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Effect of Customers' Perceptions and Expectations of Internet Service Quality Delivery on the Patronage of Internet Services in Federal Capital Territory, Abuja, Nigeria

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Abstract

This paper examined effect of customers' perceptions and expectations of internet service quality delivery on the patronage of internet services in Federal Capital Territory, Abuja, Nigeria. It employs a qualitative approach using a Focus Group Discussions conducted amongst identified interest groups in Federal Capital Territory (FCT), Abuja, Nigeria. Five Focus Group Discussions were conducted and data were analysed through content analysis. The findings revealed pattern of Internet uptakes, where the most used devices to access the Internet were smartphones and laptops as the use of the desktop computers were limited. Majority of domestic subscribers said they use the Internet at an average of 12 hours a day and most of them use the Internet in the evenings between 7 and 11pm for personal purposes because this is their leisure time. The study recommended that, showed some factors that obstruct the use of the Internet and hindered better quality of service, such as inadequate connectivity backbone infrastructure for effective and wider Internet coverage especially to the rural areas, unstable power supply, poor roads for prompt access to connectivity backbone infrastructure and equipment during maintenance, high access cost, insecurity of telecom infrastructure, inadequate bandwidth, in-effective enforcement on regulations and guidelines as well as multiple taxations and regulations on the Telecoms Operators. The study concluded that, the government policy with respect to provision of adequate telecoms/ICT backbone infrastructure as well as general infrastructure such as steady power supply and good road, security of telecom infrastructure against vandalism & theft, adequate bandwidth at cheaper rate, strict enforcement on regulations and guidelines, would lead to increased service quality delivery and enhanced Internet growth.

Keywords: Internet Service Quality Delivery, Customers' Perceptions, Customers' Expectations, and Internet Growth
JEL Classification: R42, R48, H24, N77

1.0 Introduction

In this modern time, the Internet has become a strategic tool for information exchange globally. It is a veritable tool that allows organizations and institutions to effectively fit into the global

arena **(**Udende & Azeez, 2010). Nowadays, the Internet is one of the technological innovations that is widely gaining acceptance across the globe. Internet businesses in developing economies are growing, although not yet as extensively as those in high-income markets such as Europe or North America (Karen *et al*, 2015). The developing regions' proportion of GDP represented by the world Internet economy still lags behind the leading industrialized countries (Karen *et al*, 2015). So nations that wish to exploit the Internet's potential for social and economic profits must continue to invest in infrastructure and the broader ecosystem for innovation (Dalberg, 2013). The foundations for a well-functioning Internet economy, include firstly, "core infrastructure" such as mobile and Internet network coverage, electricity, availability of skills, education levels, and enabling environment. Secondly, the "conditions for usage", such as conditions that influence access, awareness, availability and attractiveness, i.e. the cost of devices and price of packages, to factors affecting citizen awareness, such as education levels, usage and relevance of services (Dalberg, 2013).

The capital costs of network infrastructure, which include installation, operation, and troubleshooting, directly affects potential customers and their options (Hicks *et al.,* 2016). Thus, for the United Nations' goal for Internet access to be a basic human right, is to be realized, policy measures are needed to subsidize the provision of standard access devices and to meet connectivity tariffs (Calandrelli, 2015). According to Schumann and Kende (2013) policy makers should remove the barriers preventing investment and the use of terrestrial fibre that include lack of liberalisation; high cost of licences; challenges accessing rights of way for deployment within countries and across borders; and high taxes on equipment and services. Governments should also allow or promote infrastructure-sharing in order to reduce infrastructural costs (Schumann & Kende, 2013).

According to Nyst (2017) report, there is the need for investment on digital literacy to make Internet access meaningful. It stated that governments should provide education and training programmes for parents, teachers and children that is fully integrated with digital literacy curriculum. Nations like United Kingdom, Australia, New Zealand and United States have made digital literacy a cornerstone of their digital economy strategies and implore other countries do the same (Media Awareness Network, 2010). Digital skills should be taught to school children, civil servants, the private and public sectors as this would improve social inclusion and will meet the evolving needs of citizens and businesses (United Nations E-Government Survey, 2018).The European Union Commission has taken improvement of digital skills as been vital while countries such as Singapore has established programmes to bridge the connectivity divide for older people by addressing their lack of education or digital skills (United Nations E-Government Survey, 2018). Thus, encouraging digital literacy and ICT competency will enable service providers increase business performance and enhance competitiveness, thereby achieving prosperity as customers have satisfaction of services (Kasemsap, 2018).

It suffices to say that the growth of a technological innovation in a business system correlates with customers' perceptions and expectations of service quality delivery of that innovation. If the service quality delivery is perceived by the customer as being satisfactory or the service

delivery meets their expectation, the customer would always be interested in making use of the service and also encourage others to patronise. Thus, understanding customers' requirements and setting out to meet them is very important. This requires regular assessment of customers' perceptions and expectations of service quality delivery as better service quality promotes customer satisfaction, stimulates the return for more services and encourages growth. Ogunnaike (2010) opined that service quality has a significant effect on customer satisfaction and is critical to business.

The telecommunications industry, which is the major providers of Internet services in Nigeria, is one of the key drivers of the country's economic growth. The national regulatory body, the Nigerian Communications Commission (NCC), responsible for the regulation of the telecommunications sector in Nigeria, has provided an open competitive environment for telecoms operators. This has enabled the promotion of business sustainability and also contributed greatly to the growth of the industry. Despite this, the services rendered by the service providers are perceived by most customers as not satisfactory since they are yet to meet the expectations of customers. Though there are efforts by the regulatory agency to enforce guidelines, the issue of providing better quality of service to customers who bear the cost of sustaining the running of the network appears unaddressed as the customers still perceived their expectations are not yet met. This issue of quality of service has become a burden to the telecommunications industry as there are factors that have been identified by the service providers as hindrances to providing better quality service. Presently it was observed that there was a decline on the Internet subscribers' base of Nigeria as a country from 93,554,076 subscribers in September, 2016 to 89,998,873 subscribers as at February, 2017 (Nigerian Communications Commission, 2017). This is about 4% decrease. The figure of Internet subscribers compared with the estimated Population of 191, 835,936 people in Nigeria as at March 2017 (Internet World Stats, 2017) shows that over 50% of Nigeria population are yet to connect to the Internet, hence need to enhance Internet growth in Nigeria. Therefore, examining such factors and recommending appropriate measures to tackle them could assist the service providers in satisfying their customer and promoting patronage.

Thus, this study aims to fill in the knowledge gap of the impact customers' perceptions and expectations of Internet Service Quality Delivery will have on the growth of the Internet services in FCT, Abuja, Nigeria. The exploratory research conducted has helped to determine the needs and concerns of the interest groups involved, and has also helped to form the basis for further research on the study.

The challenges of providing telecoms/Internet services in Nigeria include, inconsistent power supply, inadequate telecoms infrastructure and multiple taxations amongst others (Salaam & Adegbore, 2010)**.**Other barriers identified for Internet uptake in Nigeriainclude: high bandwidth and Internet access cost; high cost devices to access the Internet; lack of digital skill and illiteracy; the fear of no privacy or on-line insecurity; and government policies (Jagboro, 2003; National Bureau of Statistics, 2011; & Osang, 2012).

The aim of the research study was to determine the impacts of customers' perceptions and expectations of Internet service quality delivery on the growth of Internet services in FCT,

Abuja, Nigeria. This was with the view to improving the actual and/or perceived Internet services, to enhance its penetration in Nigeria. The main objective is to examine effect of customers' perceptions and expectations of internet service quality delivery on the patronage of internet services in Federal Capital Territory, Abuja, Nigeria.

The specific objectives are to:-

i) examine the patterns of Internet uptake by domestic and institutional/business customers;

ii) investigate reasons obstructing domestic and Institutional/business customers from using the Internet services;

iii) determine the impact of customers' expectations and perceptions of Internet service quality delivery on Internet uptake.

iv) investigate factors influencing Internet service quality delivery and examine the extant policies, laws and regulations on Internet service quality delivery thereby suggesting policy guidelines that would enhance Internet service quality delivery in Nigeria.

2.0 Literature Review

2.1 Conceptual Review

Internet Service Quality Delivery

Shitta (2002) explained the Internet as a communication super highway that links, hooks and focuses the entire world into a global village, where people of all races can easily get in touch, see, or speak to one another and exchange information from one point of the globe to another. In the same vein, Ani (2005) and Ajuwon (2011) said that the Internet is a network of linked computers, which are located at different points all over the world that provides easy communication between persons and organizations no matter where they are located. While Internet Society (2013), describes the Internet as a tool that allows for sustained investment, research commitment and information infrastructure development**.**

It is agreed that the growth of any service or business such as the Internet service depends on its customer behavioural intention and actual behaviour toward that service or business. In line with this, Technological Acceptance Model (TAM) by David, Bagozzi and Warshaw (1989), explained how behavioural intention leads to actual behaviour. Apart from the customer belief that using a particular system would enhance his or her job performance (i.e. Perceived Usefulness) and the belief that using a particular system would be free from effort (i.e. Perceived Ease of Use)**,** the perception and expectation the customer has on the service quality can also determine the behavioural intention to either accept or refuse the continuous use of the service.

It is, therefore, sufficient to say that customers can be referred to as catalysts that determine the success or failure of a service, so their satisfaction with service quality delivery is very important. Angelova and Zekiri (2011) stated that customer satisfaction of a service correlates with service quality and they are very important concepts that organizations must understand if they must remain competitive and grow. Chinwuba and Egene (2013) explained that a business that caters for their customers` needs will inevitably gain the loyalty of their customers, thus, resulting in repeat business as well as potential referrals.

Customers' Perceptions

The perceptions that the customers have in relation to their expectations can determine whether to continue the patronage of the service and even refer others to the service or not. According to (Zeithaml *et al*., 2009), they explained that perceptions are always seen to be in relation to expectations. Further to this, (Zeithaml & Bitner, 2003) stated that perceptions are formed through customers' assessment of the quality of service provided by a company and this shows whether they are satisfied or not satisfied with the service. They also argue that because perceptions may shift over time, it is, therefore, necessary for companies to continually assess customer perceptions (Zeithaml & Bitner, 2003). Dhurup *et al* (2014) in a study on Customer Perceptions of Online Banking Service Quality provided an insight of customer perceptions of technology-based banking service quality in a developing country and showed the importance for periodic assessment of customer perceptions. So customers' perceptions and expectations of Internet service quality in an area are crucial to the advancement of Internet services in that area. In the view of (Angelova & Zekiri, 2011), they explained that customer perception is an opinion about something viewed and assessed and it varies from customer to customer, as every customer has different beliefs towards certain services that play an important role in determining customer satisfaction. Since customer perception goes along with customer expectations, the expectation a customer has will play an important role on the extent to which a service fulfills a customer's need (Angelova & Zekiri, 2011). As mentioned by (Oliver, 1981), he explained that expectations are consumer-defined probabilities of the occurrence of positive and negative events if the consumer engages in some behaviour. Accordingly (Waithaka *et al.*, 2015; Ho & Yahya, 2015), on their study on the effect of customer perceptions on usage of internet banking, revealed that customers perceptions have important impact towards the extent of internet banking usage.

The Importance of Internet Services for Socio-Economic Development

The revolution of telecommunications that include the Internet has provided a positive and significant impact on the economic growth of developing countries (Muramalla & Gawad, 2014). The importance of Internet tosocio-economic development is enormous as it provides the channel for information sharing, effective business and serves as a development tools (Koliouska*et al.*, 2013). It isvital to a healthy and growing economyas it has become the backbone of business activity, productivity, trade and social development (Anie, 2011). It has significantly enhanced the engagement of the developing continents like Africa with the world economy (Murphy *et al*, 2014). Thus, it is an essential component of everyday social and business lives that has changed the conventional methods of buying and selling (Bughin *et*

*al.,*2011). And a key enabler for achieving national and international developmental goals (ITU, 2013a).

Thus, the need to understand customers' requirements and then set out to meet or exceed them is very significant. To achieve this, it would require regular assessment of customers' perceptions and expectations of Internet service quality delivery. Since Internet service is a technological innovation that is delivered in a business environment, the extent of its growth and penetration in a society could be determined by customers' perceptions and expectations of its service quality delivery. If there is a gap between customers' perceived quality and their expectations, it simply implies that if the needs or concerns of the customers are not met, it may obstruct the continuous use of the services. This will deter the progress and growth of the services. Also if their expectations are met it would influence their attitude and behaviour toward the continuous use of the service. Therefore, addressing customers' concerns and expectations will help to provide better service quality delivery that will meet customer satisfaction and make them want to further use the services as well as inform other of such services. This will have a positive impact on the growth of the Internet services.

Issues of Inadequate Policy, Legal and Regulatory of the Internet Service

There is a growing need for policy, legal, and regulatory structures to adapt to changing technology (Internet Society, 2015). Policy makers and regulators in developing countries also have the challenge of implementing regulations that expand Internet access to underserved communities, without compromising the fundamental principles of a free and open Internet (Sambuli, 2016). Lack of clearly defined regulation and government commitment have been reported specifically by Anie (2015) as obstacles for African nations. Issues surrounding policy, legal and regulatory of the Internet service as recorded by the Internet Society (2015) include: cross-border data flows that may involve different data protection laws; conflict between law enforcement surveillance and civil rights; data retention and destruction policies; legal liability for unintended uses and security breaches or privacy lapses. Therefore, putting clearly definedpolicy supports quality Internet access at affordable rates that will influence customers' satisfaction and benefit individual nations in promoting global digital citizenship (Hicks and co-workers, 2017).

2.2 Empirical Review

The study looked works of others empirically as follows:

Further to this, (Zeithaml & Bitner, 2003) stated that perceptions are formed through customers' assessment of the quality of service provided by a company and this shows whether they are satisfied or not satisfied with the service. They also argue that because perceptions may shift over time, it is, therefore, necessary for companies to continually assess customer perceptions (Zeithaml & Bitner, 2003).

Kotler (2000) states that customers form their expectations from their past experience, advice from friends and marketers, information and promises from competitors. From the service

quality theory, (Oliver,1980) projected that customers will rate quality ` low` if performance does not meet their expectations and quality `high` when performance exceeds expectations.

David, Bagozzi and Warshaw (1989), explained how behavioural intention leads to actual behaviour. Apart from the customer belief that using a particular system would enhance his or her job performance (i.e. Perceived Usefulness) and the belief that using a particular system would be free from effort (i.e. Perceived Ease of Use)**,** the perception and expectation the customer has on the service quality can also determine the behavioural intention to either accept or refuse the continuous use of the service.

Shitta (2002) explained the Internet as a communication super highway that links, hooks and focuses the entire world into a global village, where people of all races can easily get in touch, see, or speak to one another and exchange information from one point of the globe to another.

3.0 Methodology

The study employed a qualitative approach through five focus group discussions conducted in FCT, Abuja, Nigeria amongst Domestic Internet Subscribers with 22 discussants selected from Individual Internet Subscribers, Institutional/Business Internet Subscribers with 8 discussants drawn from 4 different institutions, ISPs/Telecoms Operators with 8 participants from 4 different ISPs and Policy/Regulatory Agencies with 12 discussants. There was an ethical approval for the study that provided the relevant guide in conducting the focus group discussions and participants consent were sought as participations were voluntarily. The recorded audio discussions were transcribed and the data were analysed through content analysis to ensure in-depth description of the groups' dynamics.

4.0 Major Findings

In this study, the major findings gotten the observed five focus group discussions conducted in FCT, Abuja, Nigeria include the follows:

The major findings 1. The findings drawn from the study shows that unanimous factor expressed by the discussants was that in their organisations, though personnel may change at different times of the day but the Internet service usage runs throughout the day including weekends. Specifically, the bank sector reported that customers access the bank's services at every hour of the day through various platforms, it is, therefore, necessary that it remains up and functional at every hour while the travelling agency which is a ticketing company reported that its does bookings and reservations for customers travelling to other countries, trying to make flight connections involving different time zones and is easily achieved by the use of the Internet. They said in order to avoid failure or interruption during transaction, they are subscribed to more one ISPs so when the Internet service from one ISP fails, they can immediately switch to another ISP.

The laptops and mobile phones were reported as the most used devices for accessing the Internet while about 40 percent (mostly used by institutions) reported that they also use desktop computers. The use of the desktop computers were limited due to unsteady electricity supply,

a key factor preventing access to the Internet as well as poor Internet network coverage and sometimes unfavourable weather. Internet network connectivity was reported to be more in the urban areas than in rural communities and this was said to be the problem of inadequate backbone infrastructure which one of the ISPs said they were working on via running fibre cables across 26 States of the country to improve network connectivity and coverage.

The major findings 2. The findings in the study revealed that the domestic subscribers as well as institutional subscribers were very conversant with Internet services and use it to perform various official and individual functions including email, accounting services, online financial transactions, report submissions, academic activities, social media activities, general information search, bookings and reservations, e-trainings, file transfers, sports and entertainment, Internet phoning amongst others. It was said to be the hub of the functionalities of the institutions as some stated that the use of Internet has become inevitable for them. It was reported by the discussants that the Internet is a medium through which job is done more effectively and efficiently. Although some stated that their works can be carried out manually but the output in terms of time of completion and accuracy are incomparable if they were done on the Internet.

Majority of domestic subscribers said they use the Internet at an average of 12 hours a day and most of them use the Internet in the evenings between 7 and 11pm for personal purposes because this is their leisure time. This is quite separate from using the Internet for official purpose at workplace during working hours. While most discussants from the institutions reported that they use the Internet 24 hours every day because attending to their customers do last for 24 hours and most times they create access to customers and they sometimes require to be served at different times of the day, this is mostly for the banking sector and travelling agency.

The major findings 3. The findings drawn from the study revealed that, some discussants from the institutions agreed that the level of Internet connectivity including the speed and accessibility tends to be of good quality, this was said to be as a result of the definite Service Level Agreement (SLA) they have with their ISPs, though they reported that there were service failures at intervals but these failures were not incessant compared to failures experienced using Internet modems of mobile devices which mostly do not have SLA.

Therefore, it was identified that the expectation of customers on quality of service delivery was high across all service quality determinants as most of the customers' reported that their expectations have not been met. They unanimously agreed that there has been no value for money in the services that they pay for. Inadequate infrastructural backbone, corrupt practices in the Telecoms and ICT Sector, inadequate monitoring and enforcement of regulations on the services being delivered to the customers, inadequate bandwidth, sub-standard access devices, in- effective policy framework and inadequate implementation, insecurity as telecom infrastructure are sometime vandalised and equipment stolen, amongst others were mentioned as reasons that affect the quality of service delivery. Multiple taxations and regulations was said to be another big challenge which limits the penetration of Internet services to the rural communities and remote areas as well as poor planning on the part of the government in which,

sometimes, roads are built across fibre cables and in most events, the cables are damaged and most times affect the quality of service delivery.

The major findings 4. The findings drawn from the study dwelt on complaints and response they get from ISPs, it was reported that they have contact with customer centres but the responses may not be too immediate, they usually get feedbacks. But the recent automation of customer services makes it difficult for complaints to be reported as people end up being discouraged of getting through to the customer care services. However, it was stated by one of the ISPs that one of the problems of the customer care centre is that it is external and outsourced and before now, the ISP depended on the report of customers' problems as provided by those they outsourced to handle customer care service. They do not have direct link with the customers but now they do it in-house as they have service managers who go to see the customers and personally interview them on their perceptions of the service. There are the technical teams that look into the perceptions of the customers as reported by the service managers. They also have the business team that interface with their top management in making wise business decision based on feedbacks received from customers and the management team that manages the affairs of the organisation.

From the view point of the ISPs, the challenge in Nigeria is matching expectation with finance, better quality attracts more pay because quality is a function of cost i.e. the increase in bandwidth capacity by the ISPs for their clients for better services also comes with an increased cost. The ISPs agreed that there are gaps that exist between customer's perception and expectation of the services that are being delivered to the customers but the gaps have been closed to a considerable extent compared to 3-5 years ago. They further reported that obstruction to Internet services has been observed to be as a result of inadequate coverage and limited network connectivity due to location where customers reside. Internet network coverage was reported to be more in the urban areas than in rural communities and this was said to be the problem of backbone infrastructure. They mentioned that the low level of perceived quality has necessitated a high level of distrust of customers on service providers as majority of the discussants reported that they possess more than one means of accessing the Internet. This was said to act as a backup in time of service failure from one service provider or if an ISP could not provide adequate service at a particular point in time.

The major findings 5. The findings drawn from the study shows that the Policy and Regulatory Agencies on their part on perceived quality of Internet services stated that they understand and were aware that the quality of services provided differ by price and that they measure satisfaction based on SLA between service providers and customers. But being as it is, they feel that services provided by the ISPs are fairly commensurate with the prices paid by customers. Although they are aware of various downtimes by the ISPs but it was stated that they feel that service satisfaction is relative to the operator a customer is connected to, because some operators perform better than others but services provided are still expensive generally and cannot really perform the required tasks. It was further stated that customers may not really get quality for money as some factors such as location and the particular ISP subscribed to play a big role in the level of quality service received. It was agreed that there is a gap between

expectation and perception because the infrastructure to provide quality services are not fully in place as the enabling environment for the investment in the country need to be improved upon.

On the regulatory functions of the Regulatory Agencies, discussants agreed that there is an overlap between the functions of NCC and National Information Technology Development Agency (NITDA). Although in principle NCC regulates telecoms operators and the ISPs (service delivery), NITDA regulates the whole ICT industry including hardware and content.

Generally it was agreed that though they were not satisfied with services received but this has not stopped them from using the Internet because for most of them, it is the major medium of getting their jobs done, obtaining information and communication with peers and loved ones, and keeping them abreast of current events and happenings in the society. Even though non-satisfaction of the customers did not stop them from using the Internet, it was reported that this had impact on the patronage of the ISPs/Telecoms Operators, as customers now search for service providers that would, at least provide services that are close to their expectations. They however opined that if the monitoring and regulatory agencies were functional and efficient, complaints of consumers would have been heard and acted upon. But for now they have no choice than to accept what is available even though the services neither meet the required standard nor provide value for money. Recommending guidelines that could enhance Internet service quality, most participants highlighted government policy to be the most important factor, provision of adequate backbone infrastructure was said to be the second factor, followed by power supply. Some of the discussants mentioned that the complaint of unstable power supply and inadequate infrastructure by service providers have already been factored into the high cost of services paid by customers, so such should not be their major complaints and excuses. If government is strict with regulations and guidelines, there would be enhanced quality of service delivery.

4.1 Discussion of Major Findings

In this study, the findings formed the basis of discussion and the observed five focus group discussions conducted in FCT, Abuja, Nigeria amongst Domestic Internet Subscribers shows positive and negative scenarios in the study as follows:

The discussion of major findings 1. The findings shows that unanimous factor expressed by the discussants was that in their organisations, though personnel may change at different times of the day but the Internet service usage runs throughout the day including weekends. Specifically, the bank sector reported that customers access the bank's services at every hour of the day through various platforms, it is, therefore, necessary that it remains up and functional at every hour while the travelling agency which is a ticketing company reported that its does bookings and reservations for customers travelling to other countries, trying to make flight connections involving different time zones and is easily achieved by the use of the Internet. They said in order to avoid failure or interruption during transaction, they are subscribed to more one ISPs so when the Internet service from one ISP fails, they can immediately switch to another ISP. This study agrees with the studies conducted by Zeithaml and Bitner, (2003)

The discussion of major findings 2. The findings in the study revealed that the domestic subscribers as well as institutional subscribers were very conversant with Internet services and use it to perform various official and individual functions including email, accounting services, online financial transactions, report submissions, academic activities, social media activities, general information search, bookings and reservations, e-trainings, file transfers, sports and entertainment, Internet phoning amongst others. It was said to be the hub of the functionalities of the institutions as some stated that the use of Internet has become inevitable for them. It was reported by the discussants that the Internet is a medium through which job is done more effectively and efficiently. Although some stated that their works can be carried out manually but the output in terms of time of completion and accuracy are incomparable if they were done on the Internet. This study agrees with the studies conducted by David, Bagozzi and Warshaw (2010), Shitta (2002).

The discussion of major findings 3. The findings drawn from the study revealed that, some discussants from the institutions agreed that the level of Internet connectivity including the speed and accessibility tends to be of good quality, this was said to be as a result of the definite Service Level Agreement (SLA) they have with their ISPs, though they reported that there were service failures at intervals but these failures were not incessant compared to failures experienced using Internet modems of mobile devices which mostly do not have SLA. This study agrees with the studies conducted by Kotler (2000) states that customers form their expectations from their past experience, advice from friends and marketers, information and promises from competitors. From the service quality theory, (Oliver,1980) projected that customers will rate quality ` low` if performance does not meet their expectations and quality `high` when performance exceeds expectations.

The discussion of major findings 4. The findings drawn from the study dwelt on complaints and response they get from ISPs, it was reported that they have contact with customer centres but the responses may not be too immediate, they usually get feedbacks. But the recent automation of customer services makes it difficult for complaints to be reported as people end up being discouraged of getting through to the customer care services. However, it was stated by one of the ISPs that one of the problems of the customer care centre is that it is external and outsourced and before now, the ISP depended on the report of customers' problems as provided by those they outsourced to handle customer care service. They do not have direct link with the customers but now they do it in-house as they have service managers who go to see the customers and personally interview them on their perceptions of the service. There are the technical teams that look into the perceptions of the customers as reported by the service managers. They also have the business team that interface with their top management in making wise business decision based on feedbacks received from customers and the management team that manages the affairs of the organisation. This study agrees with the studies conducted by (Qasim & Asadullah, 2012; & Kalb, 2013).

The discussion of major findings 5. The findings drawn from the shows that, the Policy and Regulatory Agencies, which include NCC, NITDA and Ministry of Communications reported that there is no specific policy applicable to the Internet as a whole in Nigeria but there exists

an IT policy that covers the usage of IT services in the country and this has Internet service usage included. But it was further stated that NCC has policy and guideline that service providers follow and that there are also Key Performance Indicators (KPIs) for voice, data or Internet services. Although NCC is presently concentrating more on telecommunication services (voice) and hope to upgrading to data or Internet services. NCC usually sends to the ISPs the report of their performances monthly and mentioned that presently, there is no effective monitoring for data or Internet services but voice has effective monitoring mechanism as it is seen as a priority for now because of its huge customers' base. They commented that Internet services rendered are based on the available infrastructure. There may not have been a policy directly on Internet service but NITDA and NCC create an environment for the service providers to serve the customers better and for further penetration of the Internet as well as facilitate the use of the Internet among the populace. This study agrees with the studies conducted by Internet Society, (2015), and Sambuli, (2016). Policy makers and regulators in developing countries also have the challenge of implementing regulations that expand Internet access to underserved communities, without compromising the fundamental principles of a free and open Internet.

5.0 Conclusions and Recommendations

The Focus Group Discussions brought out the issues of concern by the Domestic Subscribers, Institutional/Business Subscribers, ISPs, Policy and Regulatory Agencies. They revealed the effect of customers' perceptions and expectations of service quality on Internet services as customers now search and move to the service provider that would at least provide the services that seem close to their expectations. The study recommended that, showed some factors that obstruct the use of the Internet and hindered better quality of service, such as inadequate connectivity backbone infrastructure for effective and wider Internet coverage especially to the rural areas, unstable power supply, poor roads for prompt access to connectivity backbone infrastructure and equipment during maintenance, high access cost, insecurity of telecom infrastructure, inadequate bandwidth, in-effective enforcement on regulations and guidelines as well as multiple taxations and regulations on the Telecoms Operators. These factors have impact on the growth of the Internet and imply that there is a need to tackle them in order to allow further Internet growth. It was recommended amongst others that review of government policy with respect to provision of adequate telecoms/ICT backbone infrastructure as well as general infrastructure such as steady power supply and good roads, security of telecom infrastructure against vandalism & theft, adequate bandwidth at cheaper rate, strict enforcement on regulations and guidelines as well as legislation to address the issues of multiple taxations and regulations on the Telecom Operators/ISPs would lead to increased quality of service delivery and enhance Internet growth.

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