IMPACT OF MULTIPLE PRICING STRATEGIES ON CONSUMER PURCHASING BEHAVIOUR
(A CASE STUDY OF MTN/GLOBACOM NIGERIA).

PRESENTED BY

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CERTIFICATION

This is to certify that this project was carried out by **RAHEEM NOFISAT ODUNAYO** and has been read and approved as meeting part of the requirements for the award of Higher National Diploma (HND) in Business Administration and Management, Institute of Finance and Management Studies, Kwara State Polytechnic, Ilorin.

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DEDICATION

This work is dedicated to Almighty Allah and to my lovely **Parents MR. and MRS. RAHEEM** Almighty Allah grant them long life and prosperity Amin.

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On the whole, Almighty Allah Has made the success of this work possible. I must express my sincere appreciation to those who have contributed one way or the other to the full realization of this study.

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ABSTRACT

The aim of this study was to investigate the impact of multiple pricing strategy on consumer purchasing behavior using MTN/Globacom Nigeria as a case study. Clear understanding of these factors will enable firm's marketing managers to develop suitable marketing strategies, business models, processes, and Suitable pricing strategies. To address the research objective 173 sampled customers were selected. Simple random and purposive/judgmental sampling methods were used. Questionnaires were distributed to conveniently selected customers and Data gathered were analyzed based on these 173 samples customers' response using SPSS 26 software package. Descriptive statistics research design were employed. All outputs were reported using percentage, mean, standard deviation, correlation and regression analysis were used to test the hypotheses. The result indicates that among different pricing strategies bundle pricing and Odd pricing found to have the highest correlation with consumer purchasing behavior of MTN/Globacom Nigeria. Thus, one can conclude that bundle pricing and Odd pricing strategies had the most statistically significant factors influences customers to prefer MTN/Globacom products. Consumers are not preferred the firm that charges high introductory price for new products. Based on the finding, this research work recommends MTN/Globacom may focus on using bundle pricing because it attract consumers to buy more. The company also advised to identify dynamic pricing to attract high involvement of consumers. Also, it is better for company to take a caution when introducing a new price promotion. Better to sell with lower and discount price for the new items produced in the company. It is not advisable for company to set high price during the introductory phase of product instead better to use bundle pricing during introductory of new products.

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CHAPTER ONE

INTRODUCTION

1.1   Background to the Study

According to Rosa (2011) price is a measure by which customers judge the value of any offer from retailers and they use it to make choices between competing brands. Lancioni (2005) price is also one of the most flexible elements of the marketing mix and can be adapted easily in the changing environmental conditions. Organizations spend a lot of time and resources figuring out the best pricing strategy for their products because a wrong strategy can cost them important customers and therefore result into loss of revenue. Dolan & Simon (1996) organizations remaining indifferent or frustrated around pricing strategies stay behind by allowing the competition to set market prices. This may have a negative influence on the way consumers view them because they have to go by the prices fixed by their competitors otherwise their market share will be affected adversely.

According to Rosa (2011), the importance of price as a purchase stimulus has a key role in price management since not only does it determine the way prices are perceived and valued, but it also influences consumer purchase decision. Lichtenstein (1993) points out that price is central to consumer purchase decision due to its presence in all purchasing situations. Marketers realize that consumers use price to differentiate products with almost similar characteristics and therefore they use pricing as a differentiating element between substitute products.

As for the study by Kotler (2001) pricing strategy is paramount to every organization involved in the production of consumer goods and services because it gives a cue about the company and its products because a company does not set a single price but rather a pricing structure that covers different items in its line. A pricing strategy takes into account segments, ability to pay, market conditions, competitor actions, trade margins and input costs. Cram (2006) stated that a good pricing strategy also includes the perspectives of the consumer, the organization, and the competition thus ensuring that an organization has a sustainable competitive advantage. Tang (2001) observes that there is nothing more important in business than the right pricing strategy.

Hinterhuber (2008) opines that there are various pricing strategies that retailers can adopt and they vary across industries These strategies can be categorized into three groups namely cost- based pricing, competition-based pricing and customer value-based pricing. Cost-based pricing primarily uses data from cost of production to determine prices. It does not take competition into Hinterhuber (2008) sates that consideration and also does not examine consumer purchase decision. Blythe (2005) pointed out that competitor oriented pricing uses competitors price as a starting point for price setting (It uses anticipated or

observed price levels of competitors as primary source for setting prices). Customer value-based pricing uses the value that a product or service delivers to a segment of customers as the main factor for setting prices. Ingenbleek (2003) customer value-based pricing is increasingly recognized in the literature as superior to all other pricing strategies. Retailers using this strategy may choose to use Everyday Low pricing strategy or High-low pricing strategy, which are particularly well implemented in the supermarkets due to the fact that they are easy to manage.

According to Peter &Donnelly (2003) consumer purchase decision is the study of how individual customers, groups or organizations select, buy, use, and dispose goods and services to satisfy their needs and wants. It refers to the actions of the consumers in the marketplace and the underlying motives for those actions. Organizations expect that by understanding what causes the consumers to buy goods and services, they will be able to determine the best price for their products, the price that will make them have a competitive edge over their rivals. There are various factors that influence the consumer purchase decision. Tang (2001) states that these factors include marketing factors such as; product design, price, promotion, packaging, position and distribution and personal factors such as age, gender, education and income level. Kotler (2001) posits that a number of factors influence consumer purchase decision, namely product choice, brand choice, dealer choice, purchase timing, and purchase amount.

1.2   Statement of the Problems

The challenge facing most organizations today is stiff competition in the market which is not only local but also global. There are many operators or retailers in the market who all aim at attracting the same customer base and therefore for an organization to have a competitive advantage, it has to come up with good strategies that will ensure that it has a competitive advantage. One of the strategies that many organizations have to focus on is the pricing strategies.

Many organizations do not understand how price influences consumer purchasing decision. In this quest to explain the nature of relationship between multiple pricing strategies and consumer purchasing behavior, Smith et al., (2000) posited that creating a price perceived by the consumer to be too high may lead the consumer to a competitor. On the other hand, pricing too low may bring the wrong type of consumer (Smith et al., 2000). An organization should consider other factors when coming up with a pricing strategy because the pricing strategy an organization chooses must blend with the goals, culture, and market of the organization (Shoemaker, 2003). Pricing must also provide a perception of value to a consumer in order to influence their purchasing decision (Hellier, 2002; Nagle & Cressman, 2002; Shoemaker, 2003).

There are other researchers who have also looked at the influence of multiple pricing strategies on consumer purchasing decision in different contexts but few have focused on the influence of pricing strategies on consumer purchasing behaviour in the telecommunication industry particularly in the Nigeria telecom market over time. In that regard, this study sought to assess the impact of multiple pricing strategies on consumer purchasing behaviour especially when it comes to consumer's choice to a particular operator and in turn how this change reflected in operator performance.

1.3   Research Questions

In order to accomplish the objective of this study, the study was set out to answer some fundamental questions, answers of which had a significant contribution to the data collection, analysis and interpretation process. Moreover, these questions were carefully designed to provide answers consistent to the overall objective of the study.

i. What are the impacts of multiple pricing strategies on consumers' purchasing behaviour of the mobile network service provider?
ii. What is the relationship between multiple pricing strategies and consumers purchasing behavior?
iii. To what extent does multiple pricing strategies affect the corporate performance?

1.4   Objectives of the Study

i. To assess the impacts of multiple pricing strategies on consumers' purchasing behaviour
ii. To determine if there is any relationship between multiple pricing strategies and consumers' purchasing behavior
iii. To investigate the extent in which multiple pricing strategies affect the corporate performance

1.5   Research Hypotheses

Ho$_1$: Multiple pricing strategies has no significant impact on consumers' purchasing behavior

Ho$_2$: There is no significant relationship between multiple pricing strategies and consumers' purchasing behavior

Ho$_3$: Multiple pricing strategies does not affect corporate performance

1.6   Significance of the Study

Considering the price war that has been in Nigeria telecommunication market over time, the market has been so competitive and as a result, some operators are growing, some have been faced off the market and for some new operators it has been difficult to penetrate. The findings from this study of multiple pricing will help firms and organizations improve their marketing strategies by understanding issues such as:

a). The role played by multiple pricing on consumers behaviours that in turn have positive or negative effect to operator

b). Pricing sensitivity phenomena in Nigeria telecom market.

1.7   Scope of the Study

This study intended to identify the impact of multiple pricing strategies on consumers' purchasing behaviour (Using a case study of MTN and Globacom Nigeria) and looking at how this strategy affects consumers' purchasing behaviour whether positively or negatively.

1.8   Definition of Terms

Multiple Pricing: It is a difference in the prices of two products/services or of the same product/services in different places (Valarie and Dwayne 2008). It is also refers to the practice of offering more than one price for the same products or services based on the type of customer, quantity ordered, delivery time, payment terms, etc. As an incentive, multiple pricing lowers prices for new or existing clients in the hope of encouraging them to be regular users or more frequent user. Some companies stimulate the use by offering regular customers discounts or premiums during slow period. (Valarie and Dwayne 2008).

Consumer Behavior: It is a study of when, why, how and where people do or do not buy a product/service. Also, it is the study of how people make decisions about what they buy, want, need, or act in regards to a product, service, or company. It attempts to understand the buyer decision-making process both individually and in groups. (Valarie and Dwayne 2008).

Consumer Choice: It is a theory of microeconomics that relate to preferences for consumption goods and services to consumption expenditures. The link between personal preferences, consumption, and the demand curve is one of the most closely studied relations in economics. Consumer choice theory is a way of analyzing how consumers may

achieve equilibrium between preferences and expenditures by maximizing utility as subject to consumer budget constraints.

Corporate Performance: Corporate performance is a composite assessment of how well an organization executes on its most important parameters, typically financial, market and shareholder performance. It is also defined as a combination of both the financial and non-financial aspects of an organization. These aspects measure how well a company is executing their business strategy and can be looked at to identify areas for improvement.

Premium pricing: Premium pricing is the practice of keeping the price of one of the products or service artificially high in order to encourage favorable perceptions among buyers, based solely on the price.

Skimming pricing: It is a pricing policy whereby a firm charges a high introductory price, often coupled with high promotion (Lamb, 2004). It refers to setting the highest initial price that customers really desiring the product are willing to pay (Kevin, Hartley and Rudelius, 2004).

Bundle pricing: It is a pricing strategy in which several products, services, or any combinations of them are presented to the customers as a single package with a single price.

Odd: It involves using price ranges that are usually in odd numbers just under even numbers which are more appealing to consumers (Businessdictionary.com, 2013).

Discount pricing: This is a pricing strategy that temporarily decreases the price of a good or service for a specific amount of time.

CHAPTER TWO

LITERATURE REVIEW

2.1   Introduction

This chapter aims to give detailed theoretical background laid down by different authors on the overall aspect of the selected study area. In order to generate research ideas as well as focusing on the research objectives and research questions. Its ultimate goal is to bring the reader up to date with current literature on a topic and conveys to the reader what knowledge, ideas have been established on the topic, what are their strengths, and weaknesses are. The chapter also reviews relevant literatures, which are related to the study. The process involves in reviewing various scholar works relevant to the problem under investigation and within the framework of the theory structure. It contains the conceptual clarification and theoretical review as well as empirical review.

2.2   Conceptual clarification

2.2.1   The Concept of Multiple Pricing

Multiple pricing is a difference in the prices of two products/services or of the same product/services in different places (Valarie and Dwayne 2008). Or Method in which a product/service has different prices based on the type of customer, quantity ordered, delivery time, payment terms, etc. as an incentive multiple pricing lowers prices for new or existing clients in the hope of encouraging them to be regular users or more frequent user. Some companies stimulate use by offering regular customers discounts or premiums during slow period (Valarie and Dwayne 2008). According to Cambridge dictionary, multiple pricing is the activity of giving the same product different prices according to which country, group of consumer it is sold to. Economic Bishop and Colwell (1989) Defines multiple pricing as the practice of charging different buyers different prices according to how responsive various consumers of the particular good or service are to a change in its price. Microeconomic OECD (2003) Defined multiple pricing as an act of charging customers in different market segments different prices for the same good or service, for reasons unrelated to costs. Multiple pricing is defined as a policy by which different prices are charged in order to give a particular group of buyers a competitive edge (Economic Dibb and Simkin 2004, p.159). Marketing Drake (2005, p.4) Multiple pricing is the practice of charging different (marginal) prices to different consumers for the same economic good. These price differences cannot be explained by the difference in marginal cost of making the goods available for the various consumers. Marketing Armstrong (2006, p.1) In broad terms, one can say that multiple pricing is when two "similar" products which have the same marginal cost to produce are sold by a firm at different prices. Economic yourdictionary.com (2010) Defines multiple pricing as charging different prices to

different consumers for the same good or service. Multiple pricing can also refer to the several display prices for the same good. Multiple pricing, also known as flexible pricing, differential pricing or price discrimination, and it occurs where different prices are charged to different customers or market-segments, and may be dependent on the service provider's assessment of the customer's willingness or ability to pay. Multiple Pricing is a method of charging different prices for the same type of a product, and for the same number of quantities from different customers based on the product form, payment terms, time of delivery, customer segment, etc. Also, multiple pricing is a pricing strategy in which a company sets different prices for the same product on the basis of differing customer type and time of purchase.

Multiple pricing is a sophisticated method that benefits almost all businesses if used correctly. It enables you to reach a wider audience, increase your sales, and generate more revenue. It is crucial to develop a differential pricing strategy carefully. Otherwise, you may end up generating less revenue. Multiple pricing is a two-price system that focuses on segmented price management, allowing your company to charge different prices for the same product. The purpose is to streamline your business operations and increase revenues based on customers' demands for the product.

2.2.2 The Concept of Consumer Behavior

Understanding consumer behaviour is a vital aspect of marketing and every business as it helps to know how potential customers will respond to a new product or service and how sensitive they are to price. It also helps companies identify opportunities that are not currently met.

Consumer behaviour is the study of how individual customers, groups or organizations select, buy, use, and dispose ideas, goods, and services to satisfy their needs and wants. It refers to the actions of the consumers in the marketplace and the underlying motives for those actions. Marketers expect that by understanding what causes the consumers to buy particular goods and services, they will be able to determine which products are needed in the marketplace, which are obsolete, and how best to present the goods to the consumers.

According to Engel, Blackwell, and Mansard, "Consumer behaviour is the actions and decision processes of people who purchase goods and services for personal consumption". According to Louden and Bitta, "Consumer behaviour is the decision process and physical activity, which individuals engage in when evaluating, acquiring, using or disposing of goods and services. Consumer behaviour is the study of how people make decisions about what they buy, want, need, or act in regards to a product, service, or company.

Walters (1974) defines consumer behaviour as the process whereby individuals decide whether, what, when, where, how, and from whom to purchase goods and services. Mowen (1993) provides a different definition by explaining consumer behaviour as the study of the buying units and the exchange processes involved in acquiring, consuming, and disposing of goods, services, experiences, and ideas. This definition focuses on buying units in an attempt to include not only the individual but also groups that purchase products or services. Schiffman & Kanuk (1997) define consumer behaviour as the behaviour that consumers display in searching for, purchasing, using, evaluating, and disposing of products, services, and ideas. Schiffman & Kanuk (1997) elaborate on the definition by explaining that consumer behaviour is therefore, the study of how individuals make decisions to spend their available resources (time, money, effort) on consumption-related items. It includes the study of what, why, when, where and how often they purchase and how they use the purchased product. In addition, it encompasses all the behaviours that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs. A final definition of consumer behavior, by Engel, Blackwell & Miniard (1990), states that consumer behaviours are those actions directly involved in obtaining, consuming, and disposing of products and services, including the decision processes that precede and follow these actions.

2.3   Theoretical Review

The study was anchored on three theories, namely the adaptation-level theory, the reasoned action theory and the signaling theory. These theories explain the two variables, pricing strategies and consumer purchase decision.

2.3.1 Adaptation-Level Theory

Adaptation-level theory has been used to explain how consumers perceive different pricing strategies. To clarify the current knowledge about how consumers interpret the different pricing strategies, Monroe (1990) and Lee (1999) established a concise list of principles of price perception. The first principle they established states that price perceptions are relative to other prices. The second principle states that consumers have different reference prices within product categories based on discerning quality levels. The third principle states that there is a region of indifference surrounding a reference price, one in which changes in price within the region will not change a subject's perception. A reference price may be an average of a range of prices for similar products and not one actual price. These principles explain how consumers interpret different pricing strategies that operators use. This comes in handy with the objectives of this study since they will shed some light on how pricing strategies influence the brand choice, the purchase timing and the operator choice of consumers in Nigeria telecom market.

For any individual, the adaptation level for a specific category is a function of the frequency of different values for that category (Kalyanara & Winer, 1995). For instance, the adaptation level of consumer purchase is a function of price, brand, place and promotion. However, price plays a bigger role in consumer purchase behaviour since it gives value to the product and consumers make their decision based on the perceived value. In fact, recent research finding suggest prices paid for previously purchased products indirectly influence consumer evaluations by bringing about shifts in consumer's reference price (Chandrashekaran, 2011).

One of the major strength of this theory is that it explains how consumers perceive different prices and how that influences their purchasing behavior. The theory goes further to suggest that consumers compare previous knowledge of the price to the current price in order to make a decision on whether to buy or not. Marketers should therefore ensure that information concerning the prices of their products is communicated clearly in order to erase doubts in the minds of consumers. This theory is applicable to this research as it helps in understanding how consumers translate pricing strategies and the impact the pricing strategies have on consumer purchasing behavior. This theory however clearly explains how consumers perceive prices but does not explain how much they are willing to sacrifice when they are buying. This therefore led to the adaptation of other theories to explain this phenomenon in this study.

2.3.2 Theory of Reason Action

The theory of reasoned action (TRA) is a well-established theory developed in the late 1950s by Martin Fishbein. Expansion of TRA by Fishbein and Ajzen occurred throughout the 1960s and 1970s and has foundation in social psychology regarding consumer behaviour (Niite& Parsa, 2005). The main reason for adopting this theory is because it focuses its analysis on the importance of pre-existing attitudes in decision-making process. The core of this theory is that consumers act on a behaviour based on their intention to create or receive a particular outcome. It sees consumers as rational actors who choose to act in their best interest. According to the theory of reasoned action (TRA), behaviour can largely be predicted by the individual consumer's attitude towards performing the behaviour in question through the intervening effect of behavioral intention. The important attitudes in this process are those that are specific to the specific behaviour being studied because it is not sufficient to consider the individual consumer's attitude more generally (Fishbein & Ajzen 1975, Ajzen 1988).

The theory also postulates that a person's intentions about performing a behaviour (which ultimately determine whether they will do so or not) are influenced by social pressure or "subjective norms", which arise from their individual's perceptions of what others will think about them performing the behaviour in question (Vallerand, Deshaies Cuerrier, Palletier & Mongeau, 1991). In this theory, both personal attitude and social or

"normative" factors exert direct influence on behavioral intentions which are the strongest predictor of actual behaviour (Tsai, Chen, & Chien, 2012). A notable change in this theory is that the attitude toward the behaviour (the act of buying) is measured rather than simply the attitude toward the object. This becomes a necessary amendment once behaviour is being measured, as a consumer may have a very favorable attitude toward a product, but not toward the act of purchasing it (Solomon, Bamossy et al. 2006). According to the theory of reasoned action (TRA), specificity is critical in the decision-making process. A consumer only takes a specific action when there is an equally specific result expected. From the time the consumer decides to act to the time the action is completed, the consumer retains the ability to change his or her mind and decide on a different course of action. Marketers can learn several lessons from the theory of reasoned action (TRA). First, when marketing a product to consumers, marketers must associate a purchase with a positive result, and that result must be specific. The theory highlights the importance of moving consumers through the sales pipeline. Marketers must understand that long lags between initial intention and the completion of the action allows consumers plenty of time to talk themselves out of a purchase or question the outcome of the purchase.

The theory has different elements which explain the attitudes and behaviour of an individual. The first element in the theory is the identification and measurement of interest in the behaviour (Ajzen & Fishbein, 1980). It is important to identify the triggers of consumer purchase decision and to what extent those triggers influence the purchase decision. According to this theory, an individual's purpose to make a decision is a direct determinant of the decision (Ajzen & Fishbein, 1980). The second element of the theory is the understanding of an individual's actions and requires an understanding of two determinants, the personal and social influences (Ajzen & Fishbein, 1980). The perceived value of any pricing strategy is a personal thing because every individual places a certain value on the price. Understanding the evaluative criterion an individual uses in purchasing a product is one aspect the theory of reasoned action can address (Ajzen & Fishbein, 1980; Njite & Parsa, 2005).

Consumers have greater sensitivity to price changes than changes in other product or service elements and therefore price is said to be a major determinant of consumer purchasing behavior. Pricing information adds to a consumer's understanding of the product or service presented and the consumer is able to make an informed decision based on that understanding

2.3.3 Signaling Theory

Signaling theory emerged from the study of information economics under conditions in which buyers and sellers possess asymmetric information when facing a market interaction (Boulding and Kirmani, 1993; Spence, 1974). The theory involves three primary elements i.e. the signaler, the receiver and the signal itself (Connellt et al., 2011),

where signalers own the information about a product which is transmitted to receivers. In the case of this study, the signaler is the retailer, the receiver is the consumer and the signal is the price. The main reason for adopting the signaling theory as a basis of this research is because this theory has been used extensively in domains such as finance (Zhang & Wiersema, 2009) and marketing (Rao et al., 1999), as a framework of understanding how two parties (e.g. a buyer and seller) address limited or hidden information in a pre-purchase context (Wells et al., 2011). Consumers may use signals from the sellers when making their search and purchase decisions inspired by this argument, several authors have suggested that consumers perceive High-low and Everyday Low Pricing strategies to be signals of low price. Using this perception, consumers then make decisions as to which of the pricing strategies appeal more to them. Retailers may anticipate consumer reactions and define their price strategies accordingly, trying to affect consumer perceptions and behaviour even going to the extent of sending false signals (Nakamura & Steinsson, 2011). However, consumers can punish firms for sending these false signals using different ways (Srivastava & Lurie, 2001). In particular, consumers can withhold repeat purchases, engage in negative word-of-mouth, and call for regulatory action (Ford et al., 1990; Rao et al., 1999; Srivastava & Lurie, 2001; Wernerfelt, 1988). These disciplinary mechanisms are likely to be stronger for some attributes like price because they can be evaluated and verified before purchase (Manzur et al., 2013). This therefore is able to tame retailers and they thus avoid giving wrong signals. Retailers may choose to avoid this punishment by avoiding the signals all together. When that happens, consumers look for information through other cues. According to Manzur et al (2013), when consumers lack important information, they gather additional evidence or interpret signs and cues that have some apparent information value.

One of the main strengths of this theory is the fact that it has been used in many fields of study over the years the predict behaviours of people. This theory also explains how consumers interpret signals like price when they are set by retailers. It was useful in this study in explaining how consumers interpret the various pricing strategies. It is however not without weakness. Its main weakness is that it can only be used where there is asymmetric information.

EDLP and Hi-Lo pricing strategies can be used by consumers as a market signal since they help them differentiate between operators competing using policies such as EDLP and Hi-Lo from those that cannot provide such policies. Operators who fail to fulfill the promise of offering EDLP and Hi- Lo will lose part of their reputation (Boulding & Kirmani, 1993).

2.4   Empirical Review

Researchers have been conducted many studies to understand consumer buying behaviour such as:

Manali Khaniwale (2015) has conducted a study which analyzed the theoretical aspects of consumer buying behaviour and the factors that influence it. Also, he reviewed the relationship between consumer buying behaviour and the factors that influence the consumer's purchasing process and purchase decision. His research has sufficient evidence to prove that the consumer's buyer behaviour is significantly influenced by the consumer's internal and external factors. According to H. Al-Salamin, J. Al-Baqshi, M. Al-Rassasi and H. Al-Salem (2015), their results showed that the price of well-known brand products affects the purchase process negatively. Although young people are interested in purchasing brand products, their low income prevents them from the buying process while they are considered as a major segmentation for brand names. According to Aysel Boztepe (2012), environmental awareness, green product features, green promotion activities and green price affect green purchasing behaviours of the consumers in positive way. Demographic characteristics have moderate affect on model. Lefa Teng (2007) argued that when a price discount with and without a minimum purchase requirement is applied to a brand in a hold set, the brand moves from the consumers' hold set to the consideration set. However, the effects of the two types of price discounts on consumers' attitudes and purchase intentions are not significantly different.

According to Junyean Moon, Doren Chadee, and Surinder Tikoo (2006), their results indicate that individualism is the only culture dimension to have a significant effect on purchase intention. Product type and individualism by price interaction also have a significant effect. According to Hinterhuber (2008) pricing strategies vary considerably across industries, countries and customers and can be categorized into three groups: cost-based pricing, competition-based pricing, and customer value-based pricing.

According to Agwu and Carter (2014), 'among the four Ps, price is the only income generator and it is the value attached to a product. Furthermore, price is the amount of money charged for a product or service. It is the sum of all the values that customers give up in order to gain the benefits of having or using a product (Kotler, 2010).

Agwu and Carter (2014) further state that online markets are considerably more fluid than their offline counterparts because consumers are increasingly searching for specific models of products and the number of rivals selling a particular product and their prices change almost daily. Adding to the dynamics, for many products sold online the pace of technological change translates into dramatically shortened product life-cycles (Baye, 2007). Snyder and Ellison (2010) categorize this market as one with a large number of firms, ranked by price, with highly visible and prices that are easy to change making it one with high level of transparency. Online markets also provide numerous opportunities to conduct price experiments, either by altering the price available to all consumers over time or by simultaneously offering different prices to separate subsets of consumers.

Previous studies have determined the impact of customer perception on pricing. For instance, DelVecchio and Puligadda (2012) investigated whether the negative effect of lower prices on perceived brand quality demonstrated in evaluation tasks arises in a brand choice context. The study assessed the effects of lower prices on perceived quality via two laboratory experiments in which college students participated. The findings revealed that a lower price was associated with lower perceived brand quality. However, study results indicated a reversal of the negative effects of lower prices on perceived brand quality in an evaluation task to generally positive effects when discounts came to play in a choice task.

Wanyanga (2011) study established the influence of price on customer satisfaction among mobile phone users in Westlands, Nairobi. A descriptive research design was adopted in order to analyze the variables involved. Simple stratified random sampling technique was used in order to capture the opinion of the study population of mobile phone customers in the different mobile phone networks and the influence that price has on their consumption or purchase decisions. The data collection tool was questionnaire that had both closed and open ended questions. The data was analyzed using descriptive statistics with assistance of statistical package for social sciences (SPSS). The findings indicated that price highly influences customer's satisfaction through offering increased competitiveness of the services offered by the mobile companies. Considerations like the efficiency of the services provided, easy access to services, influence from family and friends, fast connectivity to internet, availability of low denomination airtime vouchers, promotions, access to dealers and agents also determine the level of customer satisfaction and enhance customer loyalty to the mobile phone network.

Mwangi (2010) did an assessment on the effectiveness of pricing strategies on brand loyalty among cell phone users in Ol-Kalou in Kenya. The objectives of the study were to established the level of customers' awareness of the prices charged by the cell phone service providers) on various services they enjoy as well as the effectiveness of pricing strategies used by the mobile phone service providers in creating brand loyalty. The study focused on 200 residents of Ol-Kalou location chosen using multi-stage sampling criteria. Cluster sampling sub-divided the location into five sub-locations. Simple random sampling identified the respondents depending on the number of households in each sub- location. Primary data was collected using semi-structured questionnaire. The study recorded 156 respondents, which represented a 76% response rate. The data was analyzed using descriptive data analysis with tools like percentages, mode, mean, standard deviation, frequencies and statistical package of social sciences-PC version. From the study, it was established that most people in Ol-Kalou location only uses basic features of their cell phone like voice calls, text messages, checking balance and transferring of money. High computing services of smart phones like internet, multimedia messaging among others were very rare. The findings revealed that only 35.53% of the respondents were aware of the prices charged on various services. It was established that most of them shift from one cell phone service provider to the other. The major reasons being the prices charged, extra

services provided and influence from close friends, relatives, colleagues and business associates.

A study by Thomas and Morwitz (2005) explained that reducing a price by one cent to a 99 ending affects amount perceptions when the left digit of the price changes (e.g., $5.00 to $4.99). The study brought out the fact that amount perception remained the same when the left digit of the price was unchanged (e.g., $5.20 to $5.19 or $4.80 to $4.79) .The study also noted that, nine-ending prices may sometimes but not always be seen to be lower than a price one cent higher. According to Schindler (2006), analysis of two samples of price advertising points that there was a strong and robust correlation between the practice of the 99-ending prices and the presence of the low price appeal such as a claimed discount. Also, that the salience of price advertising leads it to dominate other sources of information in the customers" learning of price-ending meanings. In addition, the retailers, the regulators and the customers should consider the meaning communicated by the rightmost digits of the product prices and the price advertising.

Baumgartner and Steiner (2007) analyzed consumers" preferences for nine-ending versus zero-ending prices at the individual level and observed that some consumers strongly prefer nine ending prices, whereas the other consumers favor zero-ending prices. Also, observed that few consumers behave rationally in the sense that they prefer lower prices to higher prices. The study found that 38% of the consumers favor the round price, probably use it as a quality indicator, while 29% of the consumers prefer nine ending prices, and seem to associate the digit nine with the opportunity to buy brand cheaper. According to Guéguen et al. (2009), an augment in the choice of the target pizza by the customers came out when the price of this item was nine-ending price and the prices of the other items ended with zero.

Some studies suggest that frequent consumers who are highly involved and identify with the organization may perceive little need for price discounts and these loyal, committed consumers are likely to enjoy a positive perception of regular prices for the service offered. However, consumers are much more accepting of dynamic pricing when they are more involved in the pricing process. Their participation represents an acceptance of the practice; for example, an auction always has a higher degree of acceptance (Sahay, 2007).

In contrast, uniform pricing strategies perform essentially the same as dynamic pricing policies in the case of low-involved consumers (Aviv & Pazgal, 2008). Thus, higher levels of involvement lead to greater levels of consumer loyalty and a lower need for scarce marketing resources. Hence, involvement plays a significant moderating role in the purchase decision; in most cases, the relationships are stronger for consumers with higher involvement (Varki & Wong, 2003). In addition, the degree of involvement that the price promotion was able to generate can cause a large consumer response to a price promotion

(Schindler, 1992). According to Schindler's (1992) study, consumers can become far more involved in a price promotion than any simple consideration of the discount would seem to warrant.

CHAPTER THREE

METHODOLOGY

3.1   Introduction

This chapter discussed the general methodology used in the research. The chapter looked at the research design, population and sample size, data collection methods, research procedures and data analysis and the presentation methods used in this research.

3.2   Research Design

According to Cooper and Schindler (2013), a research design is a design for choosing subjects, research area and data collection in order to answer specific research questions. Research design is a systematic research plan that provides the direction of the study and guides the researcher on how data should be collected, organized, analyzed and interpreted. A research design is the framework used in research and makes up the blueprint for data collection and the analysis of the data.

A descriptive study determines the rate something occurs or the relationship between variables. Cooper and Schindler (2013) also indicate that a descriptive study determines, who, what, where, and how of a phenomenon which was the objective of this study. In addition, a descriptive study is concerned with finding out the what, where and how of a phenomenon (Ngechu, 2004). This descriptive research design is therefore used for this study because it allowed a variety of data collection techniques including questionnaires, interviews, observation, and documentation.

The study obtained and described the views of the respondents from MTN and Globacom Nigeria in line with assessing the multiple pricing strategies and consumer behaviour in the telecommunication sector with a focus on MTN and Globacom Nigeria. The study incorporated both quantitative and qualitative research to gain a better knowledge and in-depth understanding of the results. Utilization of basic descriptive, correlation and regression analysis will be used to examine the nature of the relationship between the pricing strategies and consumer buying behavior.

3.3   Population of the Study

A population refers to the combination of elements that have similar characteristics or behaviour (Mugenda & Mugenda, 2003).

The population of interest for this study are customers of MTN and Globacom Nigeria found in HND II Business Administration and Management Student of Kwara State Polytechnic, Ilorin with 1500 population. The reason behind such sampling design is to get higher number of customers in a single place within short period of time, since the types of customers across the city are assumed to be homogenous.

To achieve the research objective, the selected mobile operator's offices were visited to get secondary data especially on organization performance and customers also connected to these operators were interviewed.

3.4   Sample Size and Sampling Techniques

For the research to get a quality information to represent the entire population, two sampling technique were adopted, these includes simple random sampling and purposive/judgmental sampling.

Simple random sampling was used because of its relative advantage that each element in the population was given an equal and independent chance of being selected. This technique also requires minimum knowledge of the population in advance, it is free from classification error, and sampling errors can be easily tracked. The researcher makes use of this method in order to avoid bias in the process of picking the respondents from the list of possible respondents.

Then, Purposive/Judgmental sampling was used to select respondent base on the researcher's own judgment. This method was deployed to select various individual within telecom operators to get key information.

In this regard, the sample size was calculated using Godden 2004 formula. Sample size for 1500 populations with 95% confidence level, 15% of population proportion and 5% of margin of error and Z, value of 1.96.

SS (Infinite Sample Size) = $Z^2P(1-P)/M^2$

SS (Finite Sample Size) = $SS_{I.F}/\left(1 + \frac{SS_{IF}-1}{POP}\right)$

SS = Sample size.

Z= Z value

P= population proportion

M= Margin of error

POP = Population

SS_{IF} = Infinite Sample Size

$$SS_{I.F} = \frac{(1.96)^2 \times 0.15(1 - 0.15)}{(0.05)^2} = \frac{3.8416 \times 1.1275}{0.0025} = 195.92 \sim 196$$

$$SS = \frac{SS_{I.F}}{1 + \left\{\frac{SS_{I.F} - 1}{POP}\right\}} = \frac{196}{1 + \left\{\frac{196 - 1}{1500}\right\}} = \frac{196}{1.13} = 173.45 \sim 173$$

Therefore, the sample size is 173 respondents. In addition, two relevant staffs were selected from the two operators

3.5   Methods of Data Collection

Considering the nature of the study, two major data collection method will be used, the two methods includes; Primary data which will be collected using the attached questionnaire mainly from a group of MTN and Globacom customers who will be randomly selected and the Secondary data collection which will be collected from the target telecom operators personnel. Other documents within and outside the two operators will also be consulted for more secondary data.

3.6   Instruments of Data Collection

Questionnaires and documentation are the major data collection tools that will be used. Through questionnaire, the researcher will be able to understand the inner feeling of respondents and gather fresh information by using a five point Likert response scale. The questionnaire has two parts first part focuses mainly about the personal profiles of sample respondents such as age; gender, education status etc., whereas part two of the questionnaire deals with state of agreement by respondents on different pricing strategies customers prefer to buy its product. Documentation will be used mainly in gathering secondary information by consulting a range of physical and electronic documents. These includes website, research done by other agents, Operators internal reports, competitive intelligence database and other different kinds of documents within and outside the operator.

3.7   Method of Data Analysis

Data analysis is the process of analyzing, cleaning, transforming and modeling data collected in research. Data analysis methods used in the study included both qualitative and quantitative techniques (Mugenda & Mugenda, 2003). The study coded data according to different variables of the study for ease of data entry and interpretation.

The descriptive statistical tool, Statistical Package for Social Sciences (SPSS) aided the researcher to describe the data and determine the extent used. Descriptive analysis will be used to analyze data gathered through questionnaires. The data gathered through questionnaires will be fed into SPSS to make the data ready for processing.

Statistical Package for Social Sciences (SPSS) will be used to analyze the data and presented through percentages, means, standard deviations and frequencies.

This study conducted a regression analysis for the research to address first and third research objective which includes both the dependent and independent variable. Correlation analysis was also adopted for the second objective. This is done to determine whether there is a relationship between the dependent and the independent variables and the strength it present (Cooper & Schindler, 2014). The correlation coefficient value determines the measures of linear association between two variables where the coefficient is always between -1 and +1. A coefficient of -1 means that variables are perfectly related in a negative linear sense, zero (0) means that there is no relationship between the variables and +1 indicated that the variables are perfectly related in a positive linear sense (Cooper & Schindler, 2014).

3.8   Historical Background of the Case Study

Over the past decade Nigeria has become the largest telecoms market in Africa and the Middle East, with more than 140 million active telecoms subscribers in 2015, according to the Nigerian Communications Commission (NCC), the federal telecoms regulator. As it is the case elsewhere in frontier and emerging markets, mobile subscribers accounted for over 99% of this total, with virtually all of that segment controlled by the country's four GSM operators: MTN Nigeria, Airtel Nigeria, Globacom and Etisalat Nigeria. The rise of Nigeria as one of the continent's leading telecoms markets is synonymous with the rapid expansion in mobile services. From just 4m in 2003, the country's mobile subscriber base has grown more than 1000% to the current level.

The mobile market comprises four GSM operators who hold virtually the entire telecoms subscriber base. MTN, Nigeria's largest telecoms player in terms of customers, has been operating in the country since February 2001, when it won a 15-year digital mobile license from the NCC. MTN is a subsidiary of South Africa's MTN Group, which is one of the largest telecoms multinationals in Africa and the Middle East. In the first four months of 2014, the MTN Group as a whole reported an overall subscriber increase of 2%, driven in large part by MTN Nigeria, which added 1.1m new users during this period. By January 2015 MTN Nigeria had 60.5m subscribers, which was equal to 44% of the country's overall mobile subscriber base and around a quarter of MTN Group's total subscribers.

MTN has invested heavily in Nigeria in recent years. In 2012 the company spent $1.5bn on capacity building in the country, followed by a similar amount in 2013, and it plans to spend $3bn on additional upgrades through to 2016. As of June 2020, MTN was Nigeria's largest mobile telecoms operator, with 38 percent of the market share. Globacom and Airtel followed directly, holding 27 and 26 percent respectively.

Nigerian-owned Globacom has been active in the country since 2003. As of January 2015 it had 28.49m subscribers, which represented 21% of the total domestic mobile market. Like its competitors, Globacom has invested heavily in its home market in recent years. In 2013 and 2014 it carried out a complete infrastructure overhaul, upgrading more than 3000 existing base stations to boost both voice and data coverage. "Currently, 43% of our telecoms sites are 3G," Bisi Koleosho, Globacom's head of operations, said in May 2014. "In the next six months we will have 90% 3G coverage in Nigeria." In 2014 Globacom announced that it planned to sign a $100m contract with an original equipment manufacturer to add 1500 new base stations throughout the country.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1   Introduction

This chapter is about the discussion, analysis and presentation of data collected on multiple pricing strategies and consumer behaviour in the telecommunication sector with a focus on MTN and Globacom Nigeria from the field. The study collected primary data by administering structured questionnaire to the respondents. The descriptive statistical tool, Statistical Package for Social Sciences (SPSS) and excel applications utilized to undertake descriptive and inferential analysis by use of means, standard deviations, frequencies as well as correlation.

The study administered 173 questionnaires, 128 were duly filled and returned giving a response rate of 74%, and this was deemed sufficient for the study.

Table 4.1.1: Response rate

Variables	Frequency	Percentage
Filled and returned	128	74
Non-response	45	26
Total	173	100

Source: Field survey 2025

4.2   Data Analysis, Presentation and Interpretation

This is the presentation of the quantitative data collected from the respondents through the questionnaire. Chart and percent (%) age will be used to analyze the date accordingly as follows:

Part A: Demographic Information

4.2.1 Respondents Analysis by Age

The analysis of the respondents age revealed that respondents aged below 25 years represented 19% while respondents aged 25-30 years representing the majority at 36%, it was also established that respondents with 31-35 years represented 25% and those of 36-

40 years had 20% representation. As indicated in Figure 4.2.1, all age groups represented in the study.

Respondents age

	Below 25 years	25-30 years	31-35 years	36-40 years
Frequency	24	46	32	26
Percentage	19	36	25	20
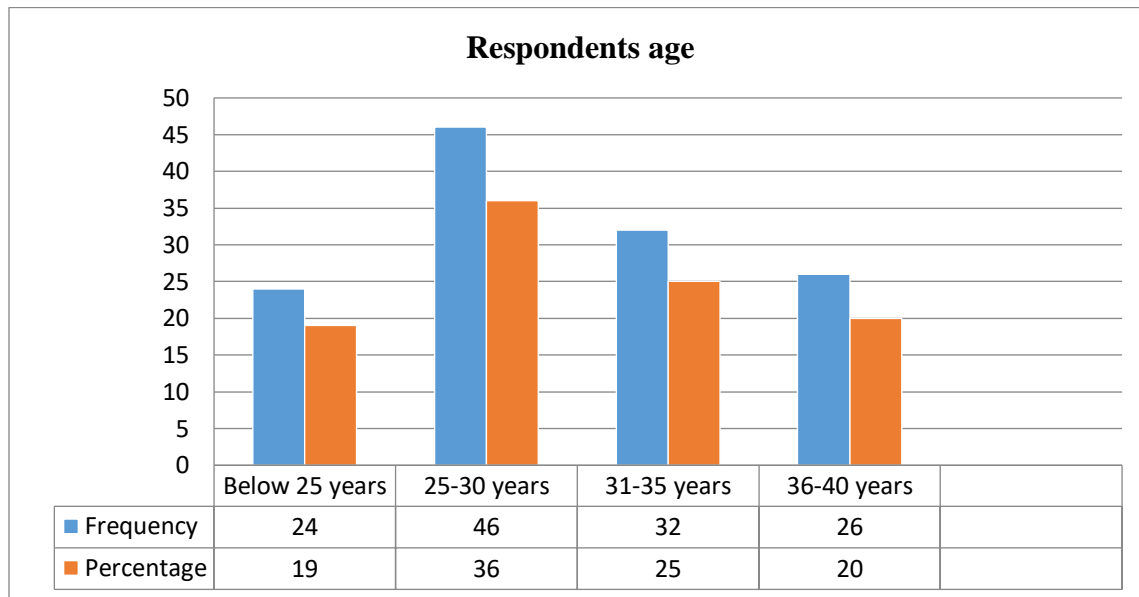
Source: Field survey (2022).

4.2.2 Respondents Analysis by Sex

The analysis of respondent's gender revealed that male represented 42% with female being the majority representing 58% of the total respondents. As indicated in Figure 4.2.2, this implies that there was a balance between genders in the response rate, thus impartiality concerning gender.

Respondents sex

42%
58%
- Female
- Male
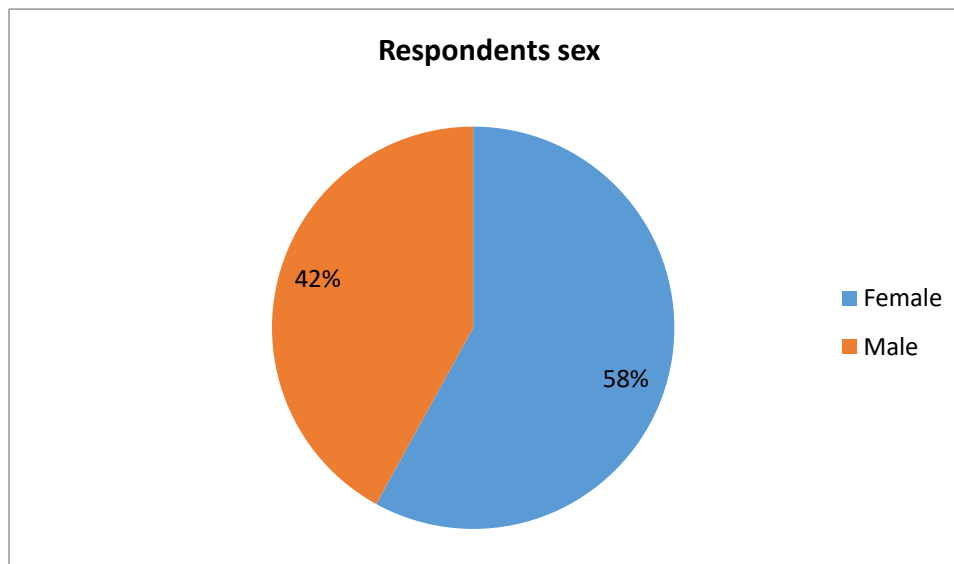
Source: Field survey (2025).

4.2.3 Respondents Analysis by Education

The analysis of respondent's education level revealed that 34% has a bachelor degree and 30% representing those who are diploma holders, those who had advanced to a master level represented 23% of the respondents while those with professional qualifications represented 13% as shown in Figure 4.2.3 below.

Respondents education

	Degree level	Diploma level	Master level	Professional qualification
Frequency	44	38	29	17
Percentage	34	30	23	13
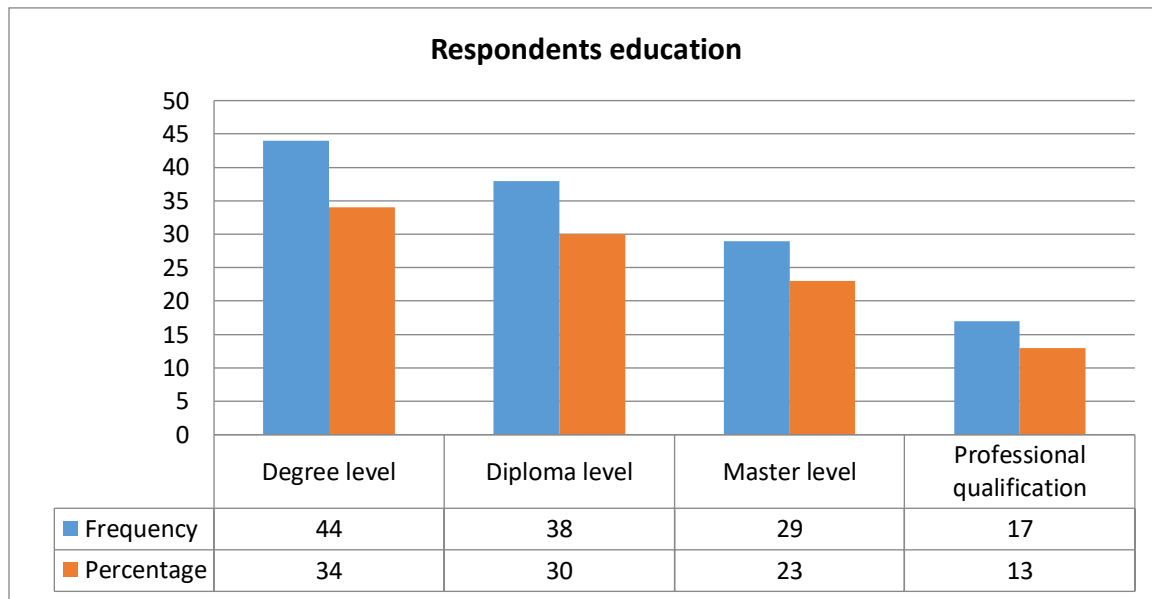
Source: Field survey (2025).

4.2.4 Respondents Analysis by Department Worked

The researcher sought to seek the respondents department and the findings revealed that Marketing/Sales had 45% representation, while Research had 20%, results also show that new product development had 13%, others had 22% representation as shown in Figure 4.2.4 below. This indicated that all departments were well represented.

Department worked

	Marketing/Sales	Research	New product development	Others
■ Frequency	58	25	17	28
■ Percentage	45	20	13	22
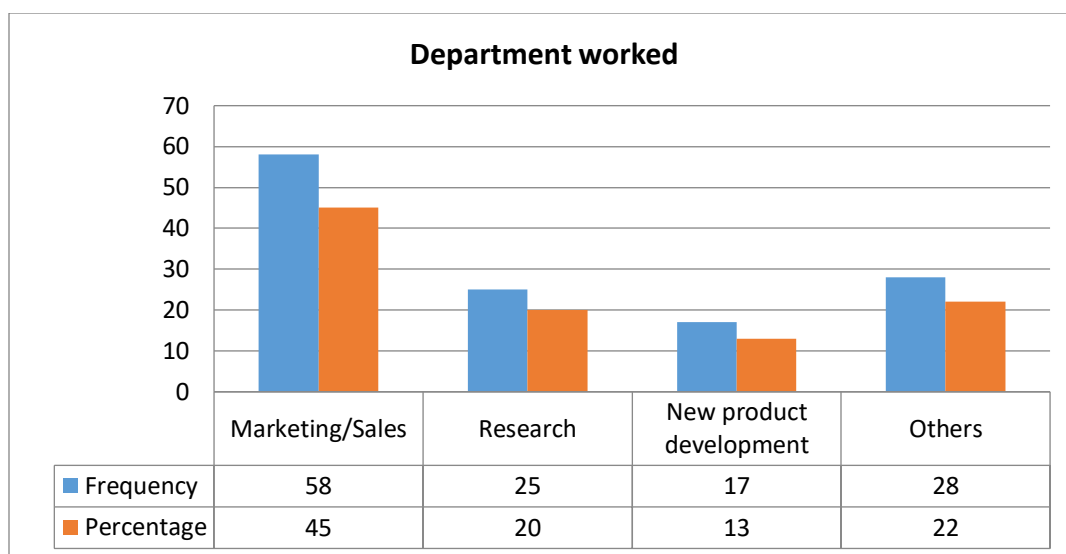
Source: Field survey (2025).

4.2.5   Respondent Analysis by Length of Service

The researcher sought to find out how long respondents have used and worked at MTN and Globacom. The study reviewed respondents work experience as well as how long they have used the products of operators in years and the results show that majority accounting for 36% have 2-5 years experience, at the same time respondents with less than 2 years experience accounted for 22% while those with 5-10 years represented 30% of the total respondents, the findings also show that respondents with over 10 years experience represented 12% shown in Figure 4.2.5 below.

Years worked and lenght of product's usage

	Less than 2 Years	2-5 Years	5-10 Years	More than 10 Years
■ Frequency	28	46	39	15
■ Percentage	22	36	30	12
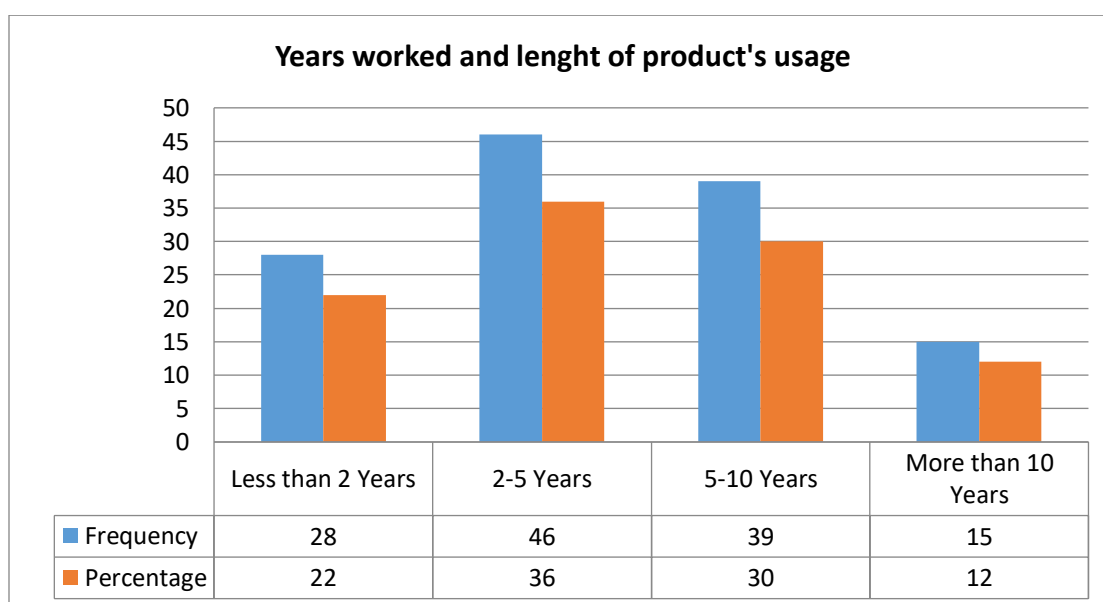
Source: Field survey (2025).

Descriptive result and discussion on impact of multiple pricing strategies

Responses were measured on five point Likert scale with 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; and 5 = Strongly Agree.

4.2.6 Descriptive Statistics of Premium Pricing

Questions	Responses							
	N	1	2	3	4	5	M	SD
1. Compared to other brands/operators, I think it is good to buy MTN/Globacom premium prices.	128	17 (13.3%)	32 (25%)	13 (10.1%)	48 (37.5%)	18 (14.1%)	3.14	1.309
2. I prefer MTN/Globacom products/services regardless of its premium prices.	128	25 (19.5%)	18 (14.1%)	23 (18%)	55 (43%)	7 (5.4%)	3.01	1.258
3. I prefer MTN/Globacom products by unique properties and better to buy with their premium price.	128	48 (37.5%)	37 (29%)	18 (14.1%)	16 (12.5%)	9 (7%)	2.23	1.269
Total Grand Mean							2.79	

Source: Field survey (2025)

From the table above in the first sub-construct, 13.3% of the respondents were strongly disagree, 25% disagree, 10.1% neutral, 37.5% of them agree while 14.1% strongly agree on compared to other brand/operators it is good to buy MTN/Globacom premium prices. The findings indicates that majority of the respondents agreed on the statement with the mean value of (3.14) while the standard deviation value of (1.309) indicates that there is less response deviation.

From the second sub-construct, 19.5% of the respondents were strongly disagree, 14.1% disagree, 18% neutral, 43% agree, while 5.4% strongly agree to buy MTN/Globacom product or services regardless of its premium prices. The mean value of (3.01) indicates that majority of the respondents agreed on the statement while the standard deviation value of (1.258) indicates that there is relatively small deviation in response.

Based on the above third sub-construct, 37.5% of the respondent were strongly disagree, 29% disagree, 14.1% neutral, 12.5% agree, while 7% strongly agreed on I prefer MTN/Globacom products by unique properties and better to buy with their premium prices.

The findings reveals that majority of the respondents disagreed on the statement with the mean value of (2.23) while the standard deviation value of (1.269) indicates that there is less response deviation.

The grand mean value of (2.79) indicates that respondents level of agreement lies on agreement state that consumers prefer MTN/Globacom products/services regardless of their premium prices.

4.2.7 Descriptive Statistics of Skimming Pricing

Questions	Responses							
	N	1	2	3	4	5	M	SD
4. I am willing to pay higher price for product(s) that is/are not available in solid shops.	128	49 (38.3%)	41 (32%)	17 (13.3%)	13 (10.1%)	8 (6.3%)	2.14	1.215
5. I prefer the firm that charges a high introductory price.	128	44 (34.4%)	42 (32.8%)	17 (13.3%)	15 (11.7%)	10 (7.8%)	2.26	1.263
6. I prefer high prices for new products rather than product attributes.	128	45 (35.2%)	41 (32%)	17 (13.3%)	16 (12.5%)	9 (7%)	2.24	1.253
Total Grand Mean							2.21	

Source: Field survey (2025)

From the table above in the first sub-construct, 38.3% of the respondents were strongly disagree, 32% disagree, 13.3% neutral, 10.1% of them agree while 6.3% strongly agree on willingness to pay higher price for product(s) that is/are not available in solid shop. The findings indicates that majority of the respondents disagreed on the statement with the mean value of (2.14) while the standard deviation value of (1.215) indicates that there is less response deviation.

Based on the second sub-construct, 34.4% of the respondents were strongly disagree, 32.8% disagree, 13.3% neutral, 11.7% agree, while 7.8% strongly agree on preferring the firm that charges a high introductory price. The mean value of (2.26) indicates that majority of the respondents disagreed on the statement while the standard deviation value of (1.263) indicates that there is less response deviation.

From the third sub-construct, 35.2% of the respondent were strongly disagree, 32% disagree, 13.3% neutral, 12.5% agree, while 7% strongly agreed on I prefer high prices for

new products rather than product attributes. The findings reveals that majority of the respondents disagreed on the statement with the mean value of (2.24) while the standard deviation value of (1.253) indicates that there is less response deviation.

The total grand mean value of (2.21) indicates respondents level of disagreement to pay high introductory price for new MTN/Globacom products/services.

4.2.8 Descriptive Statistics of Disount Pricing

Questions	Responses							
	N	1	2	3	4	5	M	SD
7. I may buy cheap products just because their prices are lower than the original price or expensive ones.	128	11 (8.6%)	15 (11.7%)	10 (7.8%)	52 (40.6%)	40 (31.3%)	3.74	1.256
8. Low prices of products increase my willingness to buy them.	128	11 (8.6%)	10 (7.8%)	9 (7%)	56 (43.8%)	42 (32.8%)	3.84	1.213
9. I prefer brands which have a steady low price.	128	10 (7.8%)	12 (9.4%)	13 (10.1%)	49 (38.3%)	44 (34.4%)	3.82	1.226
10. I choose MTN/Globacom products based on their low prices.	128	13 (10.1%)	15 (11.7%)	9 (7%)	56 (43.8%)	35 (27.4%)	3.66	1.275
Total Grand Mean							3.78	

Source: Field survey (2025)

From the table above in the first sub-construct, 8.6% of the respondents were strongly disagree, 11.7% disagree, 7.8% neutral, 40.6% of them agree while 31.3% strongly agree to buy cheap products because their prices are lower than the original price or expensive ones. The findings indicates that majority of the respondents agreed on the statement with the mean value of (3.74) while the standard deviation value of (1.256) indicates that there is less response deviation.

From the second sub-construct, 8.6% of the respondents were strongly disagree, 7.8% disagree, 7% neutral, 43.8% agree, while 32.8% strongly agree that low prices of products increases my willingness to buy them. The mean value of (3.84) indicates that majority of the respondents agreed on the statement while the standard deviation value of (1.213) indicates that response deviation is relatively small.

Based on the above third sub-construct, 7.8% of the respondent were strongly disagree, 9.4% disagree, 10.1% neutral, 38.3% agree, while 34.4% strongly agreed on I prefer brands which have a steady low price. The findings reveals that majority of the respondents agreed on the statement with the mean value of (3.82) while the standard deviation value of (1.226) indicates that there is less response deviation.

From the fourth sub-construct, 10.1% of the respondents were strongly disagree, 11.7% disagree, 7% neutral, 43.8% agree, while 27.4% strongly agree to choose MTN/Globacom products based on their low prices. The mean value of (3.66) indicates that majority of the respondents agreed on the statement while the standard deviation value of (1.275) indicates that response deviation is relatively small.

The total grand mean value of (3.78) indicates that respondents level of agreement lies on agreement state that consumer prefer product with steady low price.

4.2.9 Descriptive Statistics of Bundle Pricing

Questions	Responses							
	N	1	2	3	4	5	M	SD
11. Products that have bundle offers (Buy one and other free) attract me to buy more.	128	13 (10.1%)	18 (14.1%)	6 (4.7%)	48 (37.5%)	43 (33.6%)	3.70	1.336
12. Products that have bundle offers (Buy one and other gift) attract me to buy the products.	128	14 (10.9%)	17 (13.3%)	4 (3.1%)	45 (35.2%)	48 (37.5%)	3.75	1.369
Total Grand Mean							3.73	

Source: Field survey (2025).

From the table above, the first sub-construct revealed that 10.1% of the respondents were strongly disagree, 14.1% disagree, 4.7% neutral, 37.5% of them agree while 33.6% strongly agree that products that have bundle offer attracts to buy more. The findings reveals that majority of the respondents agreed on the statement with the mean value of (3.70) while the standard deviation value of (1.336) indicates that there is less response deviation.

Based on the second sub-construct, 10.9% of the respondents were strongly disagree, 13.3% disagree, 3.1% neutral, 35.2% agree, while 37.5% strongly agree that products that have bundle offers (Buy one and other gift) attracts to buy more. The mean value of (3.75) indicates that majority of the respondents agreed on the statement while the

standard deviation value of (1.369) indicates that there is relatively small deviation in response.

4.2.10 Descriptive Statistics of Odd Pricing

Questions	Responses							
	N	1	2	3	4	5	M	SD
13. When buying, the way of writing the prices (e.g 13.99) attracts me to buy.	128	16 (12.5%)	11 (8.6%)	8 (6.3%)	52 (40.6%)	41 (32%)	3.71	1.335
14. I prefer to buy products that have odd price (such as 19.29, 19.99 etc).	128	16 (12.5%)	12 (9.4%)	10 (7.8%)	49 (38.3%)	41 (32%)	3.68	1.345
15. I can save money when buying product that have odd prices.	128	13 (10.1%)	12 (9.4%)	9 (7%)	46 (36%)	48 (37.5%)	3.81	1.309
Total Grand Mean							3.73	

Source: Field survey (2025)

In the first sub-construct from the table above revealed that 12.5% of the respondents were strongly disagree, 8.6% disagree, 6.3% neutral, 40.6% of them agree while 32% strongly agree that "when buying, writing of prices in odd manner attracts to buy more". The findings indicates that majority of the respondents agreed on the statement with the mean value of (3.71) while the standard deviation value of (1.335) indicates that there is less response deviation.

From the second sub-construct, 12.5% of the respondents were strongly disagree, 9.4% disagree, 7.8% neutral, 38.3% agree, while 32% strongly agree on "I prefer to buy products that have odd prices". The mean value of (3.68) revealed that majority of the respondents agreed on the statement while the standard deviation value of (1.258) indicates that there is less deviation in response.

Based on the above third sub-construct, 10.1% of the respondent were strongly disagree, 9.4% disagree, 7% neutral, 36% agree, while 37.5% strongly agreed on "I can save money when buying product that have odd prices". The findings reveals that majority of the respondents disagreed on the statement with the mean value of (3.81) while the standard deviation value of (1.309) indicates that there is less deviation in their response.

The grand mean value of (3.73) indicates the respondents level of agreement that consumers prefer to buy more of products that have odd prices.

4.2.11 Descriptive statistics on how pricing strategies influence consumer purchasing behavior

Questions	Responses							
	N	1	2	3	4	5	M	SD
16. Consumer purchasing decisions are influenced by pricing strategies.	128	16 (12.5%)	15 (11.7%)	9 (7%)	51 (39.8%)	37 (29%)	3.61	1.347
17. Perceived price changes like price increases, rebates, or deviation from a reference price may elicit consumer feelings.	128	18 (14.1%)	15 (11.7%)	9 (7%)	56 (43.8%)	30 (23.4%)	3.51	1.346
18. Consumers tend to make repeat purchases when they feel that product have a steady low price.	128	13 (10.1%)	15 (11.7%)	9 (7%)	56 (43.8%)	35 (27.4%)	3.66	1.275
19. There was a high purchase intention of MTN/Globacom products due to multiple pricing strategies.	128	20 (15.6%)	16 (12.5%)	10 (7.8%)	47 (36.7%)	35 (27.4%)	3.48	1.414
	Total Grand Mean						3.57	

Source: Field survey (2025).

From the table above in the first sub-construct, 12.5% of the respondents were strongly disagree, 11.7% disagree, 7% neutral, 39.8% agree while 29% strongly agree that "consumer purchasing decisions are influenced by pricing strategies". The findings indicates that majority of the respondents agreed on the statement with the mean value of (3.61) while the standard deviation value of (1.347) indicates that there is less response deviation.

From the second sub-construct, 14.1% of the respondents were strongly disagree, 11.7% disagree, 7% neutral, 43.8% agree, while 23.4% strongly agree that "Perceived price changes like increases, rebates or deviation from a reference price may elicit consumer feelings". The mean value of (3.51) indicates that majority of the respondents agreed on the statement while the standard deviation value of (1.346) indicates that response deviation is relatively small.

Based on the above third sub-construct, 10.1% of the respondent were strongly disagree, 11.7% disagree, 7% neutral, 43.8% agree, while 27.4% strongly agree that "consumers tend to make repeat purchases when they feel that products have a steady low

price". The findings reveals that level of agreement of respondents lies on agree state with the mean value of (3.66) while the standard deviation value of (1.275) indicates that there is less response deviation.

From the last sub-construct, 15.6% of the respondents were strongly disagree, 12.5% disagree, 7.8% neutral, 36.7% agree, while 27.4% strongly agree that "there was a high purchase intention of MTN/Globacom products due to multiple pricing strategies". The mean value of (3.48) indicates that majority of the respondents agreed on the statement while the standard deviation value of (1.414) indicates that response deviation is relatively small.

The total grand mean value of (3.57) indicates that respondents level of agreement lies on agreement state that pricing strategies influence consumer purchasing behavior.

4.3   Test of Hypotheses and Discussion

Regressions analysis is used for testing the model and hypotheses. It provides information regarding the significance of the variables that were included in the model while the R^2 explains how much variance in the dependent variable is explained by the model or how much the consumer purchasing behaviour is determined by the independent variables (multiple pricing strategies).   Also, correlation analysis is used to measure the strength or degree of linear association between variables. The correlation coefficient examines the strength and direction of the linear relationship between the dependent and independent variables. The correlation coefficient can range between -1 and +1, the larger the absolute value of the coefficient; the stronger the relationship between the variables. Zero (0) indicates no relationship between two variables. The sign of the relationship also indicates the direction of relationship.

P-value $\leq \alpha$: The correlation is statistically significant; if the p-value is less than or equal to the significance level, then we can conclude that the correlation is different from 0.

P-value $> \alpha$: The correlation is not statistically significant; if the p-value is greater than the significance level, then you cannot conclude that the correlation is different from 0.

Hypothesis one

Ho_1: Multiple pricing strategies has no significant impact on consumers' purchasing behavior

H_{11}: Multiple pricing strategies has significant impact on consumers' purchasing behavior

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.985[a]	.971	.969	.236	.620
a. Predictors: (Constant), Multiple pricing strategies (such as; Odd pricing, Premium pricing, Discount pricing, Bundle pricing, Skimming pricing).					
b. Dependent Variable: Consumer purchasing behavior.					

Source: Field survey (2025)

The above model summary shows three important elements, thus R, R^2, and adjusted R^2. From this table, R indicates a significant positive relationship of 0.985 which is 98.5% while the R^2 value =0.971 indicates that 97.1% of consumer purchasing behaviour is explained or determined by multiple pricing strategies. However, the remaining 2.9% changes in consumer purchasing behaviour in MTN/Globacom Nigeria are caused by other factors that are not included in the model. Therefore, multiple pricing strategies (such as; Odd pricing, bundle pricing, discount pricing, skimming pricing and premium pricing) are good explanatory variables of the factors influencing customers purchasing behavior.

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	223.697	5	44.739	805.983	.000[b]
	Residual	6.772	122	.056		
	Total	230.469	127			
a. Dependent Variable: Consumer purchasing behavior.						
b. Predictors: (Constant), Multiple pricing strategies (Such as; Odd pricing, Premium pricing, Discount pricing, Bundle pricing, Skimming pricing).						

Source: Field survey (2025)

From the ANOVA analysis table above, it reveals that there is significant relationships between the multiple pricing strategies (Odd pricing, bundle pricing, price discount, skimming price, premium pricing) and consumer purchasing behaviour at 0.05 significance level. This means that multiple pricing strategies have great impact on consumer purchasing behaviour because the "F" statistics (805.983) which is used to measure the overall test of significance of the model was presented, and the model is

greater than the P-value (0. .000^b) at 0.05 level of significance. Therefore, the null hypothesis is rejected and alternative hypothesis is accepted, and we conclude that multiple pricing strategies has significant impact on consumers' purchasing behavior.

Hypothesis two

Ho$_2$: There is no significant relationship between multiple pricing strategies and consumers' purchasing behavior

H$_{12}$: There is significant relationship between multiple pricing strategies and consumers' purchasing behavior

Pearson's correlation between multiple pricing strategies and consumers' purchasing behavior

		Purchasing Behavior	Premium Pricing	Skimming Pricing	Discount Pricing	Bundle Pricing	Odd Pricing
Purchasing behavior	Pearson Correlation	1					
	Sig.(2-ailed)						
	N	128					
Premium pricing	Pearson Correlation	.889**	1				
	Sig.(2-ailed)	.000					
	N	128	128				
Skimming pricing	Pearson Correlation	.796**	.855**	1			
	Sig.(2tailed)	.000	.000				
	N	128	128	128			
Discount pricing	Pearson Correlation	.945**	.842**	.741**	1		
	Sig.(2-tailed)	.000	.000	.000			
	N	128	128	128	128		
Bundle pricing	Pearson Correlation	.976**	.875**	.783**	.957**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	128	128	128	128	128	

Odd pricing	Pearson Correlation	.954**	.866**	.739**	.964**	.972**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	128	128	128	128	128	128

**. Correlation is significant at the 0.01 level (2-tailed).
Source: Field survey (2025)

From the above correlation table, the analysis revealed that most of the independent variables were correlated with purchasing behavior. Among the variables, the highest correlation coefficient was found between bundle pricing and purchasing behaviour (0.976), between odd pricing and purchasing behaviour (0.954), and followed by discount pricing and purchasing behaviour (0.945), between premium pricing and purchasing behaviour (0.889), and between skimming pricing and purchasing behaviour (0.796). This indicates that multiple pricing strategies have strong positive relationship with consumer purchasing behaviour because the P-value (0.000) is less than $\alpha=.05$ level of significance. We therefore reject the null hypothesis and accept the alternative hypothesis and infer that there is significant relationship between multiple pricing strategies and consumers' purchasing behavior.

Hypothesis three

Ho3: Multiple pricing strategies does not affect corporate performance

H13: Multiple pricing strategies does affect corporate performance

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.969[a]	.938	.936	.358	.328
a. Predictors: (Constant), Multiple pricing strategies (Such as; Odd pricing, Premium pricing, Discount pricing, Bundle pricing, Skimming pricing).					
b. Dependent Variable: There was high purchase intention of MTN/Globacom products due to multiple pricing strategies (i.e corporate performance).					

From the above model summary, the R indicates a significant positive relationship of 0.969 which is 96.9% while the R² value =0.938 indicates that 93.8% of corporate performance is determined by choice of pricing strategy. However, the remaining 6.2% changes in corporate performance of MTN/Globacom Nigeria are caused by other factors that are not included in the model. Therefore, multiple pricing strategies (such as; Odd pricing, bundle pricing, discount pricing, skimming pricing and premium pricing) are good

explanatory variables of the factors affecting MTN/Globacom Nigeria corporate performance.

ANOVAᵃ						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	238.277	5	47.655	371.446	.000ᵇ
	Residual	15.652	122	.128		
	Total	253.930	127			
a. Dependent Variable: There was high purchase intention of MTN/Globacom products due to multiple pricing strategies (i.e corporate performance)						
b. Predictors: (Constant),), Multiple pricing strategies (Such as; Odd pricing, Premium pricing, Discount pricing, Bundle pricing, Skimming pricing)..						

Source: Field survey (2025)

Furthermore, the ANOVA analysis table above indicates that there is significant relationships between the multiple pricing strategies (Odd pricing, bundle pricing, price discount, skimming price, premium pricing) and corporate performance at 0.05 significance level. This means that multiple pricing strategies have great influence on corporate performance because the "F" statistics (371.446) which is used to measure the overall test of significance of the model was computed, and the model is greater than the P-value (0. .000ᵇ) at 0.05 level of significance.

Regression coefficientᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.273	.106		-2.570	.011
	Premium	-.055	.123	-.049	-.442	.659
	Skimming	.285	.123	.245	2.319	.022
	Discount	.168	.158	.149	1.063	.290
	Bundle	.440	.128	.415	3.447	.001
	Odd	.270	.143	.255	1.889	.061

Source: Field survey (2025)

Furthermore, the regression coefficient table above indicates how much consumers purchasing behaviour varies as a result of multiple pricing strategies when all other factors

are held constant. The Beta coefficients indicated that how and to what extent the independent variables influence the dependent variable. Accordingly, the result of coefficient value of regression analysis revealed that consumers purchasing behaviour reduced by (B=-0.055) 5.5% when MTN/Globacom uses premium pricing, adopting skimming pricing strategy leads to (B=-0.285) 28.5% increase in consumers purchasing behavior, while using discount pricing strategy brings about (B=0.168) 16.8% increase in consumer purchasing behavior, adopting of bundle pricing strategy result to (B=0.440) 44% increase in consumers purchasing behaviour and odd pricing strategy indicating (B=0.270) 27% increase in consumer purchasing behavior. Therefore, the null hypothesis is rejected and alternative hypothesis is accepted, and we conclude that multiple pricing strategies does affect corporate performance.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1   Summary of Findings

The purpose of this study was to assess multiple pricing strategies and consumer behaviour in the telecommunication sector with a focus on MTN/Globacom Nigerian. The study addressed three research questions, which sought to establish the impact of multiple pricing strategies on consumer purchasing behavior, relationship between multiple pricing strategies and consumer purchasing behavior, and the extent to which multiple pricing strategies affect the corporate performance.

The research adopted a descriptive research design where customers of MTN/Globacom Nigeria made the population. The simple random and judgmental sampling technique was fit for the study. The tool used to collect the data was a structured questionnaire. A sample of 138 questionnaires was adequate and was arrived at using Godden 2014 formula, although only 128 out of those returned the questionnaires. Statistical Package for Social Sciences (SPSS Version 26) analyzed data based on descriptive statistics. The study also used a correlation analysis to establish the relationship between the dependent variable and the independent variables and data were presented in tables and figures. The study also used a regression analysis to addressed the first and the third research objective.

The total grand mean value 3.78 indicates that respondents level of agreement on price discount strategy lies on agreement state. It therefore revealed that sampled respondents willing and prefer to buy products/services which have low prices.

The total grand mean value 3.73 indicates that the respondents' level of agreement lies on agreement state that they are willing to buy products buy 2 and take one free or by package, and products that have bundle offers (Buy one and get gift). Thus, consumers prefer MTN/Globacom services/products with bundle pricing strategies.

The total grand mean value 3.73 indicates that the respondents level of agreement lies on agreement state because most of the respondents agreed that customers prefer to buy products that have odd prices.

Regression analysis was done to investigate the impact of multiple pricing strategies and consumer purchasing behavior. The findings revealed that multiple pricing strategies

has significant impact on consumer purchasing behavior. The findings result shows that multiple pricing strategies influences consumer purchasing behavior; the result revealed that the "F" calculated value for measures of overall test of significance in the ANOVA table is (805.983) which is greater than the P-value (0.000) at 0.05 level of significance thereby led to the rejection of the null hypothesis one and the acceptance of the alternative hypothesis one.

Also Pearson correlation was used in analyzing the relationship between the multiple pricing strategies and consumers purchasing behavior. The findings revealed that among the variables, the highest correlation coefficient was found between bundle pricing and consumer purchasing behaviour (0.976), between Odd Pricing and consumers purchasing behaviour (0.945), and followed by discount pricing strategy and consumers purchasing behavior. The result of the findings shows that multiple pricing strategies have strong positive relationship with consumers purchasing behaviour because the P-value (0.000) is less than $a= 0.05$ level of significance thereby led to rejection of the null hypothesis and acceptance of alternative hypothesis.

From the findings, one can say that price discount and odd pricing has the most significant factors influences customers to prefer MTN/Globacom products/services.

These findings provide significant support for the reliability, transaction efficiency and ease of use of literature which advocates that multiple pricing strategies have influences on customers purchasing decision of MTN/Globacom products/services. Therefore, one can infer that multiple pricing strategies have statistically significant impact, correlation, and effect on consumers purchasing decision of MTN/Globacom products as well as corporate performance.

5.2   Conclusion

The study has contributed to knowledge in series of issues associated with pricing strategies and consumers purchasing behavior. The finding concludes that 97.1% of the variance in the model can be predicted using the independent variables. In other words, 97.1% of consumer purchasing behaviour can be predicted by multiple pricing strategies.

From the finding, respondents' level of agreement lies on agreement state on premium pricing consumer prefer MTN/Globacom products regardless of their premium prices. Therefore, from the finding we can conclude that consumers prefer MTN/Globacom products regardless of their premium prices.

Unfortunately, the result for price skimming of MTN/Globacom products indicates that consumers are not willing to pay higher price for products that are not solid shops, they didn't prefer to buy with high introductory price, and customers are not preferred high price for new products rather than product attributes. Generally, consumer is not preferred the firm that charges high introductory price for new MTN/Globacom produces. Here, the

researcher infer that consumer are willing to buy MTN/Globacom products but not willing to pay high price for new and introductory price regardless of its attributes.

Concerning consumers preferred cheap prices because lower price increase their willingness to buy MTN/Globacom products, and they choose services/products which have steady low price. The total grand mean value 3.73 of all bundle pricing indicates that the respondents' level of agreement lies on agreement state that they are willing to buy products buy 2 and take one free or by package, and product ma that have bundle offers (Buy one and get gift) attracts to buy. Thus, consumers prefer MTN/Globacom products with bundle pricing strategies. Additionally, consumers are preferred odd pricing strategies like 13.99 attract them to buy MTN/Globacom products. The consumers also assume that they save their money when they buy products that have odd prices like 49.59

5.3   Recommendations

Companies should be more focus on the pricing strategy they are using because it is the major technique which can brings about the success and growth of the business. The followings are the recommendations proffered for MTN/Globacom managers by this study as they aimed at ensuring business success and growth.

Firstly, they should consider offering various discounts aimed at all persons. Secondly, managers are advised to identify dynamic pricing to attract their high level of consumers purchase intentions. Thirdly, discounts seem to attract consumers more effectively than product uniqueness with high price. .

It is not advisable for company to use high price during new product introduction, it is better for MTN/Globacom to take a caution when introducing a new price promotion. Better to sell with lower and discount price for the new items produced in the company. But, it is also advisable to reduce the price of MTN/Globacom products significantly because it will increase the sales volume of the company since consumers prefer buying products with lower price and bundle offers.

The company should also focusing on using bundle pricing because product with bundle offers (Buy one and other free) attract customers to buy more as they are willing to buy products buy 2 and take one free or by package.

Lastly, company ought to be using odd pricing strategies like when selling their products, the way of writing the prices (such as #13.99) attracts customers to buy more.

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APPENDIX

APPENDIX I:
COVER LETTER
Department of Business Administration,
Institute of Finance and Management Studies,
Kwara State Polytechnic,
Ilorin.
March 2022.

Dear Respondent,

I am a final year student of department of business administration at Kwara State Polytechnic Ilorin, pursuing a Higher National Diploma Degree of Business Administration program. In partial fulfillment of my course work, I would like to conduct a research project to assess the impact of multiple pricing strategies on consumer purchasing behaviour in the telecommunication sector with a focus on MTN and Globacom Nigeria.

The findings of this study will be used to improve the growth and sustainability of the telecommunication sector. Kindly therefore, complete the attached questionnaire with accurate information that will be used entirely for this research while observing utmost confidentiality. Your assistance is highly valued.

Thank you in advance.
Yours faithfully,

………………………..
Oseni Kamal

APPENDIX II: QUESTIONNAIRE

The purpose of this questionnaire was to gather information on the impact of multiple pricing strategies on consumer purchasing behaviour in the telecommunication sector with a focus on MTN and Globacom Nigeria.

SECTION A: General Information

This section gives details about the respondent's general information with respect to their age, gender, level of education and number of years served. Please indicate with a tick inside the box the appropriate response from the alternatives provided.

1.   Age (Yrs.) ☐ 25 ☐   25-30 ☐   31-35 ☐   36-40 ☐   ☐ 40 ☐

2.   Gender Male ☐ Female ☐

3.   Level of education Diploma Level

B. Degree Level   ☐
Masters Level   ☐
Diploma Level   ☐
Other   professional   qualifications   (Specify   if applicable)☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

4.   Please indicate your department in the organization

Subordinate   ☐   Supervisor ☐   Manager ☐   Other   (Specify)

_____

5.   No. of years in the organization
☐   2 yrs. ☐ 3-5 yrs. ☐ 6-7 yrs. ☐   10 yrs. ☐

SECTION B$_1$: Impacts of pricing strategies on consumer purchasing behavior

In this section, the researcher seeks to establish the impact of pricing strategies on consumer purchasing behaviour in a scale of 1-5 where; 1 – Strongly Disagree, 2 – Disagree, 3 – Undecided, 4 – Agree, 5 – Strongly Agree. Please indicate your level of agreement or disagreement by ticking the appropriate box.

No.	Questions	Responses				
		1	2	3	4	5
Premium pricing						
1	Compared to other brands/operators, I think it is good to buy MTN/Globacom premium prices.					
2	I prefer MTN/Globacom products/services regardless of its premium prices.					
3	I prefer MTN/Globacom products by unique properties and better to buy with their premium price.					
Price Skimming						
4	I am willing to pay higher price for product(s) that is/are not available in solid shops.					
5	I prefer the firm that charges a high introductory price.					
6	I prefer high prices for new products rather than product attributes.					
Discount Pricing strategy						
7	I may buy cheap products just because their prices are lower than the original price or expensive ones.					
8	Low prices of products increase my willingness to buy them.					
9	I prefer brands which have a steady low price.					
10	I choose MTN/Globacom products based on their low Prices					
Bundle Pricing strategy						
11	Products that have bundle offers (Buy one and other free) attract me to buy more					

12	Products that have bundle offers (Buy one and get gift) attracts me to buy the products					
Odd pricing						
13	When buying, the way of writing the prices (e.g 13.99) attracts me to buy.					
14	I prefer to buy products that have odd prices (such as 19.29, 99.99etc).					
15	I can save money when buying products that have odd prices.					

SECTION B₂: How pricing strategies influence consumer behavior

This section was about how consumer behaviour influence pricing strategies. On a scale of 1-5 where 1 – Strongly Disagree 2 – Disagree 3 – Uncertain 4 – Agree 5 – Strongly Agree indicate your level of agreement or disagreement by ticking the appropriate box.

Variables	1	2	3	4	5
Consumer purchasing decisions are influenced by pricing strategies.					
Perceived price changes like price increases, rebates, or deviation from a reference price may elicit consumer feelings.					
Consumers tend to make repeat purchases when they feel that product have a steady low price.					
There was a high purchase intention of MTN/Globacom products due to multiple pricing strategies.					