the literate consumers was asked on whether and how much he had used the consumer helpline and he stated what is mentioned below.

> *"I have not done in writing but just like to call the consumer help line. I have made a complaint on the help line. The problem was the same on dropping of calls and loss of talk time and they didn't seem to have a solution." (IT Manager – Kitwe)*

Few interviewees were aware of complaints procedures that they could follow to have their problems addressed. Only 33% of the interviewed admitted having made specific complaints to their service providers.

> *"[I am] not aware of any channels to pursue my complaints" (Housewife - Senanga)*

> *"[When I have a problem] I don't know what next, who to see, or who to call." (Unemployed Woman-Lusaka)*

> *"I would use the customer help line [to complain]. Then I would tell them that the airtime that I bought did not commensurate with the time I have spoken. I will ask them to tell me as to why that kind of thing has happened." (Primary School Teacher – Samfya)*

Despite, or perhaps because of, the lack of awareness of what channels they could use to have their complaints addressed, interviewees voiced considerable frustration at the difficulty in having their complaints dealt with.

> *"The main problem is that when you lose talk time, they are not able to address that issue. Particularly, when bought talk time and then you experience these drop-outs in the network. There are times when you make a call and them it's just silent on the other side but meanwhile the units are going and then there is no avenue to address that. I don't know if they can even trace a call in their system and say no here it didn't work well, we need to give a rebate. But if you call their customer support and mention that I had bought this talk time and I never had any meaningful conversation on it and it's finished, they have never been able to address that." (IT Manager – Kitwe)*

A number of subscribers expressed no knowledge of where to take their complaints other than make a call to the service provider. The basic school teacher in Samfya mentioned that if she is not satisfied when she complained about any shoddy services and with the way the complaint is resolved, she would just change the service provider. One University student shared similar sentiments.

> *"It's hard. It's difficult for me because I don't know what the next step is. Usually I would just brush it off and say: okay that's life;*
> *it happens. Because usually I am told when the customer care can't handle the issue then I just have to forget about it." (University Student/Radio Announcer)*

Asked on his knowledge about ICT consumer rights the University student expressed ignorance on the issue. When questioned about how effective the regulatory authority was, he doubted their effectiveness.

> *"As at now I don't know of any right that I have as a consumer of ICTs. (University Student/Radio Announcer)*

> *"I know I have [human] rights but don't know the consumer rights." (Housewife - Senanga)*

4.4 Specific recommendation for stakeholders to improve consumer experience

The ICT consumers who were part of this research survey were asked to identify institutions involved in protecting their rights and to make recommendations on what they think different stakeholders involved in the telecommunications industry needed to do to improve their welfare as consumers. The different stakeholders in question included the Government, regulators, ICT service providers and consumer groups.

There were very low levels of awareness of the sector regulator amongst both rural and urban consumers alike, with only 21% knowing of the existence of ZICTA. There was limited knowledge on who the ICT regulator was and what they do. Below are some responses received when interviewees were asked on the knowledge of the telecommunications regulator in the country.

> *I don't know of any regulator." (Housewife - Senanga)*

> *"No" (School Leaver- Ndola)*

> *"It is ZamTel." (Police Officer - Siavonga)*

> *"Yes, I know. I have forgotten the name [of the national ICT regulatory authority]. The regulator is there to ensure the people receive the kind of service they deserve." (Primary School Teacher - Samfya)*

> *I only know of the Zambia Communications Authority* [sic]*... If they were very effective I would have known about them. To start with I am in the media. I haven't heard more on the Communications Authority." (University Student/Radio Announcer*[26]*)*

The counsellor was asked whether she knew the national ICT regulatory authority. Referring to one individual the counsellor watched on television taking about ICTs, she had this to say:

> *" What did he say? Is it the ICT regulation board [sic] or something, but there should be a board". (Counsellor- Luanshya)*

These responses may indicate that ZICTA has not aggressively showed itself to the public or the public does not in fact care to know the existence and duties of their regulatory authority. ZICTA, however, has time and again presented programmes about itself not only on the Government owned television but also on the private television station called MUVI television.

The thoughts expressed by the interviewees confirmed the findings of previous research commissioned by the then Communications Authority of Zambia. Recommendations made in a joint study on perceptions by consumers and public of the Communication Authority of Zambia recommended that "CAZ should upscale its efforts in sensitising people about its existence" and that "CAZ should at every appropriate opportunity inform the public on how it is protecting the interests of the individual consumers and those of ordinary members of the public."[27]

An interviewee in Samfya felt the limited presence of the regulatory authority's offices to a few major towns hampered their monitoring of service providers operations as relates to consumer satisfaction.

> *"The regulator should move to other parts of the country to ensure that service providers are doing their work because mostly they are confined to the urban areas." (Primary School Teacher – Samfya)*

Interviewees' views on the prospective roles of the various respective stakeholders were to some extent qualified by the fact that many were not able to differentiate the specific role of the government in respect of ICT consumer protection from that of the regulator, and to a lesser extent from that of the service providers. Some interviewees seemed unable even to distinguish the role of the service providers from that of government and the regulator.

> *"What we buy from them they [Government] must satisfy us" (Marketer)*[28]

[26] That this interviewee is a prominent public commentator on social and economic issues on a local Lusaka radio station underlines the overall lack of awareness of ZICTA amongst the interviewees as a whole.

[27] Mwaba, O (2008) 'A joint study on "Consumer and Public Perceptions of the Communications Authority of Zambia". Communications Authority of Zambia, Lusaka.

[28] This perception may be rooted in a broader Zambian cultural approach that tends to conflate industry and government and to see government as the overall representative of civil society.

4.4.1 Government and the Regulator

Despite some lack of clarity on the respective competencies and jurisdictions of government and the regulatory authorities, there was consensus that either or both institutions need to intervene decisively and effectively in support of consumers.

> *"[Government] should provide guidelines to the service providers and customers." (Basic School, Teacher- Samfya)*

> *"I think they [Communication Authority] be given the authority to prosecute, like to prosecute a wrongdoer whether it is one of these providers, instead of saying we will report to the relevant authorities. I think they need more clear cut-authority. When something goes wrong they [should] have the power to prosecute on behalf the people of Zambia". (Student / Radio Announcer- Lusaka)*

Another interviewee emphasised the need for the government to publicise the rights of ICT consumer so that consumers are well aware of their rights and therefore know which steps to take when their rights are infringed.

> *"I think they should like introduce means and ways... like most people in Zambia watch TV, so I would advise them to bring up programmes that would make us to know [our rights] ...[let them] publish in newspapers so that we get knowledge and our right are not abused." (School leaver – Ndola)*

As previously pointed out above, few interviewees were aware of the ICT sector regulator in the country or of its role. This meant there were fewer specific recommendations that were made due to the little knowledge about the regulator. One of the recommendation from the IT Manager indicated the need for regulators to work hand in hand with service providers.

> *"The regulator must engage the service providers, influence them on infrastructure sharing and ensure the service providers improve on quality of service delivery." (IT Manager- Kitwe)*

4.4.2 Service providers

The majority of the interviewees felt that they were being exploited by service providers since they thought service providers were more interested in making money than in providing a service, and hence saw little role for them in ensuring that consumer rights and interests were protected. Only some 21% of the interviewees felt they were not being exploited by the service providers. Nevertheless, there was consensus that service providers needed to do more to address the needs and rights of consumers.

> *"We know that there are in business but even when they are making money let them give us the best services." (Secondary School Teacher- Zambezi)*

> *"The [service providers] should serve us the best way we want to be served, not just the best way they can. They should meet our demands as customers" (Counsellor- Luanshya)*

Some identified the need for the authorities (it may be more appropriately the responsibility of the regulator than that of the 'government' mentioned below) to curb behaviour of the service providers.

> *"I think the government should come in… [to] try to make sure that these providers of these services are doing the right thing. Like there is one misleading advert for MTN where they say 'MTN everywhere you go!' - but you go in some places they don't have the network there. So that one is a bad misleading statement." (Secondary School Teacher - Zambezi)*

4.4.3 Consumer Groups

Some interviewees expressed ignorance about the presence of consumer groups in the country. This is reflective of the lack of a strong consumer lobby in the ICT sector, as identified in the baseline report (see Appendix l). Some mentioned of having had heard of the Zambia Consumer Association. However, most interviewees agreed that having consumer groups dealing with ICT issues would be helpful as it would give a stronger voice to consumer issues, including the raising of broader consumer complaint issues.

4.4.5 Other Issues

Among other issues raised by the interviewees, a concern over the poor level and quality ICT services provided in rural areas stood out.

> *'For example, like rural areas they should educate people on how to use the Internet. They should open up a lot of places where people should access the computers since we have become a global village' (Unemployed Female-Lusaka)*

> *"You find that in rural areas maybe they have just a certain place if they move to that place that is where [they] find the signal. People in urban areas are better placed to complain." (Police officer - Siavonga)*

Comments about lack of coverage were as was very common, not only to amongst rural respondents but amongst urban interviewees too. For example, one interviewee pointed to an area on the outskirts of Lusaka where it was difficult to get a phone signal.

The varying quality of responses from interviewees in different socio-economic brackets made it occasionally challenging to grasp the essence of their views in response to the various questions. Some of the answers form poor or illiterate interviewees suggested that they may have not understood the essence of some of the questions. For example, in once case an interviewee admitted not knowing what was meant by 'rights', which meant he was unable to answer the question(s) on consumer rights.

Consumers from higher socio-economic backgrounds were conversely and not unexpectedly far more aware of the issues and of their rights as consumers and far more articulate and detailed in their responses. This suggests an overall need to focus especially on addressing the issues and protecting the rights of poorer, less empowered consumers.

Appendix IV tabulates the responses obtained individually from the 24 respondents in relation to issues and questions where clear-cut "yes" or "no" type answers were required. Responses that were equivocal or that did not answer the question have been tabulated as blank in the table.

5. Focus Group Results

A focus group comprising eight participants was held by the researcher for this project to discuss and explore in greater depth the principal issues of concern which emerged from the interviews reported above.

The main aim was for the group to analyse and consolidate the views of the consumers and to explore in greater detail the core issues and problems in order to suggest how they can be addressed.

Initially the group was asked to identify and rank the main areas of concern after reading through the interviewees' responses. Critical issues were tabled and ranked by the entire focus group as being;

1. Bad network coverage

   The group felt the mobile service providers needed to do much more in improving their network coverage countrywide. Though certain providers claim to have covered all the districts in Zambia, there were still pockets in certain areas within the country where there was no signal.

2. Dropped calls / Congested networks

   The group indicated that there was a visible trend of congestion on certain networks, such that it has become common to have dropped calls or even difficult to make calls during peak periods such as the festive season. It was felt that mobile service providers should look into improving on this.

3. High prices of telephony equipment to some consumers

   The group identified the need to reduce prices for both handsets and telephony services, especially for the poor and those in rural areas. Despite the existence of promotional offers for "cheap" phones, it was felt that providers could go further to reduce prices even more.

4. Inadequate publicity on ICT consumer rights

   The group agreed that more needed ICT consumers, and to empower consumers.

The focus group was asked to discuss and present suggestions on how the issues related to consumer rights and complaint escalation can be resolved in relation to:

1. The impact of illiteracy
2. Gender difference
3. Rural vs. Urban ICT consumers
4. Low income vs. High income ICT consumers

This was done by means of breakaway groups and a subsequent plenary discussion.

5.1 The impact of illiteracy

The group agreed that lack of literacy plays a negative effect in both the use of ICT and the sense of consumer empowerment on the part of ICT users. It was felt that less educated individuals were more reluctant to use ICT goods and services, and even fearful of doing so.

This had already been noted from those interviewees who were illiterate, who were less willing to give out information on their use of ICTs, gave shorter answers and were less likely to voice views that they suspected would get them into trouble with the authorities. While this may reflect the more general social marginalisation of the poorer and less educated sections of society, it reflects an issue that needs to be addressed if the rights of such consumers are to be catered for.

5.2 Gender Difference

The discussion on gender and ICT consumer protection was less illuminating. The focus group, which comprised of three women and five men, felt that women re more likely to complain about ICT goods and services. While this view may reflect broader gender stereotyping, it was suggested that this was because women pay particular attention to details, and were therefore more likely to note when they had been overcharged in their use of ICT services.

It was, however, noted that there are barriers that prevent women from actually lodging their complaints to the service providers. The group suggested that most customer care staff were female and suggested that women do not usually feel comfortable complaining to fellow women[29]. Another view was that women in general were not responsible for expenditure on ICT goods and services and were hence likely to complain less.

It seems clear from the mixed responses above that further research is needed to clarify the role of gender on consumer protection in the ICT sector.

5.3 Rural vs. Urban ICT consumers

[29] View from focus group

In the case of rural versus urban ICT consumers, the focus group agreed that rural consumers were disadvantaged because apart from radio, print media is the mostly used means of advertising and newspapers are not easily accessed in certain rural areas and this deprives the rural ICT consumer on the know-how of certain ICT issues.

The focus group dealt with the challenges facing rural users of ICT services. Lack of access to electricity which means that charging of mobile phones is not possible was highlighted as a deterrent to owning a phone in a rural area. The group emphasised the importance of the Zambian Government's rural electrification programme as a key tool to facilitating the uptake of ICT goods and services in rural areas.

It was agreed by the focus group that ICT consumers in both rural and urban areas tend not to complain as they lack a sense of consumer entitlement and knowledge of their rights as consumers. Those that may seek to complain often lack knowledge complaint procedures and channels. The complaint procedures themselves are often lengthy and confusing. It was felt that service providers ignore some of the complaints when they consider how much time and cost it would take to resolve them. It is suggested that it is difficult and costly for rural subscribers to complain as they have to travel long distances to get and lodge complaints forms.

Another problem noted in rural areas was that talk time vouchers are often over-priced, with, for example, vouchers clearly labelled ZMK 5 000 being sold at ZMK 6 000 in parts of rural areas. Subscriber are either forced to pay the premium or go without the airtime. Two of the participants who also participated in the focus group had this to say:

> *"Just… along Mumbwa Road... I was trying to call my brother to come and pick me from the roadside. I ran out of air time. The air time of [ZMK] 5 000 was going at [ZMK] 6 000. But due to ignorance of people in rural areas, for them it is normal." (Participant in the focus group)*

> *"Even in the Copperbelt rural area, where our farm is, we buy it at [ZMK] 6 000." (Another focus group participant)*

5.4 Low income vs. High income ICT consumers

The focus group concluded that when it comes to lodging complaints, there is a huge disparity in terms of attitude between low-income consumers and high-income consumers. Low-income consumers have perhaps more motivation to complain as they need to account for every penny they use. However, this is not the case as low-income consumers do not know the complaint channels and are unable to comply with the bureaucracy of lodging complaints.

It was felt that corporate and high-income consumers are more likely to complain in respect of issues such as calls dropped where these mean a loss of business. It was felt that high-income consumers tended to prioritise quality of service above the cost of their calls.

The group felt that low-income subscribers were exploited by service providers when it comes to rewards for frequent use of networks. Being tied to a network via SIM or network locking just because one gets a low-priced phone from the particular service provider was described as being a kind of exploitation.

> *"When you buy a Zain or MTN phone, these that are on promotion, you only use it on one network, and that is an exploitation. We may not realise it, but why should I be bound to use their network just because I bought their phone? So if they are actually offering a service, they have to leave it open for everyone to enjoy and to be on the tariff [plan] they want." (Participant in the focus Group)*

6. Focus Group Recommendations

At the conclusion of the focus group session, the following recommendations aimed at empowering regulators to protect consumer rights effectively were agreed upon[30]:

- Deliberate and focused measures need to be undertaken by mobile operators and the regulator to improve ICT infrastructure and services in underserved rural areas;
- Rural electrification programmes should be encouraged as this is an essential infrastructure to support the rollout of mobile communications in the first instance, since charging of phones is a problem for areas without electricity;
- The regulators should ensure that the consumer protection regulatory measures it implements have a practical impact for consumers on the ground rather than just generating publicity;
- Regulations should be put in place to prevent the SIM-locking or network-locking that is currently found on cheap phones sold by service providers;
- Regulators, service providers and ICT specialists should increase public awareness of the rights of consumers in respect of ICT goods and services;
- Service providers should be required to promote awareness amongst their customers in respect of channels of communication and complaint;
- The regulator should investigate alternative means of promoting consumer awareness such as through using drama groups and community radio stations;
- Service providers should provide customers with the facility to get help line support or to register a complaint in a language of their choice;
- Service providers should provide customers with the option of choosing the gender of the person to whom they wish to speak, in order overcome cultural barriers to lodging a complaint;
- Service providers should create a level playing ground for all customers by ensuring a closer balance between their respective on-net and off-net tariffs.

Analysis

There was a noticeable degree of confusion as to the respective responsibilities of the various stakeholders (especially those of government, the regulator and the service providers) within the focus group members. This factor points to the importance and need for a far greater level

[30] It should be borne in mind that these recommendations are, because of the scope and focus of this research project, recommendations from the perspective of the consumers of ICT goods and services, and therefore do not take account of the perspective of the service providers.

of consumer "education" in the use of ICT goods and services, and in particular in their rights as consumers of ICT goods and services. The research responses in both the interviews and the focus group strongly suggest that many consumers in Zambia do not complain not because they are not dissatisfied but because of ignorance of their rights and of where to complain and where to escalate their complaints when dissatisfied.

Poor ICT infrastructure in rural areas, mobile infrastructure in particular, severely disadvantages rural consumers of ICT goods and services, negatively impacting both the quality of life through lack of access to communications, and economic development through increasing the cost of doing business in these areas. Many rural communities in Zambia lack access to basic ICT services and are at risk of being left out of the information society[31]. Any intervention by the regulator to increase rural network coverage by the service providers is therefore to the benefit of a substantial constituency of consumers and would-be consumers.

With lower levels of literacy than urban areas, lower levels of radio listenership and television viewership, and with little access to conventional print media, consumers in the rural areas of Zambia considerably disadvantaged *vis a vis* their urban counterparts. It is therefore important to consider alternative means of increasing consumer awareness and of promoting customer empowerment. Community radio stations may provide a much needed interface in this problem despite their limited but local coverage. Nevertheless these community radios run adverts just like the national broadcaster and could be a viable means of communication with rural consumers. The use of SMS messaging should also be considered as a possible means to reach out to consumers.

Different categories of consumers may have varied needs for them to achieve optimum levels of satisfaction. However, all stakeholders should support communication and encourage transparency in order to create a climate of trust amongst all classes of ICT consumers. Educated, well-informed and empowered consumers are in the best interests of all stakeholders: Government, the sector regulator and the service providers.

7. Conclusion

There is evidence from interviews conducted in the research survey and focus group discussions that there is still much work to be undertaken in improving the consumer experience of ICT usage in Zambia.

As this report has shown, lack of network coverage along with network congestion is clearly a pronounced problem with some if not all ICT service provider networks. Even as the local researcher travelled out of Lusaka for research interviews, there were considerable stretches of areas where the mobile network signal for any of the three Zambian mobile networks was simply unavailable. Similarly there are also even areas near to urban areas where mobile coverage is unreliable. While it may be argued that areas are scantily populated undermining the business for network rollout, it is nevertheless true that ubiquitous, seamless

[31] Secretariat, Southern Africa Telecentre Network, Report on the Zambia Tele centre Development Workshop, 14th to 17th December 2009, Andrews Motel, Lusaka, Zambia available online at htp://wwwinfobridge.org/asp/documents/4759.pdf

communication is prime to both business operations and social interaction today. This clearly suggests that ensuring proper network rollout is a key regulatory priority.

The research shows that it is not only illiterate consumers who lack awareness of and entitlement in respect of their rights as consumers, but that literate consumers were victims too. Illiterate consumers showed a tendency of indicating that they had no problems with their service providers. There was a general fear of revealing too much information as it took some time for them to settle down in the interview especially after informing them that the interview would be recorded.

Knowledge of consumer rights is significant to consumers if they have to determine whether their rights are being infringed on or not. In order for consumers to be aware of their rights specific sensitisation programmes need to be put in place by the Government, the regulators and the service providers.

Much as this is being done by the ZICTA, the question remains is how much people have access to this information. For those that are aware of these sensitisation programmes, how much trust and confidence do they have in the relevant authorities to protect their rights as consumers?

Of course, there could be some unfounded prejudices, towards certain ICT service providers, that may have been brought to the limelight in this report. However, this points to a direction which the national ICT regulators and service providers should take on with key interest , in order to improve in protecting consumer rights.

Utilisation of knowledge from Universities and Colleges experts would play a greater role in sensitising the public about their consumer rights in their everyday ICT use. Special interest must be taken to facilitate sensitisation in rural areas. Rural ICT consumers have little or no access to complaint facilities. They suffer problems like network outages and call dropouts too. Some of these rural areas are where large commercial farmers are based and, therefore, ubiquitous communication is inevitable.

In the interest of consumers, a work plan to define the action plan towards improving on the issues pointed out must be drawn up by the national ICT regulator to address the concerns raised out in this report.

8. Final Recommendations

There may be additional issues that may have not been touched on in this research, either through the in-depth interviews or in the focus group. However, the research has surfaced a number of key issues and common themes, and the recommendations offered in this report may assist in addressing some of the cardinal issues in regulating to ensure ICT consumer protection and to promote ICT consumer empowerment, and in strengthening effective regulation ICT the ICT sector by the regulator, ZICTA.

1 **Focus on mobile customers.** As both this research and national subscriber statistics show, the overwhelming majority of consumers of ICT goods and services in Zambia are mobile subscribers. It is therefore clear that any policy and regulatory interventions to protect and empower ICT consumers must focus on and target the mobile sector first and foremost. This implies not only addressing the issues that affect mobile consumers as a priority, but also exploiting mobile as a channel of communications between regulators and service providers and their customers.

2 **Prioritise rural consumers.** It is clear from this research that the level of consumer awareness and the degree of customer empowerment is considerably lower in the rural areas of Zambia. It is further clear that certain consumer issues such as poor network coverage and dropped calls disproportionately affect rural consumers. Policy and regulatory interventions to protect consumers may be more challenging and costly in rural areas, but, nevertheless, rural consumers and their issues should be seen as a priority.

3 **Increase the profile of ZICTA.** The research has shown that there is little awareness of ZICTA and, correspondingly, little appreciation of its role or of the importance of its work in protecting consumers. It is therefore necessary for ZICTA to consider how it can increase its profile amongst ICT consumers in order to empower it as an agent of consumer protection. Specific measures to achieve this on a cost-effective basis are beyond the scope of this report, but consideration should be given to the use of SMS and community media.

4 **Undertake general consumer education.** The low levels of consumer literacy and awareness revealed through this research suggest that consumer education, often at a fairly basic and general level is required, so that consumers can better understand how the ICT sector works, how they as consumers are affected by its dynamics, what the specific issues are that impact on them as consumers, and what their rights and expectations as customers of ICT goods and services should be. The development of customer service charters, along with means of ensuring their dissemination, for the various classes of service provider could be a useful step in this direction.

5 **Publicise channels of complaint.** The research undertaken here has shown that few consumers are aware of how to complain and in respect of what issues complaints are justified. It is clear, therefore, that a comprehensive national awareness campaign relating to consumer complaints would empower the sector regulator, ZICTA, to protect ICT consumers. Such a campaign could cover not only the channels through which consumers can register their complaints and have them resolved and, if need be, escalated (and here it must be emphasised that the service providers should always be the first port of call, with the regulator acting a complaints channel of last resort), but should also cover the types of issues in respect of which complaints may be raised. With the majority of consumers being mobile subscribers, the use of mandatory SMS messages from service providers to carry the campaign should be investigated[32].

6 **Prioritise key complaints issues.** While the sample size in this research project is clearly too small to draw nationally representative conclusion, a number of problem areas for the consumers of ICT goods and services seem to feature prominently.

[32] This is analogous to the requirement in some jurisdictions that broadcasters flight advertisements advising listeners or viewers as to how they can lodge complaints in respect of broadcast content.

These include lack of network coverage in certain (mainly rural) areas, frequent dropped calls, poor quality of service and pricing. Validation of the results from the sample covered by this research[33] would assist the regulator to identify priority areas for regulatory intervention to protect consumers.

7 **Publish pricing information.** The interviews undertaken as part of this research suggest that there is considerable confusion in respect of the pricing of the various packages and service offered by the service providers. Whilst operators clearly have a vested competitive interest in ensuring that their pricing is not comparable, a regulatory requirement to publish certain comparable benchmark data in a single location would greatly assist consumers properly to compare prices and hence empower them to choose the ICT services best suited to their needs at the most affordable price.

8 **Investigate SIM-swapping.** It seems clear that SIM-swapping is commonplace and that many consumers who can afford them make use of multiple-SIM phones. It is worthwhile investigating exactly how widespread these phenomena are, along with what incentivises consumers to engage in them. Problems relating to network coverage by respective service providers, or pricing differentials between on-net and off-net calls, may, inter alia, underpin the practice. If so, regulatory interventions to extend network coverage or to reduce mobile termination rates may work to disincentivise this practice.

9 **Remain aware of future trends.** Whilst this final recommendation does not emerge directly from this research, it nevertheless remains important to stress that the sector regulator needs continually to remain abreast of market developments and ongoing shifts in customer preferences and consumer patterns. As the ICT sector continues to grow and evolve, so too will policy and regulatory intervention to protect ICT consumers need to continue to look ahead and be proactive.

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[33] A comprehensive data analysis of complaints laid by customers with their various service providers, would, if such data were available to the regulator, aid such validation immensely. An analysis of those small proportion of complaints that actually reach the regulator, whilst less statistically reliable, would also assist.

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10. Appendices

Appendix I – Baseline Report: Zambia

Appendix II – Focus Group Participants

Name	Occupation	Gender	Contact
Mwangala Kalaluka	Software Engineer	Male	00260977134640
Blessings Ndeke	Unemployed College Graduate	Female	00260977641015
Robert Ntitima	Broadcaster/ University Student	Male	00260977588720
Catherine Kakungu	Basic School Teacher	Female	00260966782755
Mabumba Chilufya	University Student	Male	00260979353246
Chanda Nkole	Unemployed	Female	00260977537594
Francis Bwalya	Businessman	Male	00260966731545
David Mukosa	Researcher / Group Facilitator	Male	00260966728643

Appendix III – Introductory Workshop Programme

EMPOWERING REGULATORS TO PROTECT CONSUMER RIGHTS IN THE ICT SECTOR
LAUNCH WORKSHOP, 13 AUGUST 2009

AGENDA

Time	Activity	Speaker or Facilitator
09:00 – 09:05	Welcome & Introduction	-Acting Director International Public Relations - Ms N. Nankonde-
09:05 – 09:10	Opening Remarks	Mr. Richard Mwanza, Acting CEO, CAZ
09:10 – 09:25	Keynote address	Mr. Dominic Y Sichinga, PS MCT
09:25 – 09:45	Overview of the research project “Empowering regulators to protect consumer rights in the ICT sector”	- Mr. Charley Lewis, LINK Centre, University of the Witwatersrand
09:45 – 10:15	Presentation on the ICT Baseline report for Zambia	- Mr. David Mukosa, University of Zambia
10:15 – 10:30	Current status of ICT consumer protection in Zambia	- Mrs. Susan Mulikita, CAZ
10:45 – 11:00	General discussion (Q and A)	- Mr. David Mukosa, University of Zambia
11:00– 11:30	International best practice regulation to protect consumer rights in the ICT sector	- Mr. Charley Lewis, LINK Centre, University of the Witwatersrand
11:30– 12:00	Presentation of the Research Methodology	- Mr. David Mukosa, University of Zambia
12:00 – 12:15	Discussion on cross-cutting issues & the way forward	- Mr. David Mukosa, University of Zambia & Charley Lewis, LINK Centre, University of the Witwatersrand
12:20 –	Closing Remarks	- Representative from CAZ
12:30 – 13:00	Beverages and Snacks	

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Appendix IV – List of Workshop Participants

EMPOWERING REGULATORS TO PROTECT CONSUMER RIGHTS IN THE ICT SECTOR

ATTENDANCE LIST

ORGANISATIONAL NAME	REPRESENTATIVE NAME	CONTACT NO/EMAIL ADDRESS
Zain Zambia P.O Box 320001 LUSAKA	Martin Simuchoba Evans Muhanga Jessica Mayambi	martin.simuchoba@zain.com evans.muhanga@zain.com jesica.mayambu@zain.com
Communication Authority of Zambia	Richard Mwanza Susan Mulikita Ngabo Nankonde Katwamba Mwansa	
ZamTel P.O Box 71630 NDOLA	Joseph Chona Martin Chishala	joechona@zamtel.zm Mobile: 095 577 0677 mchishala@zamtel.zm Mobile: 095 575 9970
ZamNet Communications System Comesa Building P.O Box 38299 LUSAKA	Yolanda Chishimba	yolanda@zamnet.zm sales@zamnet.zm
Coppernet Solutions P.O Box 38671 LUSAKA	Suwilanji Nankamba	suwi@coppernet.zm support@coppernet.zm
Microlink Technologies Limited P.O Box 35681 LUSAKA		
Africonnect P.O Box 31276 LUSAKA	Ivy Musenyesa	ivy@africonnect.co.zm
University of Wits SOUTH AFRICA	Charley Lewis	Charley.Lewis@wits.ac.za
Realtime Technologies Alliance P.O Box 38688 LUSAKA	Yamie Zimba	yammiezi@realtime.co.zm
Zambia Competition		

Commission P.O Box 34919 LUSAKA		
E-Brain Lewis Construction Kabelenga Road LUSAKA	John S. Munsaka	jmunsaka@zamnet.zm jmunsaka@gmail.com 096 675 2507
Uunet P.O Box 30969 LUSAKA		
University of Zambia P.O. Bo 32379 LUSAKA	David Mukosa	dmukosa@unza.zm dmukosa@yahoo.com 0966 728643
Energy Regulation Board 8th Floor, Premium House P.O Box 37631 LUSAKA	Stephen M. Bwalya	sbwalya@erb.org.zm 097 743 6952 096 643 6952
National Water Supply and Sanitation Council Plot 164, Mulombwa Close P.O Box 34358 LUSAKA	Rose Tembo	rtembo@nwasco.org.zm
Law Association of Zambia 1 Lagos Road, Rhodespark P.O Box 35271 LUSAKA		
Computer Society of Zambia		
Engineering Association of Zambia Fairley Road, Ridgeway P.O Box 51084 LUSAKA		

.

Appendix V – Research Interview Tabulated Consumer Response

Consumer Response

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
N	N	N	N	Y	Y	Y	Y	N	Y	Y	Y	N	Y	N	N	N	N	N	Y	Y	Y	Y	Y	**Switched from one service provider?**
N	N	N	Y	Y	N						Y		Y	Y	Y	Y	Y	N	N	Y	N	N	Y	**Are you satisfied with ICT services you get?**
Y		Y	Y	Y	N	Y		N	Y		Y		Y	Y	Y	Y	N	Y	Y	N		Y	N	**Is cost of service a problem to you as consumer?**
Y				Y	Y			N		Y	Y	N	N	N		N		Y			Y	Y	Y	**Is quality of service a problem?**
N		Y	Y		N	Y	N	N	N	N		N		N			N	Y	Y	N	Y	Y	N	**Do you have a lot of dropped calls?**
Y			N	Y	N	Y	N			N	N	N	N	Y	N		N	N	Y	N	Y		N	**Is completing a call difficult?**
N		N		N	Y	Y	N		N	N	Y	Y	N	N	Y	Y	N	N	Y	N		Y	N	**Is it difficult to make inter network calls?**
	N		N					N			N	N		N	N	N	N	N		N	N	N		**Is the voice quality a problem?**
N	Y	Y	Y			Y	N		N	N	N	N	N	Y	Y	Y	Y	Y	Y	N	Y	Y	N	**Is your network congested at certain times of the day?**
									N					N			N		N		Y	Y	N	**Are Internet service outages a problem?**
Y	Y	Y	Y	N		N	N		N	N	N	N	N	N	N	N	N	Y	N	N	N		Y	**Is network coverage a problem for you ?**
Y	Y	N	N	Y	Y	Y	Y	N		Y	N		Y	Y	N	N	N	Y			N	N	N	**Is there a lack of network coverage in certain areas?**
N		Y	Y		N	Y	Y				Y	N	N	Y	Y	Y		N	N		N	N		**Is charging and billing a problem for you ?**
N	N	N	N		Y	Y			N		N	Y	Y	N	N	N	N	Y	N	N	Y		N	**Are charges made clear to you?**
Y	Y	Y	Y		Y		Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	**Is it easy to buy and load airtime?**
N	N	N	N		N	Y	Y	Y	N	Y	N		N	N	N	N	N	Y	N	Y	N	Y	Y	**Is equipment a problem for you as a consumer?**
Y	Y	N	N	Y	Y	N	Y	N	Y	Y	Y		Y	Y	N	N	N	Y	Y	N	Y	Y	Y	**Ever used the customer help line of your service provider?**
Y	N	N	N	N	Y	N	N	N	N	N	Y	Y	N	N	N	N	N	Y		Y	Y	Y	N	**Have you ever made a complaint to a service**

																								provider?
N		Y	N			N			Y		N			N	N	N	N	Y		N	Y		N	**Do you know your rights as a consumer of ICTs**
Y	N	N	N				Y				N			N	N	N	Y	Y		N		Y	N	**Are you aware of Zambia's telecoms regulator?**

Breakdown of Mobile Interviewee Subscriptions

Interviewees Breakdown by Service Provider and use of Internet				
Interviewee number as arranged in Table 1				
	Cell Z	**MTN**	**ZAIN**	**Internet**
1			√	√
2		√	√	
3			√	
4			√	
5		√	√	√
6		√	√	√
7	√	√	√	
8		√	√	
9			√	
10		√	√	
11	√	√		
12		√	√	
13		√		
14	√		√	
15			√	
16		√	√	
17			√	
18	√			√
19			√	
20		√	√	√
21		√	√	
22			√	√
23	√	√	√	√
24	√	√		
Total	6	14	20	7

Cheapest

#			
	Cell Z	**MTN**	**ZAIN**
1	√		
2	√		
3		√	
4			√
5		√	
6		√	
7		√	
8		√	
9			√
10	√		
11		√	
12		√	
13		√	
14		√	
15		√	
16		√	
17			
18	√		
19			√
20	√		
21	√		
22			
23	√		
24		√	
Total	7	12	3

Expensive

#			
	Cell Z	**MTN**	**ZAIN**
1			√
2			√
3			√
4			
5			√
6			√
7	√		
8			√
9			√
10			√
11			√
12			√
13			√
14		√	
15			√
16			√
17			
18		√	
19		√	
20			√
21		√	
22			
23		√	
24	√		
Total	2	5	14

Best

#			
	Cell Z	**MTN**	**ZAIN**
1		√	
2		√	
3			√
4			√
5			√
6			
7			

Worst

#			
	Cell Z	**MTN**	**ZAIN**
1			√
2			
3			√
4			
5			√
6			
7	√		

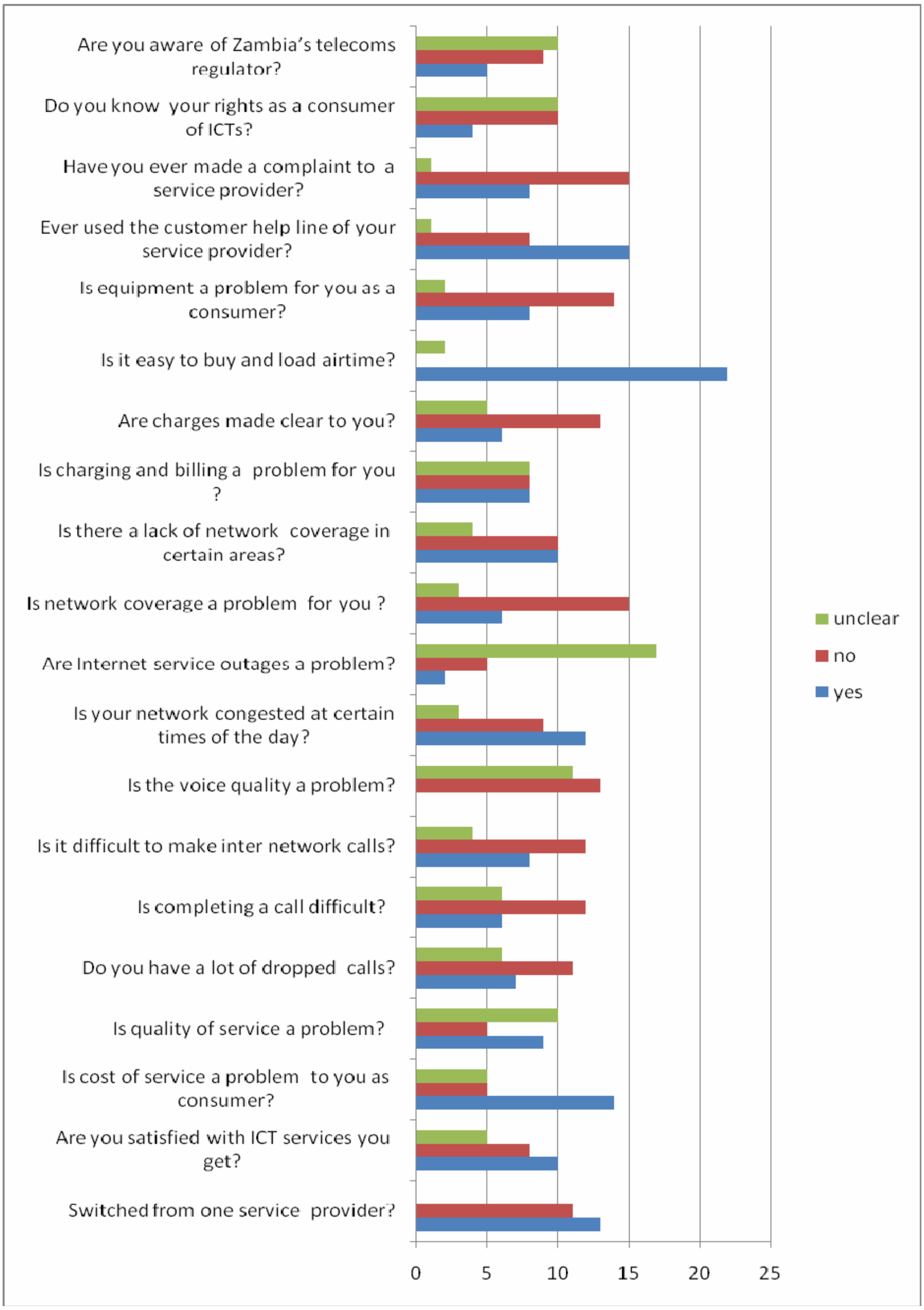
8		√	
9			√
10		√	
11		√	
12		√	
13		√	
14			√
15			√
16		√	
17			
18			√
19			√
20	√		√
21			√
22			√
23			√
24		√	
Total	1	9	12

8			
9			
10			
11			√
12	√		
13			√
14			
15			
16			√
17			
18	√		
19	√		
20			√
21	√		
22			
23	√		
24			√
Total	6	0	8

Appendix VI – Consumer Response Graphical Representation

Comment [01]: This is excellent…

Can we add some more of the questions (where numbers are meaningful)?


Are you aware of Zambia's telecoms regulator?
Do you know your rights as a consumer of ICTs?
Have you ever made a complaint to a service provider?
Ever used the customer help line of your service provider?
Is equipment a problem for you as a consumer?
Is it easy to buy and load airtime?
Are charges made clear to you?
Is charging and billing a problem for you ?
Is there a lack of network coverage in certain areas?
Is network coverage a problem for you ?
Are Internet service outages a problem?
Is your network congested at certain times of the day?
Is the voice quality a problem?
Is it difficult to make inter network calls?
Is completing a call difficult?
Do you have a lot of dropped calls?
Is quality of service a problem?
Is cost of service a problem to you as consumer?
Are you satisfied with ICT services you get?
Switched from one service provider?
0
5
10
15
20
25
unclear
no
yes

Appendix VII – Research Interview Questionnaire

Below is the interview protocol that was used to guide the in-depth semi-structured interviews.

IDRC - Empowering regulators to protect consumer rights in the ICT sector

Research Interview

In-depth, face-to-face, one-to-one interviews to explore in detail the issues outlined below (45 - 60 minutes).

Socio-demographic details

Please tick the age category the interviewee falls into:

18-24 [ ] 35-44 [ ] 55-64 [ ]
25-34 [ ] 45-54 [ ] 65+ [ ]

Gender of the interviewee:

Male [ ] Female [ ]

Age finished education:

Below 15 [ ] 15 [ ] 18 [ ] 25 [ ] Over 25 [ ]

Job or occupation:

Marital status:

Single [ ] Married [ ] Widowed [ ] Divorced [ ]

Where they live:

Name of village, town or city: ____

Qualitative consumer information

A. Understanding of operators and their services:

This section asks interviewees to compare the different service offerings on the market. The focus is likely to be on mobile, given its market share, but other service offerings such as fixed, Internet access etc can also be covered.

1 What telecommunications services do you consume (Mobile? Internet? Fixed?)

____

2 What is (are) your service provider(s) (i.e. who do you see yourself as a customer of)?

____

3 Which service provider in Zambia do you think provides the **best service** to its customers? Why? Explain.

____
____
____
____

(Prompt: Quality of service (explain if necessary: dropped calls / call completion / voice quality etc)? Network coverage? Range of packages and offerings?)
(Also record if interviewee does not know / does not have a view.)

____
____
____

4 Which service provider in Zambia do you think is the **cheapes**t? Why? Explain.

____
____
____
____

(Prompt: Starter packs? Contracts? Recharge vouchers? Minutes?)
(Also record if interviewee does not know / does not have a view.)

5 Which service provider in Zambia do you think provides the **worst service** to its customers? Why? Explain.

(Prompt: Quality of service (explain if necessary: dropped calls / call completion / voice quality etc)? Network coverage? Range of packages and offerings?)
(Also record if interviewee does not know / does not have a view.)

6 Which operator in Zambia do you think is the most **expensive**? Why? Explain.

(Prompt: Starter packs? Contracts? Recharge vouchers? Minutes?)
(Also record if interviewee does not know / does not have a view.)

7 Where do your views come from? How do you know about the services of the operators and their quality of service / packages / pricing / coverage areas (as answered above)?

8 How do you get this kind of information? Friends and family? Radio? TV? Newspapers? Company websites? Other?

9 Have you switched from one service provider to another? If yes, why? If not, why not?

B. Consumer issues raised

This section is designed to allow consumers to identify the issues of concern to them as consumers and where intervention by the regulator might increase consumer protection. Allow the interviewee to come up with issues they raise first and note the order in which they appear. The intention is to both cover the full range of issues, as well as to identify their prioritisation. Then take the list of issues below and prompt them on issues they have not already raised:

10 Would you say you are generally satisfied or dissatisfied with the service you receive from your service provider(s)? (see question 1)

11 What are the main **problems** you have with your mobile / Internet service? Please explain in each case.

Prompt questions (if first answer is short / thin):

Is the **cost** of service a problem for you as a consumer?

Are prices too expensive? Are you being charged too much for what you get? Are prices too expensive for certain aspects of the service? (e.g. SMS?)

Is the **quality** of service a problem for you as a consumer?

Do you experience a lot of dropped calls?

Do you have difficulty completing a call?

Do you have difficulty calling from one network to another?

Is the voice quality a problem?

Do you find the network congested at certain times of the day?

Are Internet service outages a problem?

Is network **coverage** a problem for you as a consumer?

Is there a lack of network coverage in certain areas? Where exactly?

Is **charging and billing** a problem for you as a consumer?

Are you being charged for things you think you ought not to be charged for?

Are charges made sufficiently clear to you as the consumer?

Is it easy to buy and load airtime?

Is **equipment** a problem for you as a consumer?

Handsets? Batteries? Computers? Modems? Etc?

____

12 Which one of the issues above would you single out as the most important / **main problem** (from the issues identified above)?

____
____
____
____
____

C. Consumer contact and complaints made:

This section is designed to identify whether consumers are aware of when their rights as consumers have been infringed, and whether they aware of the channels of redress available to them, and if they have used these channels.

13 Have you ever used the customer help line of your service provider?

____

14 If you have, why, and what for? If not, why not? Were you satisfied with how you call was dealt with?

____

____

15 Have you ever made a complaint to your service provider? If so, on what issue(s)? If not, why not?

____

____

16 What channel(s) did you use to pursue your complaint(s)?

____

____

(Prompt: if no complaint has been made, ask what channel they would use if they did have a complaint. Also record if they are not aware of any complaints channels.)

____

____

17 How was (were) your complaint(s) handled? Were you satisfied with the outcome? If not, what, if anything, did you do to escalate the complaint?

(Prompt: also record if they are not aware of any complaints escalation channels.)

18 What rights do you have as a consumer of telephony and Internet services? How do you know about these rights?

(Prompt: also record if they are not aware of any consumer rights.)

D. Who is doing what and what might be done

The interview can then be concluded by covering two related topics, identifying what consumer know about what is being done in respect of consumer protection, and what sorts of interventions they would like to see.

19 Are you aware of our country's telecoms regulator? Do you know its name?

If aware: What do you think the regulator does? How effective do you think the regulator is at doing these tasks?

20 What do you think the following organisations / groups can do to improve the experience of consumers? Please make specific suggestions.

- Government?

- Regulators?
- Service providers?
- Consumer groups?
- Others?

21 What else do you think might / should be done to help consumers of telecommunications and Internet services?

Thank you for taking part in this interview. Would you be prepared to participate in the focus group? (Take their details if they are).

Name:………………………………………………………………………………………….Co
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