The Role of Mobile Value Added Services towards Influencing Consumer Purchasing
Behaviour in the Mobile Telecommunication Industry of Namibia

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Abstract

Purpose: This study is aimed at evaluating the influence of value-added services on consumer purchasing behaviour in the Namibian mobile telecommunication industry. The study further intends to answer several research questions combined with hypotheses testing on perceptions of value-added services towards consumer purchasing behaviour in the Namibian mobile telecoms.

Methodology: A correlational research design was employed in the study. A self-administered questionnaire both online and offline to collect data. The research instrument obtained the reliability and validity requirements, using Cronbach and the Factor Loadings (FL), and Average Variance Extracted (AVE) respectively. A simple random sampling technique was adopted in the data collection process. The sample size was determined as 384. A total of 430 valid responses were received. This quantitative study used the Statistical Package for Social Science (SPSS) version 23 and Microsoft Excel for data analysis. Descriptive statistics was adopted when conducting data analysis, including frequencies and mean scores. Inferential statistics was used in hypothesis testing. The research study collected and used secondary data from journals, books, and internet sources. The analysed data was presented using Tables and Figures.

Findings: Based on the tested hypothesis, value-added services had a statistically insignificant weak positive relationship with consumer purchasing behaviour ($rs_{(430)}$ = .009, *p*-value >.0.05). The results also revealed a statistically insignificant negative relationship between income and consumer purchasing behaviour ($rs_{(430)}$ = -.018, *p*-value >.0.05).). It was concluded, that there was insufficient information to reject the null hypothesis or suggest that the alternative is correct. Future studies should focus on collecting more information and adopting other research methodologies, such as qualitative or mixed research.

Unique Contribution to Theory, Practice and Policy: Several consumer behaviour theories and models informed the study's conceptual framework. Theories included the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT), Hawkins Stern's Impulse Buying, Maslow's Hierarchy of Needs, Integrated Marketing Communication (IMC) and models such as the Engel-Kollat-Blackwell (EKB) were adapted to the study. Policy makers should expedite the implementation of policies and laws to enhance consumer protection and awareness. Recommendations include enhancing consumer awareness of value-added services and the repetition of research with broad inclusion of other variables, including demographical information.

Keywords: *Consumer Economics, Consumer Protection, Telecommunication*

JEL Codes: *D11, D18, D18*

INTRODUCTION

The country's first mobile telecommunication operator, MTC, started in 1995, and by 2018, it had become fully owned by the state-owned company, the Namibia Post and Telecommunications Holdings Limited (NPTH). MTC had a dominant monopoly of the mobile telecommunication market until the introduction of CellOne in 2006. CellOne was later changed to Leo, then TN Mobile in 2009 and 2013 respectively which NPTH also owns. Namibia with a population of 3 million people (NSA, 2024) has over 2 million mobile telecommunication subscribers (Walt, 2024). The key players in mobile telecommunication in Namibia include Mobile Telecommunication Company (MTC), Telecom Namibia Mobile (TN Mobile) and Paratus. These companies compete for customer retention. Paratus is the most competitive private mobile telecommunication company with other offerings such as internet and cloud services, targeting mostly businesses. The Communication Regulatory Authority of Namibia (CRAN) is the regulator, established by an Act of Parliament (CRAN, 2022). Mobile telecommunication is a force to be reckoned with as landline or fixed subscribers continue to decline (CRAN, 2022). The mobile telecommunication industry is considered one of the most competitive industries. Mobile telecoms are goaded to adopt innovative ways to market their product or services. The robust marketing strategies are centred on the mobile value-added services offerings, aimed at enhancing customer satisfaction. Customer satisfaction is key to fostering brand loyalty and competitiveness in the industry (Lawrence & Iwekumo, 2020). The MVAS is defined as digital services added to mobile phone networks other than voice services in which the contents included can developed in-house or by the third parties to the mobile telecom service. The recent definition of MVAS excludes voice and short messaging services (SMS) and multimedia Messaging Services (MMS), with a focus on a wide variety of digital services accessible on smart devices (Al-Debei, *et al*, 2022; Govind, 2021). These services are pay-per-use data communication services (Al-Debei, *et al*, 2022), but they can be considered free-offer offer services in some cases. Consumer behaviour refers to behaviour an individual exhibits when searching for purchasing, using, evaluating, and disposing of products and services, expecting to satisfy their needs (Panwar *et al*, 2019). Research indicates that value-added services attract consumers to specific telecom service providers (Dauda & Jatau, 2023; Lawrence & Iwekumo, 2020).

Statement of the Problem

MVAS is offered under the guise that it's for consumers to optimize the services offered by mobile telecommunication, however, in most cases consumers are not aware of the concept. Despite the growing importance of MVAS, there is limited consumer awareness and engagement in Namibia, with offerings largely business-centric rather than customer-focused. This study seeks to evaluate how value-added services influence consumer's decisions in the mobile telecommunication industry. Although MVAS is considered an extra benefit to the core services, mobile companies may use it to maximize profit or increase customer retention, with minimal effort on consumer focus. MVAS are clustered into four categories, namely, mobile communication, entertainment, transactions, multimedia messaging and information services (Dauda and Jatau, 2023). M'itonga (2019) posits that mobile value-added services are critical to the success of telecom firms. MVAS enhances existing products or services proportionally increasing the perceived value by consumers. MVAS should be customer-centric and ensure consumers derive the optimal benefits apart from fostering customer loyalty and growing revenues for mobile telecoms. A customer-centric mobile telecommunication sector will be beneficial to the adoption of MVAS (Wang & Lin, 2012). Value-added services awareness is

crucial to key industry players including the regulators, businesses and more importantly the consumer.

LITERATURE REVIEW

Theoretical Framework

The rapid technological era has seen the development of several theoretical models for user acceptance and adoption of innovations. Notable models and theories are not limited to the Technology Acceptance Model (TAM) by Davis (1989), the Theory of Planned Behavior (TPB) by Ajzen (1991), the Innovation Diffusion Theory (IDT) by Rogers (1962), and the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al. (2003). The UTAUT below is supported by Xue et al (2024) to be the model that stands out the most.
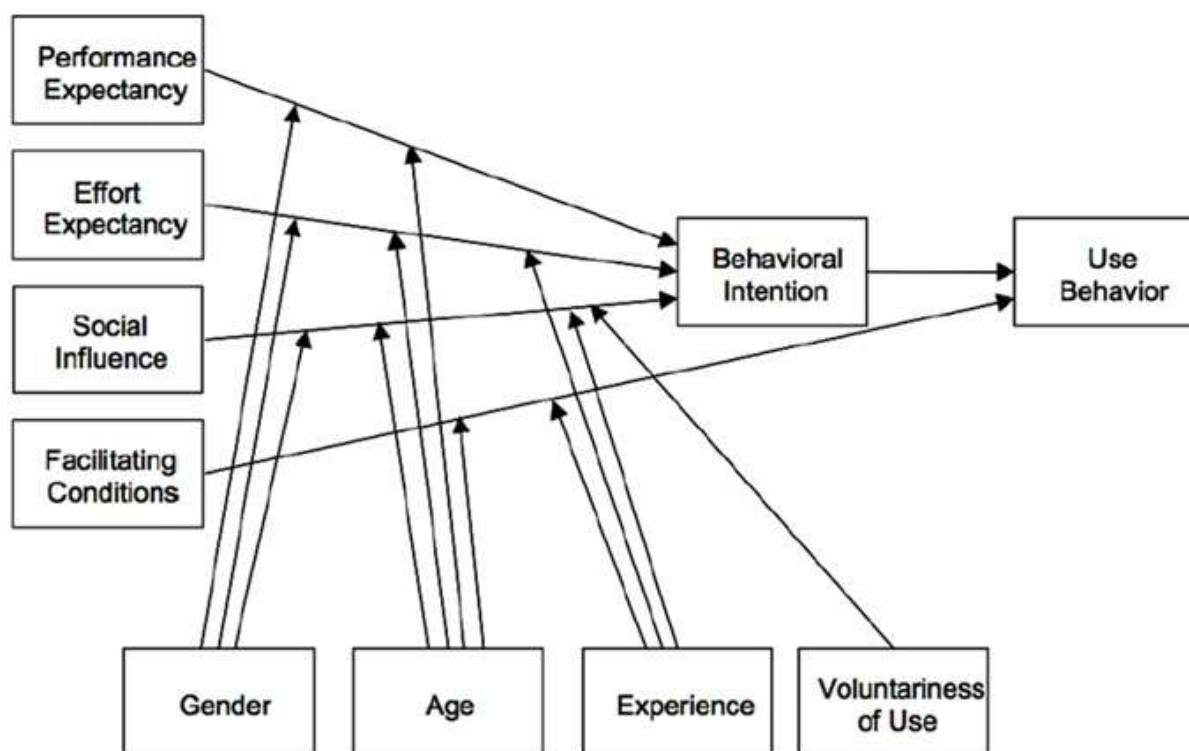

Figure 1: Interaction of the Elements of the UTAUT Model.

Source: Venkatesh et al. (2003, p. 447)

The UTAUT model was developed by Venkatesh in 2003 (Ayaz & Yanartas, 2020, Xue, et al, 2024, Suki, 2018; Attuquayefio & Addo, 2014). The UTAUT model assesses users' intentions to use and actual use behaviour of an information system (see Figure 1). The subjective probability for a consumer to perform any of the expected behaviours determines the behavioural intention. The UTAUT model has been employed in several studies to examine users' intention to use technologies, such as students' intention to use animation and storytelling (Suki, 2018), acceptance of electronic document management system (Ayaz & Yanartas, 2020), technology adoption in higher education settings (Xue, et al, 2024), students' ICT adoption (Attuquayefio & Addo, 2014) and factors affecting teachers' social media use during covid-19 (Riady et al, 2022). UAUT describes how consumers intend to use technology and how they use it. The theory is developed based on four key constructs, consisting of performance expectancy, effort expectancy, social influences and facilitating conditions. The

performance expectancy construct describes the degree to which individuals believe that using a system will help them improve their job performance (Camilleri, 2024). There are models and theories from which the performance expectancy borrows from (Marikyan, & Papagiannidis, 2023), which include the Technology Acceptance Model (TAM), TAM2, Combined TAM and the Theory of Planned Behaviour (CTAMTPB), Motivational Model (MM), the model of PC utilisation (MPCU), Innovation Diffusion Theory (IDT) and Social Cognitive Theory (SCT) (Marikyan, & Papagiannidis, 2023).

The perception of users towards the use of a particular product or service construes the performance expectancy. The ease of use of a particular product or service forms the effort expectancy construct. The effort expectancy construct is defined as the degree of ease associated with the use of a system (Ayaz & Yanartas¸ 2020; Camilleri, 2024; Marikyan & Papagiannidis, 2023). The perceived quality construct focuses on the accuracy and reliability of the content received by users from using a product or service. The social influences construct is described by defined as a process that may influence consumers' opinions, beliefs, or behaviours due to social interactions with society (Camilleri, 2024; Ayaz & Yanartas¸ 2020). The facilitation conditions construct is the "degree to which an individual believes that an organisation's and technical infrastructure exists to support the use of the system" (Marikyan, & Papagiannidis, 2023). The UTAUT model suggests that the facilitating conditions have a direct positive effect on intention to use, but further posits that after initial use, the effect becomes nonsignificant (Marikyan, & Papagiannidis, 2023). This study adopts the elements of the UTAUT model as the construct for measuring MVAS influence on consumer purchasing behaviour (as depicted in Figure 2 below). The conceptual framework considers the technology usage factor, usability features, perceived quality and ease of use of mobile products or services to determine and measure the MVAS construct
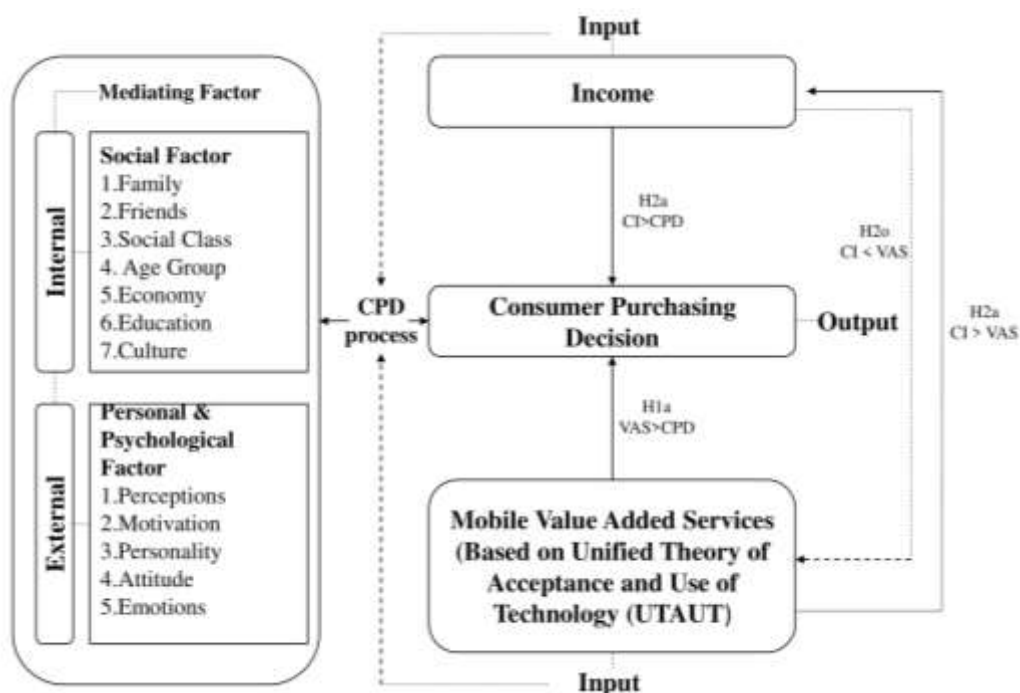
Conceptual Framework

Figure 2: Conceptual Framework

MVAS is expected to influence the purchasing decisions of consumers. The conceptual framework adopted for this research study is shown above. The factors influencing purchasing decisions are categorised as internal and external factors. Social factors which include, family, friends, social class, age group, level of education and culture, may be sources of external influences to the consumer decision. The internal influences are the personal and psychological factors, consisting of, perceptions, motivation, personality, attitude and emotions. The value-added services construct was developed and adopted to the concept of the UTAUT).

The dependent variable is the consumer purchasing decision, while the independent variables include income. The study recognised mediating factors such as the social, personal and psychological, as mediating factors.

The hypothesis included:
H_{1o}: MVAS do not influence consumer purchasing behaviour
H_{1a}: MVAS have a positive influence on consumer purchasing behaviour.
H_{2o}. Levels of Income do not influence consumer purchasing behaviour more than MVAS.
H_{2a}. Levels of Income have a positive influence on consumer purchasing behaviour more than MVAS.

The research questions in the study were:

RQ1: To what extent does value-added services products influence the purchasing intention of consumers in Namibia?

RQ2: Are consumer behaviour theories applied to decisions when purchasing mobile telecommunication products or services?

RQ3a: What are the major mobile telecommunication companies that provide value-added services in the retail and cellular market to consumers in Namibia?

RQ3b: What type of benefits are related to value-added services provided by mobile telecommunication companies in Namibia?

The study expected that value-added services positively influence consumer purchasing behaviour. The assumption was that increasing household or disposable income would increase the probability of purchasing mobile services or products. The income variable influences consumer purchasing behaviour more than value-added services.

Empirical Review

Al-Debei et al (2022), found in their study that the intentional use of MVAS by mobile telecoms positively impacts customer satisfaction and perceived value. The service quality was the most critical in predicting and increasing customers' perceived value and satisfaction levels compared to the network quality and content quality components (Al-Debei et al, 2022). More emphasis is placed on the content quality of MVAS to ascertain the completeness, clearance, timeliness, innovativeness, and aesthetics associated with the telecoms. This is also observed by Dauda and Jauda (2021), in their study of examining the effect of service quality on consumer switching behaviour in the Nigerian telecommunication industry, where it was found that there is service quality can impact consumer switching behaviour. Although, scholars posit that, a there is high rate of customer-switching behaviour in telecommunication (Malhotra & Batra, 2019; Dauda & Jatau, 2023), this is not observed in Namibia, as the industry is stiff and difficult to penetrate.

Wang and Lin (2012) in their study, "the adoption of mobile value-added services Investigating the influence of IS quality and perceived playfulness", concluded that there was a direct relationship between MVAS and customers' positive service experience. Information systems quality and perceived playfulness act as predictors of consumer's behaviour towards adopting MVAS (Wang & Lin, 2012). The scholars suggested that the two elements serve as an extension of TAM. Al-Debei et al (2022) support the stance by Wang and Lin (2012) that MVAS offers should include prompt responses and high standards of customer support service, including periodical upgrades of new features. Govind (2021) in a study "Impact of Value Added Services by Mobile Network Companies on Customer Retention" found that MVAS has a positive impact on customers. As a result, the customer retention rate is highly maintained as mobile telecoms continue to provide better MVAS offerings, particularly, recharge plans, entertainment and e-commerce services. This is an approach observed with the biggest mobile telecommunication in Namibia, MTC, where the company adopts a rigorous digital transformation strategy that assures a high customer value for the company (MTC, 2023). In addition, scholars suggest that quality network coverage is important (Al-Debei et al, 2022; Govind, 2021), specifically in ensuring that customers receive the full benefits associated with MVAS. M'itonga (2019) studied the influence of value-added service strategies on the performance of telecommunication firms in Kenya, finding that services such as mobile money are positively significant in enhancing the performance of telecom companies. MVAS can alter consumers' perceptions about a product or service, consequently predicting their purchasing behaviour (Panwar *et al*, 2019; M'itonga, 2019). M'itonga (2019) argue that telecommunication firms develop value-added services that are measured based on their usefulness, ease of use, credibility, reliability, access, and fastness among the customers. The possibility of matching individual preferences on the MVAS offering fosters customer loyalty, influencing their future repurchase decisions (Haverila et al, 2022; Tariq et al, 2019; M'itonga, 2019). Most of these studies were not conducted in the Namibian market before, presenting an

opportunity to contribute to the subject of MVAS and its influence on consumer purchasing behaviour.

Research Gaps

Literature on the relationship between MVAS and consumer purchasing behaviour in the Namibian telecommunication sector does not exist. Studies conducted by scholars such as (Dauda and Jatau, 2023), (Hajar, et al 2020), and (M'itonga, 2019) focused on the MVAS and consumer behaviour aspects, however, their jurisdictions consisted of large markets (Nigeria, Yemen and Kenya respectively) compared to the Namibia mobile telecommunication industry. In some instances, studies were centred on a particular MVAS component, such as mobile money (Hsiao, 2022) or service quality, perceived value and customer satisfaction (Kuo et al, 2009), and not impact in a whole context. Information obtained from CRAN (2021) focuses on industry regulations with little on consumer purchasing behaviour or MVAS in general. As a result, there is a knowledge gap about the concept of MVAS among Namibian consumers, which may affect consumer purchasing decision. There is a lack of consumer protection legal framework, making MVAS business-centric with little to minimal benefit on consumers.

METHODOLOGY

A correlational research design and a positivist philosophical approach were employed in this study. Based on the characteristics of the population, a quantitative and subsequently, a simple random sampling technique was adopted for the research. The inclusion criteria were that participants should be self-employed or be employed, with earnings equivalent of not less than US$2.15 per day. The participants should be employed within Namibia's jurisdiction and between the ages of 18 and 59 years old. The primary data was collected using a questionnaire. A total of 430 responses were received, through the Google Forms links. Participants without mobile devices were allowed to enter data on the researcher's device physically. Data was centralized on the Google Forms platform and exported in MS Excel format. The data was coded and analysed on the IBM Statistical Package for Social Sciences (SPSS) software. Furthermore, data was also analysed in MS Excel, for creating tables and figures. Inferential statistics was used in hypothesis testing. Performing data analysis by way of probability, correlations, regression, and hypothesis testing is possible with inferential statistics (Neng & Supriadi, 2022). Inferential statistics can be described as knowledge for analysing data in a manner that allows the results of the sample size to generalise that of the entire population (Neng & Supriadi, 2022; Sand, 2022). Bivariate regression determined the type of correlation between the variables, whilst the inferential statistic established the significance of the relationship. Inferential statistics allowed the study to draw conclusions about the influence of MVAS towards consumer purchasing behaviour in the mobile telecommunication industry of Namibia. The formulation of the hypothesis, both the null and alternative, processing of sample data collected, use of SPSS software for analysis, and the determination of whether to reject the null hypothesis, form an integral part of inferential statistics. Descriptive statistics include information about the variables, including frequencies, standard deviation and mean scores presented (George, 2023). The descriptive statistics helped the research results be presented in tables and figures.

RESULTS

Measurement of Reliability and Construct Validity

The study used internal consistency to test the reliability of the research instrument. The Cronbach-Alpha technique was employed. The research reliability is related to the level of consistency or reliability of the measurement instrument (Nugraha & Rachmawati, 2019). The Cronbach's alpha formula is given as follows:

$$\alpha = \frac{K}{K-1}\left[1 - \frac{\sum S^2 y}{S^2 x}\right]$$

Where;

α	is the Cronbach's Alpha
K	is the number of test items
$\sum S^2 y$	is the sum of the item variance
$S^2 x$	is the variance of total score

The scores were found using the IBM SPSS 23, per Table 1 below.

Table 1: Reliability Statistics for MVAS and Income Variables

Variable	Question Items	Cronbach's Alpha (α)	Number of Items
Income	I1, I2	.816	2
MVAS	VAS1, VAS2, VAS3, VAS4	.705	4

The reliability score was α.816 and .705 for the income and value-added services variables respectively. The instrument's reliability was established as the items within the constructs obtained $\alpha > 0.7$ level (Jugessur, 2022; Nawi et.al, 2020; Nugraha & Rachmawati, 2019). The Cronbach-Alpha technique is the most popular among scholars (Dabbagh et al, 2022; Nha, 2021).

To evaluate the construct validity and reliability of the research instrument, SPSS 23.0 statistical software was used. The following formula is given to determine the Construct reliability and the average variance extracted (AVE):

CR= (Σ factor loading) 2 / ((Σ factor loading) 2 + Σ measurement error)

AVE= Σ (factor loading) 2/n

Table 2: Factor loadings, Composite Reliability and Average Variance Extracted: MVAS

Items	λ	λ^2	$1-\lambda^2$
VAS1 (Technological Factor)	.718	0.516	0.484
VAS2 (Usability)	.708	0.502	0.498
VAS3 (Perceived Quality)	.743	0.551	0.449
VAS4 (Ease of Use)	.671	0.450	0.550
Count	4	4	4
Sum	2.840	2.020	1.980
Square	8.068		
Average Variance Extracted	0.505		
Composite Reliability	0.803		

Where λ is Factor Loading

Convergent validity was confirmed using AVE. The measures for factor loading results, construct reliability and AVE are indicated in Table 2. The AVE score for the VAS construct was .505, while the income construct was .712 (Table 3).

Table 3: Factor loadings, Composite Reliability and Average Variance Extracted: Value Added Service Construct: Income Construct Variable

Item	λ	λ^2	$1-\lambda^2$
I1 (Q15)	0.844	0.712	0.288
I2 (Q19)	0.844	0.712	0.288
COUNT	2	2	2
Sum	1.688	1.425	0.575
Square	2.849344		
Average Variance Extracted	0.712		
Composite Reliability	0.832		

The factor loading in both cases exceeded the .50 level, establishing the convergent validity (Cheung *et al.*, 2023). The composite reliability scores for the MVAS construct were measured as, .803 (Table 2) and .832 (Table 3) for the income construct. The recommended level for composite reliability is above .70 (Canatay *et al*, 2022; Attuquayefio & Addo, 2014), therefore, in this case, both the VAS and income construct exceed the required level.

Descriptive Analysis for Value-Added Services

The effects of value-added services on consumer purchasing behaviour were examined. A five-point Likert scale was used in the research instrument, where 1 indicated "strongly disagree" to 5 "strongly agree" by the research participants. The scale indicated the degree of agreement with the statements in the survey's measuring constructs. The statements in the questionnaire were to select the extent to which consumers are influenced to purchase a particular mobile telecommunication product or service, based on technological factors, usability, quality, and ease of use (Table 4). This mirrors the UTAUT performance expectancy, effort expectancy, social influence and facilitation conditions constructs respectively.

Table 4: Statements on a 5-point Likert scale (VAS construct)

	Statements
VAS1.	Technological factors such as the latest features, compatibility, etc, are key considerations when I purchase the type of mobile telecommunication products/services.
VAS2.	Usability of features/Innovative products or services is a key factor when I purchase the type of mobile telecommunication products/services.
VAS3.	The quality of products/services influences the type of mobile telecommunication products/services I purchase.
VAS4.	I spend on mobile telecommunication products/services depending on the "ease of use/access to services"

Normal Distribution for MVAS

The Kurtosis and Skewness were used to assess the normality of the VAS construct
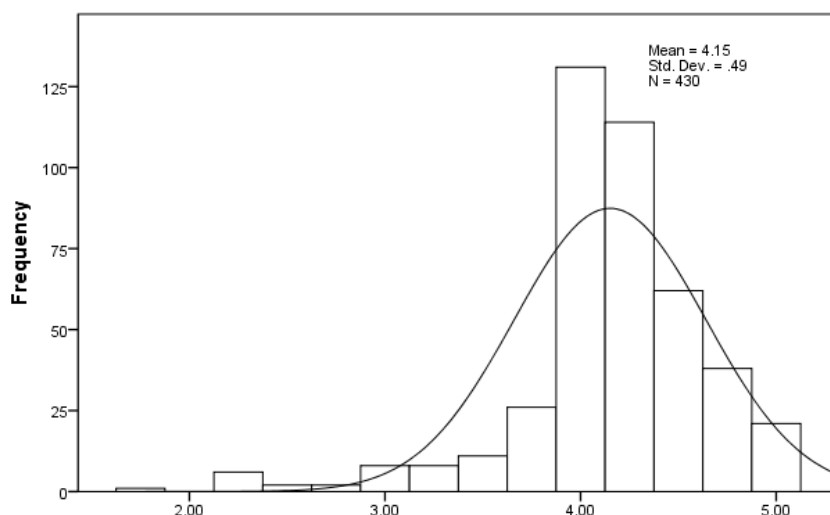

Figure 3: Distribution of Normality Data (MVAS)

The Kurtosis and Skewness scores for the MVAS construct were 3.641 and -.730. The distribution of the data leaned towards the right as seen in Figure 3.

Descriptive Analysis for Income

The income construct was developed based on two questions posed to participants in a 5-point Likert scale. Participants were asked to answer each question based on 1, being "very important" to 5 being "not important". The two questions in Table 5 were used for the income construct.

Table 5: Questions on a 5-point Likert Scale (Income Construct)

Question
I1.   How important is your income towards purchasing a mobile telecommunication product or service?
I2.   How important is income in influencing the purchase of mobile telecommunication services/products?

The responses for the two constructs were collected and coded for analysis using the SPSS software. The normally test were conducted on the constructs.

Normal Distribution for Income

The Kurtosis and Skewness were used to assess the normality of the income construct.
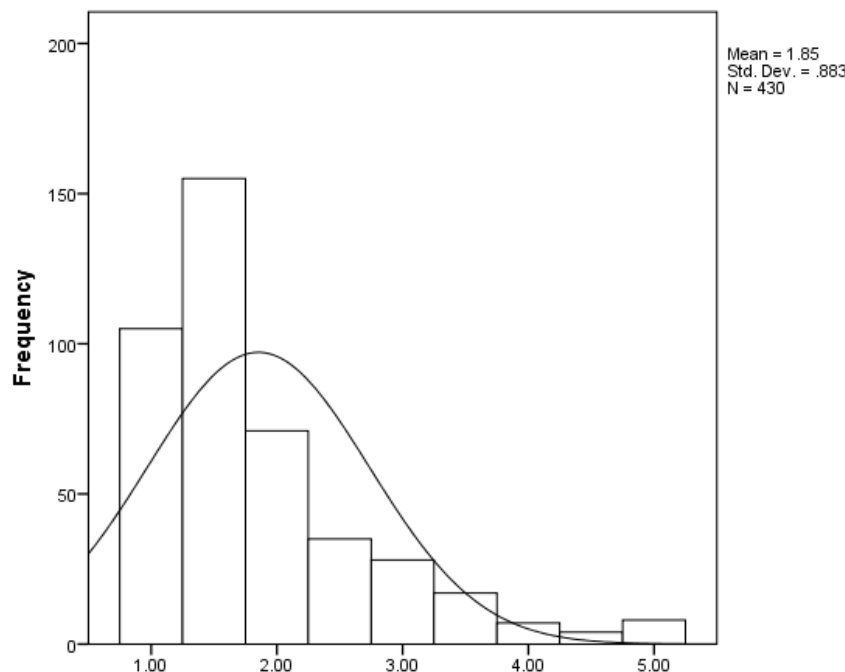

Figure 4: Figure 4: Distribution of Normality Data (Income)

The Kurtosis and Skewness scores were 2.305 and 1.529 for the income variable. The distribution of the data leaned towards the left as seen in Figure 4.

Shapiro-Wilk test

SPSS was used to test normality in the VAS and Income construct using the Shapiro-Wilk Test. The results are presented in the table below.

Table 6: Test of Normality-Shapiro-Wilk Test

	Statistic	Sig.
Income	.814	.000
Value Added Service	.871	.000

Using the Shapiro-Wilk test, the determined p statistic was, W (430) =.841, p=.00 for the income construct. In the MVAS construct the Shapiro-Wilk test was W (430) = .871, p=.00, attesting to the outliers in the data distribution. In both cases, the Shapiro-Wilk score is far

from zero and p <0.05 (as shown in Table 6), therefore the normal distribution is not obtained (Hatem et al, 2022).

Hypothesis Testing

As a result of the non-normal distribution of data in the constructs, a non-parametric test was employed in the study, adopting a Spearman rank correlation coefficient to test the hypothesis. The Spearman Rank correlation Coefficient formula as provided (Sazonets et al., 2024), is as follows.

$$\rho = 1 - \frac{6 \sum d_i^2}{n(n^2 - 1)}$$

ρ=Spearman's rank correlation coefficient

di=difference between the two ranks of each observation given as, $(Xi) - (Yi)$

n=number of cases or observations

The SPSS software was used to calculate the Spearman Rank correlation coefficient and test the hypotheses.

H$_{1o}$ and H$_{1a}$

Table 7: Spearman Rank Correlation Coefficient for MVAS and Consumer Purchasing Behaviour

			MVAS	CPD
Spearman's rho	**MVAS**	Correlation Coefficient	1.000	.009
		Sig. (1-tailed)	.	.422
	CPB	Correlation Coefficient	.009	1.000
		Sig. (1-tailed)	.422	.

The results of the H$_{1o}$ hypothesis were, r$_s$ (430) = .009, p=.422 (see Table 7). A positive insignificant relationship between MVAS and consumer purchasing behaviour was obtained. There was not enough evidence to suggest that a positive relationship exists, therefore, the study failed to reject the null hypothesis (H$_{1o}$), nor accept the alternative (H1a).

H$_{2o}$ and H$_{2a}$

Table 8: Spearman Rank Correlations between VAS, Income and Consumer Purchasing Behaviour

			CPD	VAS	Income
Spearman's rho	**CPD**	Correlation Coefficient	1.000	.009	-.018
		Sig. (1-tailed)	.	.422	.354
	VAS	Correlation Coefficient	.009	1.000	-.044
		Sig. (1-tailed)	.422	.	.184
	Income	Correlation Coefficient	-.018	-.044	1.000
		Sig. (1-tailed)	.354	.184	.

The results of a Spearman Rank Correlation between VAS and CPB is r_s (430) .009, p=.422 and Income and CPD is r_s (430) -.018, p= .354 (Table 8). In this case, the results were statistically insignificant, leading to a Type II error. There is insufficient information to reject the null hypothesis or support the alternative.

CONCLUSION AND RECOMMENDATIONS

Summary

The value-added service offerings are highly focused on business operations rather than being customer-centric. The major mobile telecommunication company, MTC has a market share of over 80% and the remaining is split between TN Mobile, Paratus and others. Suggesting that it could have impacted the normality of the data by creating so many outliers. The monopolistic traits of the mobile telecommunication industry make it difficult for consumers to switch and, subsequently, difficult to pinpoint the influence of MVAS on the purchase behaviour of consumers. Reasons such as all respondents have at least subscribed to MTC and that a large portion of the respondents were from regions that are not proportioned to the population distribution of the country.

Conclusions

The findings showed to be statistically insignificant. There was insufficient information to suggest MVAS's influence on consumer purchasing behaviour in Namibia's mobile telecommunication industry. Theories and models such as the UTAUT and TAM are critical in the study of consumer purchasing behaviour in the mobile telecommunication industry. The major mobile telecommunication firms were noted to be MTC, TN Mobile and Paratus, with the latter controlling over 80% of the market share. MVAS is offered in the form of SMS, MMS, internet services, entertainment services, and information services. MTC stands out to be a leader in developing MVAS products. Exclusive offers such as video streaming via MTC TV and e-money services, known as Maris are solely offered by MTC. MVAS, such as ringback tones and ringtone downloads, are offered under the entertainment category.

Recommendations

The study recommends that policymakers develop a consumer protection policy framework to enhance the MVAS knowledge in the mobile telecommunication sector of Namibia. The policy should be inclusive of parties such as consumers, regulators and the mobile telecommunication players. Policymakers to develop or strengthen existing regulatory and legal frameworks aimed at protecting consumers in Namibia, particularly in the mobile telecommunication industry. . Consumer protection policy should promote mobile telecommunication firms adopt MVAS with emphasis on optimising benefits to consumers, as they seek such balance with increasing revenues and customer retention rates. These measures aim at enhancing MVAS knowledge and ensuring that mobile telecoms are customer-centric in delivering their business operations. The mobile telecommunication industry is characterised as a monopoly, with high barriers to entry. MTC and TN Mobile fall under one parental state-owned company, NPTH. This may have impacted the distribution of data, subsequently causing statistically insignificant results. MTC is the leader of innovation in MVAS offerings and has a large customer base. Based on these monopoly traits of the mobile market, the study may have addressed MVAS based on MTC offering rather than a broader context that may exist in most competitive markets. Future research studies should attempt a study with a larger sample and consider other variables such as demographics, in a different research methodology, such as qualitative or mixed-method approach.

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