



TCRA CONSUMER CONSULTATIVE COUNCIL

CONSUMER EMPOWERMENT SURVEY

A Report on the Empowerment of
Consumers of Regulated Communications Goods and Services in
Selected Districts in Tanzania

Final Report

June 2017

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Acronyms and Abbreviations

CDA:	Capital Development Authority
DUCE:	Dar Es Salaam University College of Education
EWURA:	Energy and Water Utilities Regulatory Authority
FCC:	Fair Competition Commission
FGD:	Focus Group Discussion
IRDP:	Institute of Rural Development Planning
PCCB:	Prevention and Combating of Corruption Bureau
SIM:	Subscriber Identity Module
TBS:	Tanzania Bureau of Standards
TCRA CCC:	TCRA Consumer Consultative Council
TCRA:	Tanzania Communications Regulatory Authority
TIA:	Tanzania Institute of Accountancy
TMA:	Tanzania Meteorological Agency
TRA:	Tanzania Revenue Authority
TV:	Television

Council Chairperson Foreword

Consumer empowerment is a key pillar in implementing the consumer protection in the country. In 2013, TCRA Consumer Consultative Council (TCRA CCC) unveiled its 5-year Strategic Plan to guide the Council's direction and focus in safeguarding the rights and interest of consumers of regulated communications goods and services. The current Survey addresses the first Objective of the Strategic Plan which is to have consumers of regulated communications goods and services empowered to exercise their rights and fulfil their obligations. The findings from this survey sets a baseline for future evaluation of consumer empowerment in the communications goods and services sub-sector and will guide the Council's effort in its programme of empowering consumers in the subsector. In particular, the Council will enhance its efforts in helping consumers alleviate their predicament by way of consumer education to help consumers secure value for money in their purchase and use of communications goods and services.

Drawing from the findings of this survey, the Council will priorities consumer education especially to rural consumers who have been shown to be lower on consumer empowerment. Additionally, the Council will enhance its collaboration with relevant stakeholders to ensure that all sellers of communications goods and services abide to the provisions requiring them to issue warrants that are enforceable. Further, in the face of more communications equipment becoming internet capable, the Council will increase its efforts in providing awareness to consumers on safe use of communications equipment in internet environment. Also, as more communications consumers use telephone to make payment, the Council will work with relevant stakeholders to enhance security in the transfer funds via telephone. The Council will also collaborate with its stakeholders in addressing issues related to ensuring terms and conditions for communications goods and services are printed in both English and Kiswahili. The Council's website will be revamped to facilitate more interaction and communication with consumers.

We are well on our way to accomplishing the goals, strategies and initiatives set out in our 5-year Strategic Plan. The support of our stakeholders and the public is important to undertake the remaining work in the period ahead. I would like to extend my utmost appreciation and thanks to all of you for making it possible for us in conducting the first survey on the empowerment of communications goods and services consumers. Together, with the cooperation of our stakeholders, we can help consumers of communications goods and services in Tanzania play a more empowered role in the sub-sector.

Yours sincerely,

Stanley Mwabulambo
Council Chairperson

Executive Secretary Foreword

This report presents findings of the Consumer Empowerment Survey 2016 which is the first survey conducted by the TCRA CCC. The survey was intended to gather and analyse information related to the empowerment and satisfaction of consumers of regulated communications goods and services in five administrative districts of Dodoma Urban, Chamwino, Mvomero, Temeke and Kaskazini “A”. A total of 697 consumers were involved in the survey.

The findings show that, about half of respondents were at least satisfied with their purchase and use of communications goods and services. Generally, with regard to electronic communications, consumers perceive that quality of communication services is affected by the quality of equipment or receiver used as well as distance from the communications tower, with rural consumers more likely to receive poor services than their urban counterparts. Results further show that, consumer empowerment is almost equally split between very empowered, moderately empowered and under-empowered consumers with rural and less educated consumers more likely to be under-empowered than their urban and higher educated counterparts. The survey also finds that majority of consumers are not aware of the provisions of the law regarding their rights and obligations. Moreover, most consumers are not aware of the existence of TCRA CCC as a specialised organisation for representing the interests of consumers of regulated communications goods and services. The Council will prioritise implementation of the recommendation provided in this report to strengthen its capacity to serve the interests of consumers of regulated communications goods and services.

TCRA CCC acknowledges and appreciates the valuable input of its key stakeholders, the public that responded to the survey and the survey team. The public should rest assured that the information collected through this and future surveys on consumer empowerment conducted by the Council is treated as strictly confidential and published in aggregate format to help the Council in its consultation with industry and Government on matters of interest to consumers of regulated communications goods and services.

Yours sincerely,

Mary Shao Msuya
Executive Secretary

Executive Summary

As part of its operation programme for the year 2016/2017, the Council commissioned a study to assess the empowerment of consumers of regulated communications goods and services. The study objective was to gather and analyse information related to the empowerment and satisfaction of consumers of regulated communications goods and services in five selected administrative districts. The specific objectives of the study were as follows:

- (a) to provide information on the requirements, expectations and satisfaction of consumers of regulated communications goods and services on performance;
- (b) to identify and prioritise issues of concern to consumers of regulated communications goods and services in the selected districts;
- (c) to measure awareness of the consumers of regulated communications goods and services of their rights, obligation and assertiveness in selected districts;
- (d) to develop a strategic feedback mechanism to support the Council gather and analyse consumers' feedback on continuous basis.

Approach to the Study

The survey was conducted among adults aged 15 years and above in five administrative districts of Chamwino, Dodoma Urban, Mvomero, Temeke and Kaskazini "A". A total of 697 interviews were conducted between 06th December 2016 and 25th January 2017. The data was captured on IBM SPSS Statistics software version 20. The data was then cleaned and errors were corrected. After initial analysis, six focus group sessions were undertaken to obtain an in-depth understanding on the attitudes, motivations and behaviour of consumers of regulated communications goods and services in Tanzania. Descriptive and inferential statistics were used to analyse the collected data. Chi-square test was used to determine whether there was any significant difference in the mean responses based on different demographic characteristics of respondents.

Results from the Survey of Consumers

In total 697 consumers responded to the survey. The five surveyed districts had almost equal (20% each) representation in the sample, 57 percent of the surveyed respondents were male and majority of them (61%) belong to the youth category, i.e. have age between 15 and 34 years.

About 40 percent of surveyed consumers use internet in one way or another (including mobile phone internet applications). The ratio of SIM Card ownership among surveyed consumers was 1.52:1. The findings show a small proportion of respondents (10% – 14%) reported to use postal or courier services over the past 12 months. The findings also show that 60 percent of respondents have access to television services.

Consumer Confidence

One of the interest of the survey was to find how consumers felt confident during purchase and use of regulated communications goods and services. About three in ten respondents

(32%) felt very confident to extremely confident during purchase and use of use telephone (voice) services; four in ten respondents (40%) felt moderately confident and 28 percent felt not confident. About one quarter of users (26%) felt very confident to extremely confident during purchase and use of internet services; 41 percent felt moderately confident and 33 percent felt not confident. Three in ten (30%) of respondents felt very confident to extremely confident during purchase and use of postal services; 34 percent felt moderately confident and 36 percent felt not confident. Three in ten respondents (30%) felt very confident to extremely confident during purchase and use TV services; about four in ten respondents (42%) felt moderately confident and 28 percent felt not confident. There were no significant differences in response by demographics in terms of gender, education, age or income level. District-wise, respondents from Kaskazini “A” district were more likely to feel not at all confident than the remaining four districts studied.

Consumer Knowledge

The survey asked the respondents to express their opinion on whether, as consumers, they are knowledgeable about communications goods and services offered in Tanzania. About three in ten respondents (31%) felt very well informed to totally informed about telephone (voice) services; 37 percent felt moderately informed and 32 percent felt uninformed. On internet use, 27% of internet users felt very informed to totally informed, 38 percent felt moderately informed, while 35 are not informed. On use of postal services, about one third (33%) felt very knowledgeable to extremely knowledgeable about postal services; 31 percent felt moderately informed and 36 percent felt uninformed. On TV services, about one third (32%) of respondents felt very informed to totally informed; 39 percent felt moderately informed and 30 percent felt uninformed. There were no significant differences in response by demographics in terms of gender, age, education or income level. District-wise, respondents from Kaskazini “A” and Mvomero districts were more likely to feel totally uninformed than the remaining three districts studied.

Feeling of Protection

Respondents were asked to answer on a scale from one to five on their feeling of protection during purchase and use of communications goods and services. On use of telephone (voice) services, 26 percent of the respondents felt very protected to extremely protected; 45 percent felt moderately protected and 30 percent felt unprotected. On use of internet services, about two in ten respondents (22%) felt very protected to extremely protected; 48 percent felt moderately protected and 30 percent felt unprotected. Roughly three in ten respondents (28%) felt very protected to extremely protected during purchase and use of postal services; 44 percent felt moderately protected and 28 percent felt unprotected. About a quarter (24%) of all respondents felt very protected to extremely protected when using TV services. 47 percent felt moderately protected and 29 percent felt unprotected. There were no significant differences in response by demographics in terms of gender, age, education or income level. District-wise, respondents from Kaskazini “A” district were more likely to feel not protected than the remaining four districts studied.

Consumer Skills

Respondents were asked to answer a series of questions designed to evaluate the extent to which consumers have the basic arithmetic skills necessary for them to make informed purchase decisions. The results show that most of the surveyed consumers are obsessed with low denomination price. Majority, regardless of their gender, age, education or income differences, were likely to choose low denominated communication packages disregarding the benefits they can get from low cost per unit when buying in bulk and could not recognise cheaper products.

Awareness of Consumer Legislation

Respondents were asked to answer a series of questions designed to evaluate the extent to which they are aware of basic consumer obligations as per Tanzania legislation. Regarding consumer obligation to report loss of mobile phone or SIM card, less than one third (32%) could identify the correct answer, i.e. report the matter to Network Service Licensee. On obligation to register mobile phone or SIM card, a little more than one third (38%) could identify the correct answer on consumer's legal obligation to register a mobile phone previously owned by another person. On obligation to register a SIM card or phone previously owned by another person, about one third (32%) were aware; On awareness about prohibition to transmit obscene material, roughly eight in ten respondents (84%) were aware that it is not lawful to use a mobile phone to transmit obscene materials. About half (52%) of respondents were aware of their rights to be given a 12-month warrant on purchase of a communication good. However, less than half (41%) of respondents reported to have been given warrant on their last purchase of a communication good. No significant differences in pattern of answers between demographic categories: gender, education, age or income levels were noted.

Consumer Satisfaction with Use of Communications Goods and Services

Consumer satisfaction was assessed using Focus Group Discussion (FGD) technique based on the main categories of communications services offered in the country. Generally, consumers expected reliable and affordable communication services. Slightly more than half of telephone users (54%) felt the services at least met their expectations. Halotel had the highest proportion of consumers with at least met expectations (67%) followed by Tigo (66%), Vodacom (65%) and Airtel (64%). The rest had either less than half of respondents reporting to have at least met expectations or had less than 30 respondents. On data services, 52 percent of users felt data service at least met their expectations. Halotel had the highest proportion of consumers with at least met expectations (65%) followed by Vodacom (62%), Airtel (61%) and Tigo (60%). The rest had either less than half of respondents reporting to have at least met expectations or had less than 30 respondents. On mobile money transfer services, approximately six in ten respondents (59%) indicated that the service at least met their expectations. Tigo Pesa had the highest proportion of consumers with at least met expectations (70%) followed by Vodacom (67%), Airtel (66%) and Halo Pesa (61%). The rest had either less than half of respondents reporting to have at least met expectations or had less than 30 respondents. On TV services, approximately six in ten (55%) of users indicated that the TV services at least met their expectations. DSTV had the highest proportion of

consumers with at least met expectations (67%), followed by Continental (67%), Azam (64%), Star Times (57%) and Zuku (57%). The rest had either less than half of respondents reporting to have at least met expectations or had less than 30 respondents. On postal and courier services, approximately six in ten (60.6%) of users indicated that the courier services at least met their expectations. The public courier operator (TPC) had the higher proportion of consumers with at least met expectations (66.7%) when compared to other operators (54.5%).

Consumer Engagement

Consumer engagement was measured in terms number of comparisons consumers made before making a purchase decisions, making of consultation before making a purchase, reading of terms and conditions, level of awareness of organisations representing consumers and following up consumer education programmes. Approximately six in ten (63%) of respondents reported to make at least one comparison before making a purchase of a communication good or service. Demographic analysis indicated that, female respondents were significantly more likely to make at least one comparison (69%) than their male counterparts (60%). Visiting different shops was the most preferred source of information for products and price comparison (53%), followed by family and friend (12%).

On reading the terms and condition, one in four respondents (25%) indicated that they read them carefully and completely before making a purchase or subscription; 16 percent read the terms and conditions partially; 28 percent did not read the terms and conditions. There were no significant differences in pattern of answers between demographic categories: gender, education, age or income. About two in ten respondents (23%) indicated that the number one reason for not reading terms and conditions is because they are too long. The second major reason was language barrier (14%).

On consumer's ability to identify the organisation representing their interest, almost half of the respondents (49%) mentioned TCRA, followed by Police (24%), Service providers (11%). TCRA CCC was identified by 1 percent of all the respondents.

About six in ten (59%) of respondent reported to have to watched a TV or listened to a radio programme educating consumers on their rights and obligations as consumers of communications goods and services in the past 12 months. Additionally, approximately three in ten respondents (31%) reported to have searched for information on communications consumer rights in the last 12 months.

Detriment and Redress

Detriment and redress was measured using the following indicators: number of people told about last problem related to the purchase or use of a communication good or service, number of people told about last good experience on purchase or use of a communication good or service, number of problems with communications goods or services in the last 12 months, estimated financial loss involved as a result of last communications problem and actions taken by the consumer. Analysis of the survey data show that the surveyed communications consumers were more likely to tell other people about problems related to mobile phone (86%) than other communications goods and services. They are least likely to tell others about problems with postal services (64%). Majority of consumers (52% - 74%) are

likely to tell 1 - 5 people about a problem on purchase of use of communications goods or services. Additionally, results show that, majority of respondents (50%) had at least one problem related with mobile phone set in the last 12 months. The lowest problematic services were postal services (23%).

About a quarter (25%) of respondents who encountered a problem with a communication good or service did not suffer any financial loss. A similar percent suffered a loss of between TZS 1 and TZS 10,000 (26%). 18 percent suffered a loss estimated at between TZS 10,001 and TZS 20,000; 15 percent suffered a loss of between TZS 20,001 and TZS 100,000 and 5% percent of respondents suffered a loss of more than TZS 100,000. Majority of the respondents who encountered problems (64%) on purchase or use of a communications goods or services made a complaint to the retailer or service provider; 36 percent did not take any action.

Feedback Mechanism

Enhancement of consumer feedback system can be done through establishment and strengthening of regional and local consumer committees with good representation of all major groups of consumers, especially rural and low-income consumers; use of webforms, emails, phone, fax, consumer portal and surveys. Information gathered from consumers should be systematically analysed and used by the Council when consulting with its stakeholders.

Actions for the Council and Recommendations

Based on the findings from the survey, the study developed a set of actions for the Council and recommendations as follows:

Actions for the Council

The Council to continue to work with stakeholders to prioritise consumer education especially to rural consumers who have been shown to be lower on consumer empowerment; the Council to enhance its efforts in increasing awareness of consumers on consumer legislation related to communications goods and services. The Council to collaborate with stakeholders to increase consumer awareness on safe use of communications services in internet environment; the Council to timely supply factual information to help consumers in understanding new developments of interest to communications consumers.

Recommendations to the Government

The Government to ensure that all distributors of communications goods and services abide to the provisions requiring them to issue warrants that are enforceable; the Government to make it mandatory for terms and conditions for communications goods and services to be concise and in Kiswahili; the Government to enhance security system in the transfer of funds by telephone.

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1 Background

1.1 Introduction

The TCRA Consumer Consultative Council (TCRA CCC) was established under Section 37(1) of the Tanzania Communications Regulatory Authority Act No. 12 of 2003 (URT 2003). The Council has a vital role to play in providing a forum for consumers of regulated communications goods and services in Tanzania to have input into the formulation and execution of policies and legislation which may affect their interest. The Council's functions are defined under Section 38(1) of the TCRA Act as follows:

- (a) to represent the interest of consumers by making submissions to, providing views and information to and consulting with the Authority, Minister and sector Ministers;
- (b) to receive and disseminate information and views on matters of interest to consumers of regulated goods and services;
- (c) to establish local, regional and sector consumer committees and consult with them;
- (d) to consult with industry, government and other consumer groups on matters of interest to consumers of regulated goods and services.

1.2 Objectives of the Council

The objectives of the Council are addressed in the Council's Strategic Plan 2013 – 2018 (URT 2013). The overall objective of the Plan is to advocate for the rights and interests of the consumers of regulated communications goods and services in the country. The specific objectives are as follows. Firstly, to have consumers of regulated communications goods and services empowered to exercise their rights and fulfil their obligations. Secondly, to have the Council's institutional capacity in advocating for the rights and interests of Consumers of regulated communications goods and services enhanced. Lastly, to have dialogue between the Council and key players in the regulated communications sector enhanced.

1.3 The Concept of Consumer Empowerment

Consumer empowerment has been defined as a positive subjective state evoked by increasing control by the consumer (Hunter & Garnefeld 2008). Pires and Stanton 2015a define consumer empowerment as the process of providing consumers, including those more vulnerable, with the best possible tools to take effective control of their consumption decisions. Consumer empowerment requires that consumers have authority in decision making (Christodoulides et al. 2012). The empowered communications consumer is, therefore, one who can make meaningful choices in the market based on informed and accurate comparison of communications goods and services offered in the market. Empowered consumers can be distinguished from under-empowered consumers by considering how far consumers are acting on their own will or coerced by service providers or goods suppliers (Wright, Wright, et al. 2006).

Consumer empowerment covers consumer numerical skills, awareness of legislation on consumer rights and consumer engagement (European-Commission 2011; Lungu et al. 2014; Nardo et al. 2011). The present study adopts these three main dimensions of consumer empowerment.

1.4 Background to the Survey

As part of its operation programme for the year 2016/2017, the Council commissioned the Institute of Rural Development Planning (IRDP) to carry out a study to assess empowerment among consumers of regulated communications goods and services in five selected districts in the country. The overall aim of the survey was to provide a better understanding on the current attitudes, motivations and behaviour of different groups of consumers of regulated communications goods and services in Tanzania. The survey addresses the first objective of the Council's Strategic Plan which is *to have consumers of regulated communications goods and services empowered to exercise their rights and fulfil their obligations*.

The general objective of the study was to gather and analyse information related to the empowerment and satisfaction of consumers of regulated communications goods and services in selected districts in the country. The specific objectives of the study were as follows:

- (a) to provide information on the requirements, expectations and satisfaction of consumers of regulated communications goods and services on performance;
- (b) to identify and prioritise issues of concern to consumers of regulated communications goods and services in the selected districts;
- (c) to measure awareness of the consumers of regulated communications goods and services on their rights, obligation and assertiveness in selected districts;
- (d) to develop a strategic feedback mechanism to support the Council gather and analyse consumers' feedback on continuous basis.

The results presented in this report identify issues in the market of communications goods and services in the country that may inform future interventions by the Government and other stakeholders.

However, since issues related to broadcasting and content matters in Zanzibar are regulated by Zanzibar Broadcasting Commission, the findings on these matters will be used by the Council only for learning.

1.5 Organisation of the Report

The report is organised as follows: Section one briefly introduces the Council, the concept of consumer empowerment and provides background to the study. Section two describes the overall approach to the survey. Section three presents the results, discussion and evaluation of the results. Finally, the conclusion and recommendations are presented in Section four.

2 Approach to the Survey

2.1 Survey programme

2.1.1 Desk Review and Inception Meeting

The assignment involved a desk review of all important secondary information related to the assignment. These included the Tanzania Communications Regulatory Authority (TCRA) Act of 2003, relevant regulations, TCRA Consumer Consultative Council (TCRA CCC)'s quarterly and annual reports, Strategic Plan, policies as well as methodologies used by other studies (such as European-Commission 2011, Nardo et al. 2011) under similar conditions. The output from the desk review fed into the preparation of an inception report, including an initial questionnaire, which were followed by an inception meeting between IRDP and TCRA CCC (selected Councillors and Officers) held to agree on the methodology and format of the survey. Figure 1 summarises the overall survey programme. Survey tools such as questionnaire and checklists can be found at the appendix.

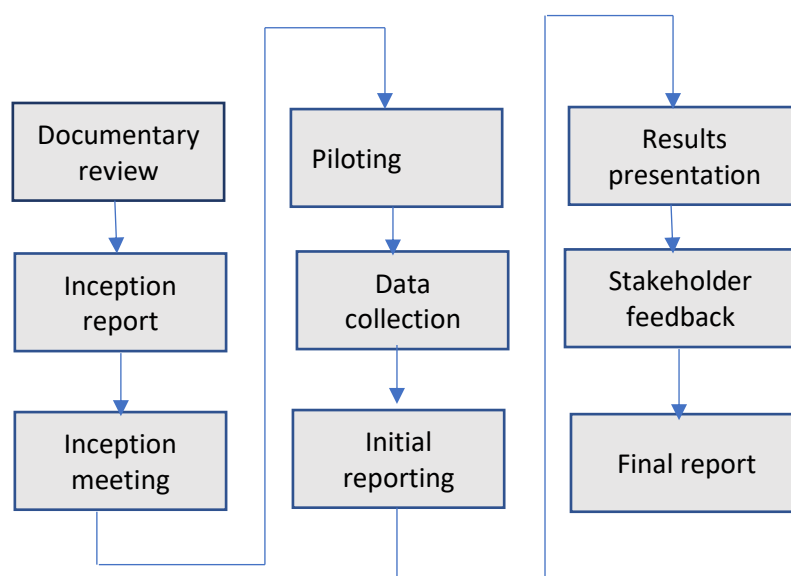


Figure 1. Overview of the survey programme

2.1.2 Questionnaire

Based on the outcomes from the inception meeting, IRDP revised the draft questionnaire, which was later discussed and agreed with TCRA CCC. The questionnaire was tested via a pilot survey in Dodoma Urban district. Four field interviewers (Mr. Romanus Chuwa, Mr. Yusuf Haji Khamis, Ms. Nelly Mgaya and Ms. Rachel Hagai) and four consultants (Dr. Vedastus Timothy, Mr. Provident Dimoso, Mr. Emmanuel Hauli and Ms. Tafuteni Chusi) were involved in the pilot covering 141 respondents in two wards. The outcomes from the pilot were reviewed and challenges were discussed and changes agreed. Following the pilot, a few final refinements were made to the questionnaire to produce the version for use in main fieldwork.

The final questionnaire covered the following: the first section was a brief introduction by the field researcher to the respondent, the second section identified the name of the interviewer

and date of the interview, the third section identified the location when the survey was completed, the fourth section identified the interview start and end time, the fifth section collected general profile and demographic information of the respondents. The sixth section was the main section of the survey; in this section respondents were asked about their general confidence, skills and engagement when making decision on purchase and use of communications goods and services; awareness of laws and regulations guiding the purchase and use of communications goods and services. The final interview length was 90 minutes on average.

2.1.3 Survey Method

The survey was conducted among adults aged 15 years and above in five districts of Chamwino, Dodoma Urban, Mvomero, Temeke and Kaskazini "A". A total of 697 interviews were conducted between 06th December 2016 and 25th January 2017, with the sample selected with help from local officials (Ward, Shehia, Village and Mtaa Executive Officers). Interviews were conducted face to face at 10 community catchment centres (two catchment centres in each district) established at Ward/Shehia offices using a structured questionnaire. Selection of catchment centres were designed to ensure equal representation of rural and urban respondents. Once the completed questionnaires were received, they were checked for consistency in responses, omission and errors. The data was captured on IBM SPSS Statistics version 20. The data was then cleaned and errors were corrected.

2.1.4 Focus Group Discussion

After initial analysis of the questionnaire data and findings from the consumer interviews, six Focus Group Discussions (FGDs) were undertaken to obtain an in-depth understanding on the current attitudes, motivations and behaviour of consumers of regulated communications goods and services in Tanzania. Focus group discussion is considered an appropriate method for identifying and exploring beliefs, attitudes and behaviours in a population (Long et al. 2001). The FGDs were organised as follows. Two groups in Dodoma Urban district (Mnadani and Ipagala wards), two groups in Chamwino district (Chamwino Ikulu and Manchali villages), two groups in Kaskazini "A" district (Moga and Potowa Villages). The FGDs were conducted to collect qualitative information to answer the survey questions. The FGD participants were obtained from the list of the questionnaire respondents through the purposive sampling method of questionnaire respondents who had provided interesting responses to the survey questionnaire. The FGD was guided by the standard checklist that was prepared based on the results of the questionnaire responses.

2.2 Analysis

Descriptive and inferential statistics were used to analyse the collected data with the help of IBM SPSS Statistics version 20 software. Chi-square test was used to determine whether there was any significant difference in the mean responses based on different demographic characteristics of respondents (gender, age, education attainment or income level). The significance test used are two tailed and are based on 95% confidence interval. Qualitative data were analysed using qualitative content analysis.

3 Results and Discussion

3.1 Distribution of Results

All items included in the measurement sets were found to fall within the limits of the normality as suggested by (CDATA-West, S. G., Finch, J. F., & Curran 1995). According to the authors the distribution of an item is considered normal if the kurtosis of the distribution is less than absolute 7.0 and the skewness of the distribution is less than an absolute value of 2.0.

3.2 Reliability

The Cronbach alpha value measuring the reliability of the construction was around 0.930. A Cronbach alpha value of 1.00 indicates perfect reliability and a cut-off point of 0.7 is generally accepted.

3.3 Respondents Profile

In total, 697 consumers responded to the survey. As shown in Figure 2 - Figure 4 below the five surveyed districts had almost equal (20%) representation in the sample; 57 percent of the surveyed respondents were male and majority of them (61%) belong to the youth category, i.e. have age between 15 and 34 years.

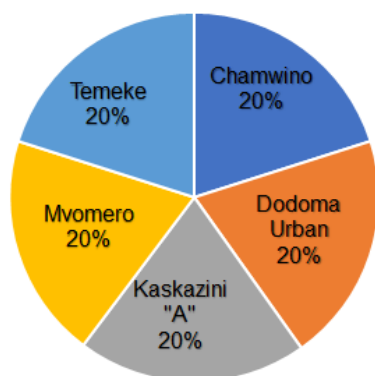


Figure 2. Respondents by district

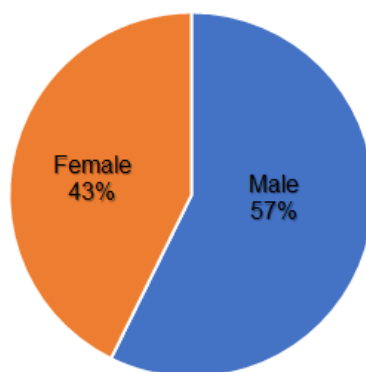


Figure 3. Respondents by gender

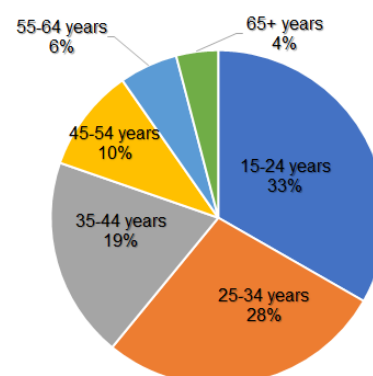


Figure 4. Respondents by age

In addition, majority of the respondents in the study had primary education (51%) and have average monthly income of under TZS 200,000 (71%), as shown in Figure 5 - Figure 6 below.

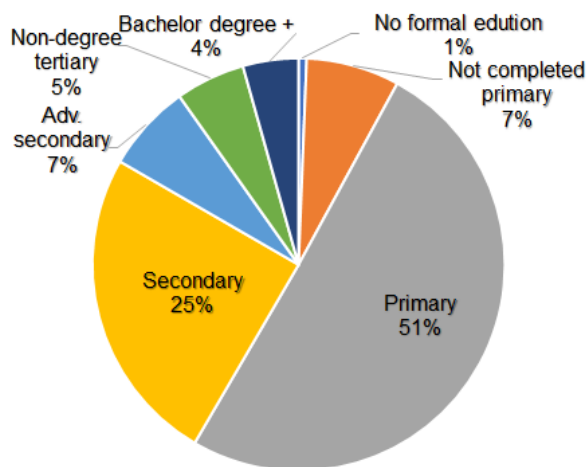


Figure 5. Respondents by education level

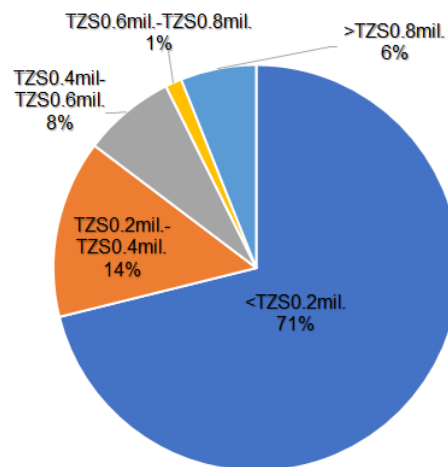


Figure 6. Respondents by average monthly income

3.4 Use of communications goods and services

Table 1 shows that about 40% of surveyed consumers use internet in one way or another (including mobile phone internet applications such as WhatsApp, Facebook, etc.). The findings also indicate high proportion of multiple SIM Card ownership. The ratio of SIM Card ownership among surveyed consumers was 1.52:1. The surveyed sample for voice telephone subscribers was distributed as follows: Airtel (23%), Halotel (13%), Tigo (59%), TTCL (1%), Vodacom (38%) and Zantel (17%).

When compared with TCRA data for the period ending 31 December 2016, Tigo subscribers appear to be overrepresented in the survey sample. TCRA statistics during the survey period showed telephone subscription proportions as follows: Airtel (26%), Halotel (8%), Smart (2%), Tigo (29%), TTCL (1%), Vodacom (31%) and Zantel (3%). Differences in proportion between the sample and TCRA data is assumed to be related to service provider coverage in the selected districts and is assumed to have no significant influence on the results of the survey.

A small proportion of the survey respondents (10% – 14%) reported to use postal or courier services over the past 12 months. The findings also show that 60 percent of respondents have access to some television (TV) services, with majority of TV subscribers choosing StarTimes or Azam TV services.

Table 1. Respondents' subscription or use of communication services (N = 697)

Type of communication service	Number of respondents	Percent
Use of internet	279	40.03%
Subscription to fixed telephone line	10	1.43%
Subscription to Airtel mobile telephone services	163	23.39%
Subscription to Halotel mobile telephone services	93	13.34%
Subscription to Tigo mobile telephone services	413	59.25%
Subscription to TTCL mobile telephone services	7	1.00%
Subscription to Vodacom mobile telephone services	264	37.88%

Type of communication service	Number of respondents	Percent
Subscription to Zantel mobile telephone services	120	17.22%
Use of postal services over past 12 months	70	10.04%
Use of other courier services over past 12 months	99	14.20%
Subscription to Azam TV Services	143	20.52%
Subscription to Continental TV Services	9	1.29%
Subscription to Digitek TV Services	4	0.57%
Subscription to DSTV TV Services	27	3.87%
Subscription to StarTimes TV Services	185	26.54%
Subscription to Ting TV Services	5	0.72%
Subscription to Zuku TV Services	27	3.87%
Subscription to Cable TV Services	13	1.87%
Use of Satellite Dish TV services	4	0.57%

3.5 Consumer Confidence

The feeling of confidence was used to assess consumers’ subjective perceptions of their own levels of empowerment. In this study, consumer confidence was defined as the level of self-confidence a consumer possesses in protecting themselves from being misled or mistreated during a transaction (Quintal et al. 2009; Quintal & Phau 2013). A number of statements were included in the survey to provide an understanding of consumers’ level of confidence when making purchases or use of communications goods or services. Respondents were asked to answer on a scale from one to five, where one means that they feel unconfident, and five that they feel very confident.

3.5.1 Confidence as Consumer of Telephone (Voice) Services

One of the interest of the survey was to find how confident consumers felt during purchase or use of telephone (voice services). About one third (32%) of respondents felt very confident to extremely confident; about four in ten respondents (40%) felt moderately confident and 28% felt not confident. Figure 7 shows percent of respondents answering on a scale of 1-5 where 5 is very confident and 1 very unconfident (n = 352).

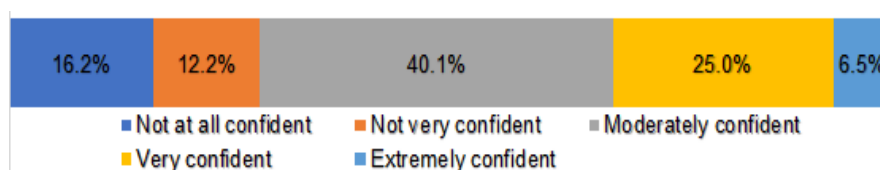


Figure 7. Confidence as consumer of telephone (voice) services

There were no significant differences in response by demographics in terms of gender, age, education attainment or income level. District-wise, respondents from Kaskazini “A” district were more likely to feel not at all confident than the remaining four districts studied as shown in below Table 2.

Table 2. Feeling of confidence as a consumer of telephone (voice) services (% within District)*

	District					Total
	Chamwino	Dodoma Urban	Kaskazini "A"	Mvomero	Temeke	
Not at All Confident	14.5% _a	13.5% _a	70.6% _b	14.5% _a	11.9% _a	16.2%
Not Very Confident	20.5% _a	12.5% _a	5.9% _{a, b}	1.8% _b	11.9% _a	12.2%
Moderately Confident	47.0% _a	44.8% _a	5.9% _b	43.6% _a	33.7% _a	40.1%
Very Confident	15.7% _a	24.0% _{a, b}	17.6% _{a, b}	36.4% _b	28.7% _b	25.0%
Extremely Confident	2.4% _a	5.2% _a	0.0%	3.6% _a	13.9% _b	6.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Each subscript letter denotes a subset of District categories whose column proportions do not differ significantly from each other at the .05 level.

Results from the FGD revealed that, the urban consumers stand good chances to be well informed and become more confident than rural consumers. This was clearly noticed in the case of Kaskazini “A” and Chamwino when compared to their Dar es Salaam counterparts; in Chamwino and Kaskazini “A”, which are rural districts, few respondents (approximately 18%) are confident during purchase or use of telephone (voice) services. Comparatively, in Temeke, which is an urban district, 43 percent of respondents are categorised as confident and extremely confident during their purchase and use of telephone (voice) services.

3.5.2 Confidence as Consumer of Internet Services

Respondents answered questions about their confidence during purchase and use of internet services. About one quarter of users (26%) felt very confident to extremely confident. 41 percent felt moderately confident and 33 felt not confident. Figure 8 shows percent of respondents answering on a scale of 1-5, where 5 is very confident and 1 very unconfident (n = 262).

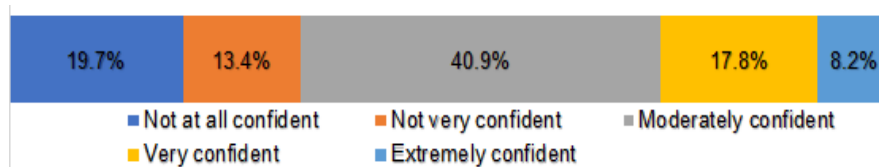


Figure 8. Confidence as consumer of internet services

There were no significant differences in response by demographics in terms of gender, education, age or income level. District-wise, respondents from Kaskazini “A” district were more likely to feel not at all confident than the remaining four districts studied as shown in below Table 3.

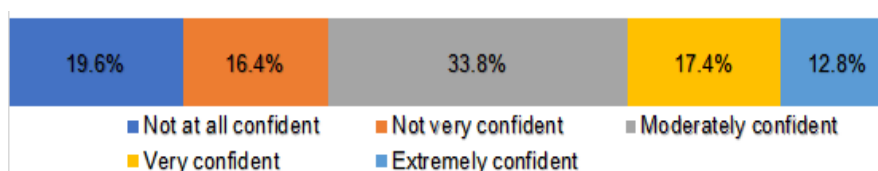
Table 3. Feeling of confidence as consumer of internet services (% within District)*

	District					Total
	Chamwino	Dodoma Urban	Kaskazini "A"	Mvomero	Temeke	
Not at All Confident	12.5% _a	18.8% _a	56.2% _b	24.4% _a	14.6% _a	19.7%
Not Very Confident	28.1% _a	11.2% _b	6.2% _{a, b}	11.1% _{a, b}	12.5% _b	13.4%
Moderately Confident	40.6% _a	38.8% _a	6.2% _b	37.8% _a	50.0% _a	40.9%
Very Confident	15.6% _{a, b}	23.8% _b	18.8% _{a, b}	24.4% _b	10.4% _a	17.8%
Extremely Confident	3.1% _{a, b}	7.5% _{a, b}	12.5% _{a, b}	2.2% _b	12.5% _a	8.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Each subscript letter denotes a subset of District categories whose column proportions do not differ significantly from each other at the .05 level.

3.5.3 Confidence as Consumer of Postal Services

The survey also measured consumers' confidence during purchase and use postal services. About one third (30%) of respondents felt very confident to extremely confident during purchase and use of postal services. 34 percent felt moderately confident and 36 percent felt not confident. Figure 9 shows percent of respondents answering on a scale of 1-5 where 5 is very confident and 1 very unconfident (n = 205).

**Figure 9.** Confidence as consumer of postal services

Confidence in use of postal service varied across districts, with rural districts recording low confidence level as compared to urban districts. For example, in rural districts; Mvomero and Kaskazini "A" Zanzibar, consumers who are not at all confident with postal services were 40 percent and 50 per cent respectively, while in urban districts; Temeke and Dodoma Urban the consumers who are not at all confident during purchase and use of postal services were only 14 and 12 per cent respectively. The rural-urban disparity can be associated with the wide availability of postal services in urban areas as compared to rural areas. See Table 4.

Table 4. Feeling of confidence as consumer of postal services (% within District)*

	District					Total
	Chamwino	Dodoma Urban	Kaskazini "A"	Mvomero	Temeke	
Not at All Confident	23.5% _{a, b, c}	12.0% _c	50.0% _b	40.0% _b	13.5% _{a, c}	19.6%
Not Very Confident	11.8% _a	16.9% _a	10.0% _a	22.9% _a	14.9% _a	16.4%
Moderately Confident	35.3% _{a, b}	43.4% _b	20.0% _{a, b}	22.9% _a	29.7% _{a, b}	33.8%
Very Confident	11.8% _{a, b}	12.0% _b	10.0% _{a, b}	14.3% _{a, b}	27.0% _a	17.4%
Extremely Confident	17.6% _a	15.7% _a	10.0% _{a, b}		14.9% _a	12.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Each subscript letter denotes a subset of District categories whose column proportions do not differ significantly from each other at the .05 level

3.5.4 Confidence as Consumer of TV Services

The survey was also interested to know consumer confidence during purchase and use of TV services. About three in ten respondents (30%) felt very confident to extremely confident during purchase and use of TV services. 42 percent felt moderately confident and 28 percent felt not confident. Figure 10 shows percent of respondents answering on a scale of 1-5, where 5 is very confident and 1 very unconfident (n = 265).

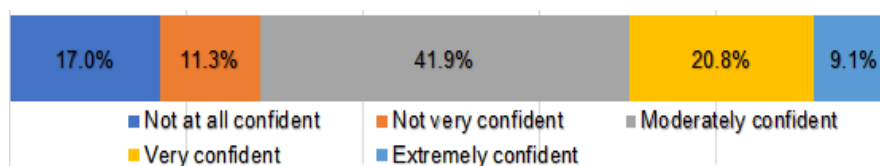


Figure 10. Confidence as consumer of TV services

Similarly, the urban users are more confident than rural users. Temeke and Dodoma have low percentage of consumers who are not at all confident during purchase and use of TV services (approximately 12%) as compared to rural districts such as Mvomero (30%) and on extreme the Kaskazini "A" (60%). Respondents gave reasons for not being confident during purchase or use of TV services including the suspension, by some Multiplex, of free TV channels promised during the implementation of the programme of switching off analogue broadcasting implemented in Tanzania from December 2012 April 2015. Most of the rural poor do not consistently afford to pay for the services. District-wise results are shown in

Table 5 below.

Table 5. Consumer knowledge about TV services (% within District)*

	District					Total
	Chamwino	Dodoma Urban	Kaskazini "A"	Mvomero	Temeke	
Not at All Confident	17.1% _{a, b, c}	11.9% _c	60.0% _d	29.7% _{b, d}	11.8% _{a, c}	17.0%
Not Very Confident	9.8% _a	14.3% _a		5.4% _a	12.9% _a	11.3%
Moderately Confident	41.5% _a	42.9% _a	20.0% _a	32.4% _a	47.3% _a	41.9%
Very Confident	24.4% _a	21.4% _a		27.0% _a	18.3% _a	20.8%
Extremely Confident	7.3% _a	9.5% _a	20.0% _a	5.4% _a	9.7% _a	9.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Each subscript letter denotes a subset of District categories whose column proportions do not differ significantly from each other at the .05 level.

3.6 Consumer knowledge

This sub-section assesses consumers' knowledge. A knowledgeable consumer is one who possesses the ability to efficiently evaluate alternative products or services, typically due to experience in a given context (Putrevu et al. 2004; Kihlstrom & Mirman 1975). Knowledgeable consumers are likely to make meaningful choices in the market based on informed and accurate comparison of communications goods and services offered in the market. It is also known that the development of knowledge about products and services offered in the market leads to more empowerment (Wright, Pires, et al. 2006).

The survey asked the respondents to express their opinion on whether, as consumers, they are knowledgeable about communications goods and services offered in Tanzania. Respondents were asked to answer on a scale from one to five, where one means that they feel totally uninformed, and five that they feel totally informed.

3.6.1 Knowledge about Telephone (Voice) Services

About three in ten respondents (31%) felt very knowledgeable to extremely knowledgeable about telephone (voice) services offered in the market. 37 percent felt moderately informed and 32 percent felt uninformed. There were no significant differences in response by demographics in terms of gender, age, education or income level. Figure 11 shows percent of respondents answering on a scale of 1-5 where 5 is totally informed and 1 totally uninformed (n = 338).

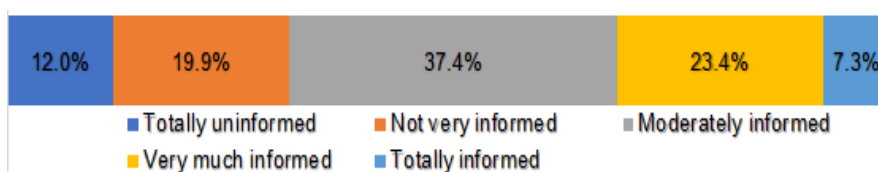


Figure 11. Consumer knowledge about telephone (voice) services

It is interesting to note that in Kaskazini “A” district there was no single respondent who indicated being very informed or totally informed, majority of respondents (57 per cent) reported to be completely uninformed. During FGD, the respondent unanimously reported that generally they have little knowledge on telephone services. The dominant telephone company in Kaskazini “A” is Zantel. It appears that because of little competition among telephone companies, even the marketing campaigns aimed at educating consumers are very limited, a condition that leaves consumers with little knowledge on the product or services offered. District-wise results are shown in Table 6 below.

Table 6. Consumer knowledge about telephone (voice) services (% within District)*

	District					Total
	Chamwino	Dodoma Urban	Kaskazini "A"	Mvomero	Temeke	
Totally Uninformed	8.5% _{a, b}	13.3% _b	57.1% _c	17.9% _b	4.0% _a	12.0%
Not Very Informed	31.7% _a	16.7% _b	7.1% _{a, b}	16.1% _b	17.0% _b	19.9%
Moderately Informed	32.9% _a	41.1% _a	35.7% _a	28.6% _a	43.0% _a	37.4%
Very Much Informed	22.0% _{a, b}	17.8% _{a, b}		37.5% _c	25.0% _{a, c}	23.4%
Totally Informed	4.9% _{a, b, c}	11.1% _c			11.0% _{a, c}	7.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Each subscript letter denotes a subset of District categories whose column proportions do not differ significantly from each other at the .05 level.

3.6.2 Knowledge about Internet Services

About 27% percent of internet users felt very informed to totally informed, 38 percent felt moderately informed, while 35 are not informed. There were no significant differences in response by demographics in terms of gender, age or income level. As expected, attainment of higher education level (advanced secondary education and above) increased consumer

knowledge significantly (See Annex 2). Figure 12 shows percent of respondents answering on a scale of 1-5, where 5 is totally informed and 1 totally uninformed (n = 262).

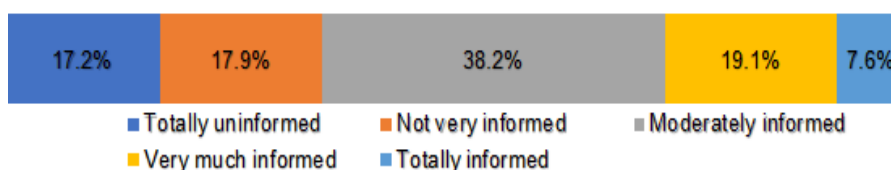


Figure 12. Consumer knowledge about internet services

Once again, the exceptional case is in Kaskazini “A” district, where there is no single respondent who indicated to be totally informed about internet services. In Kaskazini “A” district, it was found that majority of respondents have primary education (45%) or completely no formal education. Apart from being rural district, low knowledge about internet services may be associated with low level of education. See Table 7 below.

Table 7. Consumer knowledge about internet services (% within District)*

Feeling knowledgeable	District					Total
	Chamwino	Dodoma Urban	Kaskazini "A"	Mvomero	Temeke	
Totally Uninformed	14.7% _{oa}	17.1% _{oa}	68.8% _{ob}	27.3% _{oa}	3.5% _{oc}	17.2%
Not Very Informed	26.5% _{oa}	12.2% _{oa}	12.5% _{oa}	20.5% _{oa}	19.8% _{oa}	17.9%
Moderately Informed	29.4% _{oa}	37.8% _{oa, b}	12.5% _{oa}	27.3% _{oa}	52.3% _{ob}	38.2%
Very Much Informed	20.6% _{oa, b}	25.6% _{ob}	6.2% _{oa, b}	22.7% _{oa, b}	12.8% _{oa}	19.1%
Totally Informed	8.8% _{oa}	7.3% _{oa}		2.3% _{oa}	11.6% _{oa}	7.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Each subscript letter denotes a subset of District categories whose column proportions do not differ significantly from each other at the .05 level.

3.6.3 Knowledge about Postal Services

About one third (33%) felt very knowledgeable to extremely knowledgeable about using postal services. 31 percent felt moderately informed and 36 percent felt uninformed. There were no significant differences in response by demographics in terms of gender, age, education or income level. Figure 13 shows percent of respondents answering on a scale of 1-5 where 5 is totally informed and 1 totally uninformed (n = 209).

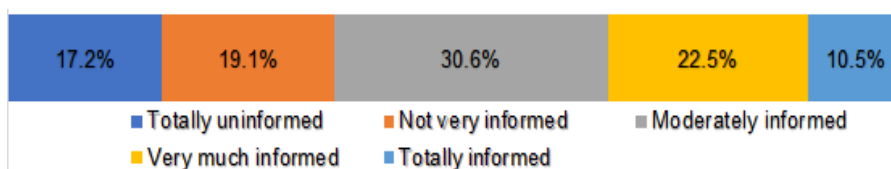


Figure 13. Consumer knowledge about postal services

District-wise, respondents from Kaskazini “A” and Mvomero districts were more likely to feel totally uninformed than the remaining three districts studied as shown in below Table 8. No significant differences were shown in other districts.

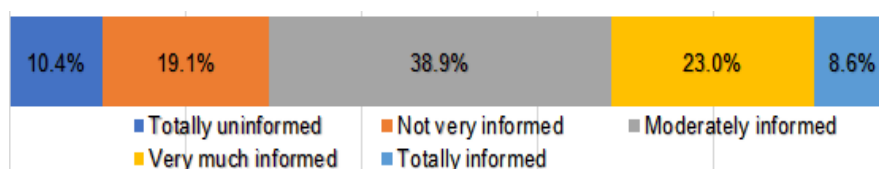
Table 8. Consumer knowledge about postal services (% within District)*

Feeling knowledgeable	District					Total
	Chamwino	Dodoma Urban	Kaskazini "A"	Mvomero	Temeke	
Totally Uninformed	7.1% _{a, b}	15.9% _{a, b}	40.0% _{b, c}	41.9% _c	6.9% _a	17.2%
Not Very Informed	7.1% _a	15.9% _a	10.0% _a	16.1% _a	27.8% _a	19.1%
Moderately Informed	35.7% _a	36.6% _a	30.0% _a	22.6% _a	26.4% _a	30.6%
Very Much Informed	42.9% _a	19.5% _a	20.0% _a	16.1% _a	25.0% _a	22.5%
Totally Informed	7.1% _a	12.2% _a		3.2% _a	13.9% _a	10.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Each subscript letter denotes a subset of District categories whose column proportions do not differ significantly from each other at the .05 level.

3.6.4 Knowledge on TV Services

Approximately one third (32%) of respondents felt very informed to totally informed about TV services. 39 percent felt moderately informed and 29 percent felt uninformed. There were no significant differences in response by demographics in terms of gender, age, education or income level. Figure 14 shows percent of respondents answering on a scale of 1-5 where 5 is totally informed and 1 totally uninformed (n = 278).

**Figure 14.** Consumer knowledge about TV services

District-wise, respondents from Kaskazini "A" district were more likely to feel totally uninformed than the remaining four districts studied as shown in Table 9 below. No significant differences were shown in other districts.

Table 9. Consumer knowledge about TV services (% within District)*

	District					Total
	Chamwino	Dodoma Urban	Kaskazini "A"	Mvomero	Temeke	
Totally Uninformed	13.0% _{a, b}	10.2% _{a, b}	50.0% _c	16.7% _{b, c}	4.2% _a	10.4%
Not Very Informed	28.3% _a	13.6% _b	16.7% _{a, b}	16.7% _{a, b}	20.8% _{a, b}	19.1%
Moderately Informed	32.6% _{a, b}	38.6% _{a, b}	16.7% _{a, b}	23.8% _b	50.0% _a	38.8%
Very Much Informed	21.7% _{a, b}	25.0% _{a, b}	16.7% _{a, b}	38.1% _b	15.6% _a	23.0%
Totally Informed	4.3% _a	12.5% _a		4.8% _a	9.4% _a	8.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Each subscript letter denotes a subset of District categories whose column proportions do not differ significantly from each other at the .05 level.

3.7 Feeling of Protection

In this study, the term "consumer protection" refers to the prevention of physical or economic disadvantage or damage to the buyers and/or users of goods and services for personal or household use as used by Pestoff (1988). Respondents were asked to answer on a scale from

one to five, where one means that they feel totally unprotected and five that they feel extremely protected.

3.7.1 Feeling Protected when Using Telephone (Voice) Services

Approximately 26 percent of the respondents felt very protected to extremely protected when using mobile phone voice services; 45 percent felt moderately protected and 30 percent felt unprotected. There were no significant differences in response by demographics in terms of gender, age, education or income level. Figure 15 shows percent of respondents answering on a scale of 1-5, where 5 is extremely protected and 1 not at all protected (n = 341).

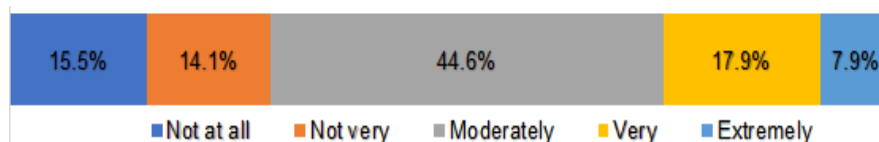


Figure 15. Feeling protected when using telephone (voice) services

District-wise, respondents from Kaskazini “A” district were more likely to feel not protected than the remaining four districts studied as shown in Table 10 below. No significant differences were shown in other districts.

Table 10. Feeling of protection when using telephone (voice) services (% within District)*

	District					Total
	Chamwino	Dodoma Urban	Kaskazini "A"	Mvomero	Temeke	
Not at All	15.9% _a	17.2% _a	61.5% _b	9.3% _a	11.1% _a	15.5%
Not Very	24.4% _a	5.4% _b	23.1% _{a, c}	9.3% _{b, c}	15.2% _{a, c}	14.1%
Moderately	42.7% _a	48.4% _a	7.7% _b	55.6% _a	41.4% _a	44.6%
Very	13.4% _a	19.4% _a	7.7% _a	20.4% _a	20.2% _a	17.9%
Extremely	3.7% _a	9.7% _{a, b}		5.6% _{a, b}	12.1% _b	7.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Each subscript letter denotes a subset of District categories whose column proportions do not differ significantly from each other at the .05 level.

3.7.2 Feeling Protected when Using Internet Services

About two in ten respondents (22%) felt very protected to extremely protected when using internet services. 48 percent felt moderately protected and 30 percent felt unprotected. There were no significant differences in response by demographics in terms of gender, age, education or income level. Figure 16 shows percent of respondents answering on a scale of 1-5 where 5 is extremely protected and 1 not at all protected (n = 255).

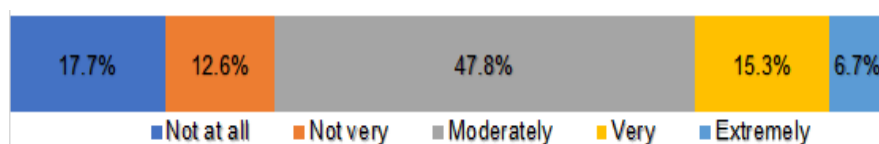


Figure 16. Feeling protected when using internet services

District-wise, respondents from Kaskazini “A” district were more likely to feel not protected than the remaining four districts studied as shown in Table 11 below. No significant differences were shown in other districts.

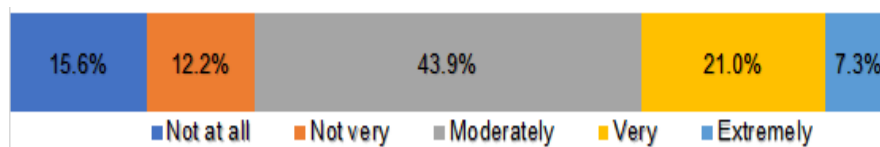
Table 11. Feeling of protection when using internet services (% within District)*

	District					Total
	Chamwino	Dodoma Urban	Kaskazini "A"	Mvomero	Temeke	
Not at All	21.9% ^{0a}	15.5% ^{0a}	70.0% ^b	20.5% ^{0a}	11.1% ^{0a}	17.6%
Not Very	18.8% ^{0a, b}	1.2% ^c	20.0% ^{0a, b}	7.7% ^{b, c}	22.2% ^{0a}	12.5%
Moderately	43.8% ^{0a, b, c}	58.3% ^c	10.0% ^b	48.7% ^{0a, c}	43.3% ^{0a}	47.8%
Very	12.5% ^{0a}	17.9% ^a		20.5% ^a	13.3% ^{0a}	15.3%
Extremely	3.1% ^{0a}	7.1% ^a		2.6% ^a	10.0% ^{0a}	6.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Each subscript letter denotes a subset of District categories whose column proportions do not differ significantly from each other at the .05 level.

3.7.3 Feeling Protected when Using Postal Services

Roughly three in ten respondents (28%) felt very protected to extremely protected when using postal services. 44 percent felt moderately protected and 28 percent felt unprotected. There were no significant differences in response by demographics in terms of gender, age, education or income level. Figure 17 shows percent of respondents answering on a scale of 1-5, where 5 is extremely protected and 1 not at all protected (n = 205).

**Figure 17.** Feeling protected when using postal services

District-wise, respondents from Kaskazini "A" district were more likely to feel not protected than the remaining four districts studied as shown in Table 12 below. No significant differences were shown in other districts.

Table 12. Feeling of protection when using postal services (% within District)*

	District					Total
	Chamwino	Dodoma Urban	Kaskazini "A"	Mvomero	Temeke	
Not at All	8.3% ^{0a, b}	16.0% ^{0a, b}	71.4% ^c	22.9% ^b	7.1% ^{0a}	15.6%
Not Very	33.3% ^{0a}	2.5% ^b	28.6% ^{0a, c}	5.7% ^{b, c}	21.4% ^{0a}	12.2%
Moderately	50.0% ^{0a}	48.1% ^{0a}		54.3% ^{0a}	37.1% ^{0a}	43.9%
Very	8.3% ^{0a}	22.2% ^{0a}		17.1% ^{0a}	25.7% ^{0a}	21.0%
Extremely		11.1% ^b			8.6% ^{0a, b}	7.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Each subscript letter denotes a subset of District categories whose column proportions do not differ significantly from each other at the .05 level.

3.7.4 Feeling Protected when Using TV Services

About a quarter (24%) of all respondents felt very protected to extremely protected when using TV services. 47 percent felt moderately protected and 29 percent felt unprotected. There were no significant differences in response by demographics in terms of gender, age, education or income level. Figure 18 shows percent of respondents answering on a scale of 1-5 where 5 is extremely protected and 1 not at all protected (n = 269).

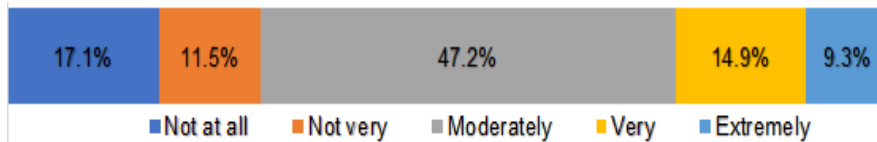


Figure 18. Feeling protected when using TV services

District-wise, respondents from Kaskazini “A” district were more likely to feel not protected than the remaining four districts studied as shown in Table 13 below. No significant differences were shown in other districts.

Table 13. Feeling of protection when using TV services (% within District)

	District					Total
	Chamwino	Dodoma Urban	Kaskazini "A"	Mvomero	Temeke	
Not at All	17.9% _{a, b, c}	23.3% _{b, c}	50.0% _c	11.6% _{a, b}	11.0% _a	17.1%
Not Very	30.8% _a	2.2% _b		7.0% _{b, c}	15.4% _c	11.5%
Moderately	30.8% _a	47.8% _{a, b}	16.7% _{a, b}	55.8% _b	51.6% _b	47.2%
Very	12.8% _a	15.6% _a	16.7% _a	23.3% _a	11.0% _a	14.9%
Extremely	7.7% _a	11.1% _a	16.7% _a	2.3% _a	11.0% _a	9.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Each subscript letter denotes a subset of District categories whose column proportions do not differ significantly from each other at the .05 level.

3.8 Consumer Skills

Assessment of consumer skills was aimed at measuring the ability of the consumer to perform basic arithmetic operations deemed necessary for him/her to make informed purchase decisions (Nardo et al. 2011). Respondents were asked to answer a series of questions designed to evaluate the extent to which consumers have the basic arithmetic skills necessary for them to make informed purchase decisions.

Consumers were asked to identify the best rate for a telephone air time, television air time and internet packages from three possible options in order to determine whether the interviewees are able to compare simple numerical information and draw the correct conclusion.

Respondents could choose between three plans, the last one being the best offer (low cost per unit of airtime). A large majority of respondents could not identify the best offer in all three cases. There were 83 percent incorrect answer for best telephone voice package, 96 percent incorrect answer for best television package, 89 percent incorrect answer for best internet package offer. No significant difference in pattern of answers were observed between demographic categories: gender, education, income or age. However, respondents from Kaskazini “A” were more likely to prefer lower denomination but higher cost per unit packages than their counterparts. These findings were further confirmed by focus group discussions with selected respondents.

These results indicate that most of the surveyed consumers are obsessed with low denomination price. Majority, regardless of their gender, age, education or income differences, were likely to choose low denominated communication packages disregarding the benefits they can get from low cost per unit when buying in bulk.

The FGD participants disclosed the reasons for preference of low denomination packages as avoiding loss of unused airtime. Large packages are often too much for ordinary consumers who end up not exhausting the given air time. Participant claimed that sometimes when they buy a bundle the network is down and when the bundle time lapses the airtime will be lost (limited time to spend) and the communication companies do not compensate for the airtime wasted when the network was down.

3.9 Awareness of consumer legislation

Respondents were asked to answer a series of questions designed to evaluate the extent to which they are aware of basic consumer obligations as per Tanzania legislation. Respondents were asked to comment on whether or not the statement provided is correct in order to determine whether the interviewees are aware of the provision of the communications legislation in Tanzania. The questions focused on four main areas as follows: obligation to report loss of mobile phone or SIM card; obligation to register mobile phone or SIM card; prohibition to transmit obscene material; awareness of rights to warrant on purchase of communication goods.

3.9.1 Obligation to Report Loss of Mobile Phone or SIM Card to Network Service Licensee

About one third (32%) could identify the correct answer. Interestingly, majority of respondents (39%) identified the Police as the right place to report a case of lost mobile phone or SIM card (probably they hope the Police can help recover the lost phone or SIM card). Table 14 shows detailed results.

Table 14. Mobile phone user obligation in case of loss of mobile phone or SIM card

	Frequency	Percent
report the matter to TCRA	125	19.4
Report the matter to Police	248	38.5
Report the matter to the Network Service Licensee	203	31.5
Report the matter to the Local Government	37	5.7
No legal obligation	31	4.8
Total	644	100.0

No significant differences in pattern of answers between demographic categories: gender, education, age or income levels.

3.9.2 Obligation to Register Mobile Phone or SIM Card

A little more than one third (38%) could identify the correct answer on consumer's legal obligation to register a mobile phone previously owned by another person. Similarly, about one third (32.4%) were aware that Consumer has legal obligation to register a SIM card or phone previously owned by another person. As shown in Table 15.

Table 15. Mobile phone user obligation to register phone or SIM card

	Frequency	Percent
Consumer has legal obligation to register a mobile phone previously owned by another person (correct answer = Yes)	254	37.7
Consumer has legal obligation to register a SIM card phone previously owned by another person (correct answer = Yes)	218	32.4

No significant differences in pattern of answers between demographic categories: gender, education, age or income levels.

3.9.3 Prohibition to Transmit Obscene Material

Roughly eight in ten responds (84%) were aware that it is not lawful to transmit obscene material sent to his or her mobile phone. As shown in Table 16.

Table 16. Awareness of prohibition to transmit obscene material

	Frequency	Percent
It is lawful to transmit obscene material sent to your mobile phone by a friend? (correct answer = No)	558	84.0%

No significant differences in pattern of answers between demographic categories: gender, education, age or income levels.

3.9.4 Warrant on Purchase of Communication Good

Respondents were asked to answer a series of questions designed to evaluate the extent to which they are aware on the right be given warrant on purchase of a communication good. About half (52%) of respondents were aware of their rights to be given a 12-month warrant on purchase of a communication good. However, less than half (41%) of respondents reported to have been given warrant on their last purchase of a communication good. Although almost two thirds (65%) of respondents know that it is illegal not demanding warrant when not voluntarily given, only 19 percent of respondents demanded it.

Approximately four in ten respondents (44%) are aware that they have a right for their communication good (e.g. mobile phone, TV set) which becomes defective within 12 months of purchase to be repaired freely by the warrantor. Table 17 provides detailed result.

Table 17. Respondents who are awareness on their right to warrant on purchase of a communication good

Issue	Frequency	Percent
The minimum number of months a warrant should cover for the purchase of a communication good (Percent correct answer – 12 months)	330	52.5
Consumers who were you given written warrant from reseller on last purchase of communication good	268	40.5
Consumers who demanded a written warrant from reseller on last purchase of communication good	87	18.9
Consumers who are aware that not demanding a written warrant is illegal	410	64.6
Consumers who are aware that they have a right under warrant for their communication goods to be replaced or repaired for free within 12 months of purchase	287	44.0

A further inquiry on the discrepancy between proportion of consumers who are aware on their right to have a 12-month warrant and those who are actually given a written warrant for a communication goods purchased, using focus group discussion, show that most of the time sellers do not give the warrant even when the consumers demand because they are not authorised distributors.

There were no significant differences in pattern of answers between demographic categories: gender, education, age.

3.10 Consumer Satisfaction with Use of Communications Goods and Services

The survey also intended to measure level of consumer satisfaction on use of communications goods and services. In this study, consumer satisfaction was defined as an individual's subjectively derived favourable evaluation of an outcome and/or experience associated with consuming a product or service (Maxham 2001). Previous studies offer evidence that consumer empowerment is positively related to satisfaction (Hunter & Garnefeld 2008). Respondents were asked about the perceived satisfaction on use of communications services by asking how much the service offered by their service provider met their expectations.

3.10.1 Service Level Expectations

Service level expectations was assessed using FGD technique based on the main categories of communications services offered in the country. Generally, consumers expected reliable and affordable services. Quality of telephone services and TV services was reported to be affected by land topography and distance from the telephone or TV tower. Rural consumers appeared to be more affected with the distance from towers, especially when they go to the remote areas for farming or fishing. Mobile money transfer service was very much appreciated in rural areas, but consumers face challenges in recovery of lost or misdirected money.

Level of satisfaction on data service was assessed to be on the lower side, because of low speed and sometimes completely unavailability without clear reason. Quality of TV services was said to depend on the quality of receiver, there were no complain from consumers with good receivers. There were no comment on national courier services providers as most respondents use passenger buses and trucks in sending and receiving mails and parcels. Quality of radio broadcast was assessed to be generally good.

3.10.2 Perceived Satisfaction on Use of Telephone (Voice) Services

Slightly more than half of telephone users (54%) felt the service at least met their expectations. Halotel had the highest proportion of consumers who felt the service at least met expectations (67%) followed by Tigo (66%), Vodacom (65%) and Airtel (64%). The rest had either less than half of respondents reporting to have at least met expectations or had less than 30 respondents as shown in Table 18.

Table 18. Perceived satisfaction on use of telephone (voice) services (percent)*

Satisfaction level	Airtel 183	Halo 142	Tigo 372	TTCL 58	Voda 267	Zantel 86	Other 17
Far short of my expectations	18.0	15.5	17.7	31.0	15.4	64.0	35.3
Short of my expectations	18.0	17.6	16.4	22.4	19.9	15.1	17.6
Met my expectations	50.8	46.5	47.0	29.3	48.7	16.3	29.4
Exceeded my expectations	3.8	9.9	8.1	10.3	7.1	3.5	11.8
Far exceeded my expectations	9.3	10.6	10.8	6.9	9.0	1.2	5.9
Total	100	100	100	100	100	100	100
At least met expectations	63.9	66.9	65.9	46.6	64.8	20.9	47.1
Average – at least met expectations: 53.7%							

*number after name of service provider relates to total frequency in the column

3.10.3 Perceived Satisfaction on Use of Data Services

A similar proportion of data users (52%) felt the data service at least met their expectations. Halotel had the highest proportion of consumers with at least met expectations (65%) followed by Vodacom (62%), Airtel (61%) and Tigo (60%). The rest had either less than half of respondents reporting to have at least met expectations or had less than 30 respondents as shown in Table 19.

Table 19. Perceived satisfaction on use of data services (percent)*

Satisfaction level	Airtel 113	Halo 107	Tigo 272	TTCL 38	Voda 161	Zantel 80	Other 11
Far short of my expectations	22.1	20.6	21.0	31.6	20.5	76.3	9.1
Short of my expectations	16.8	14.0	19.5	28.9	17.4	12.5	27.3
Met my expectations	49.6	41.1	41.2	23.7	42.2	6.3	63.6
Exceeded my expectations	6.2	7.5	7.4	5.3	7.5	3.8	
Far exceeded my expectations	5.3	16.8	11.0	10.5	12.4	1.3	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
At least met expectations	61.1	65.4	59.6	39.5	62.1	11.3	63.6
Average – at least met expectations: 51.8%							

*number after name of service provider relates to total frequency in the column

3.10.4 Perceived Satisfaction on Use of Mobile Money Transfer Services

Approximately six in ten respondents (59%) indicated that the mobile money transfer service at least met their expectations. Tigo Pesa had the highest proportion of consumers with at least met expectations (70%) followed by Vodacom (67%), Airtel (66%) and Halo Pesa (61%). The rest had either less than half of respondents reporting to have at least met expectations or had less than 30 respondents as shown in Table 20.

Table 20. Perceived satisfaction on use of mobile money transfer services (percent)*

Satisfaction level	Airtel 170	Halo 88	Tigo 374	Voda 269	Zantel 87	Other 5
Far short of my expectations	14.1	21.6	13.1	16.4	74.7	20.0
Short of my expectations	20.0	15.9	16.6	17.1	12.6	
Met my expectations	47.6	40.9	51.3	51.3	8.0	60.0
Exceeded my expectations	4.1	4.5	6.7	4.5	2.3	20.0
Far exceeded my expectations	14.1	15.9	12.0	10.8	2.3	
Total	100.0	100.0	100.0	100.0	100.0	100.0
At least met expectations	65.9	61.4	70.1	66.5	12.6	80.0
Average – at least met expectations: 59.4%						

*number after name of service provider relates to total frequency in the column

3.10.5 Perceived Satisfaction on Use of TV Services

Approximately five in ten (55%) of TV users indicated that the services at least met their expectations. DSTV had the highest proportion of consumers with at least met expectations (67%), followed by Continental (67%), Azam (64%), Star Times (57%) and Zuku (57%). The rest had either less than half of respondents reporting to have at least met expectations or had less than 30 respondents as shown in Table 21.

Table 21. Perceived satisfaction on use of TV services (percent)

Satisfaction level	Azam 129	Cont. 30	Digite k 24	DSTV 46	S/Times 169	Ting 28	Zuku 35	Cable 26	S/Dish 14	Other 7
Far short of my expectations	17.1	23.3	29.2	19.6	14.8	25.0	22.9	23.1	50.0	28.6
Short of my expectations	18.6	10.0	20.8	13.0	27.8	14.3	20.0	26.9	28.6	14.3
Met my expectations	41.9	23.3	25.0	45.7	45.0	35.7	37.1	42.3	21.4	28.6
Exceeded my expectations	11.6	16.7	16.7	6.5	5.3	14.3	11.4	7.7		14.3
Far exceeded my expectations	10.9	26.7	8.3	15.2	7.1	7.1	8.6			14.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
At least met expectations	64.3	66.7	50.0	67.4	57.4	57.1	57.1	50.0	21.4	57.1
Average – at least met expectations: 54.9%										

*number after name of service provider relates to total frequency in the column

3.10.6 Perceived Satisfaction on Use of Courier Services

About six in ten (60.6%) of users indicated that the courier services at least met their expectations. The public courier operator (TPC) had the higher proportion of consumers with at least met expectations (66.7%) when compared to other operators (54.5%). See Table 22.

Table 22. Perceived satisfaction on use of courier services (percent)

Satisfaction level	TPC 84	Other operators
Far short of my expectations	20.2	19.1
Short of my expectations	13.1	26.4
Met my expectations	28.6	31.9
Exceeded my expectations	3.6	6.8
Far exceeded my expectations	34.5	15.7
Total	100.0	100.0
At least met expectations	66.7	54.5
Average – at least met expectations: 60.6%		

*number after name of service provider relates to total frequency in the column

3.11 Consumer engagement

Consumer engagement refers the intensity of an individual's participation and connection with the organisation's offerings and activities initiated by either the customer or the organisation (Lee & Shin 2016). Consumer engagement was measured in terms number of comparisons consumers made before making a purchase decisions, making of consultation before making a purchase, reading of terms and conditions and awareness of organisations representing the interests of consumers.

3.11.1 Number of Price Comparisons Before Making a Purchase Decision

Approximately six in ten (63%) of respondents make at least one comparison before making a purchase of communication goods (See Table 23). Demographic analysis indicated that, female respondents were significantly more likely to make at least one comparison (69%) than their male counterparts (60%).

Table 23. Number of price comparisons before deciding to buy your last communications good

	Frequency	Percent
No comparisons	242	37.0
Two comparisons	115	17.6
Three comparisons	65	9.9
Four comparisons	51	7.8
At least one comparison but cannot remember exactly number	181	27.7
Total	654	100.0

Visiting different sellers was the most preferred source of information for products and price comparison (53%), followed by family and friend (12%). Three in ten respondents (33%) did not make comparison. See Table 24.

Table 24. Sources of comparison information before making a purchase

	Frequency	Percent
Visit different shops	308	52.6
family and friends	70	12.0
none, do not compare	192	32.8
Internet	12	2.1
Other	3	.5
Total	585	100.0

3.11.2 Reading of Terms and Conditions

One in four respondents (25%) indicated that they read the terms and conditions carefully and completely before making a purchase or subscription; 16 percent read the terms and conditions partially; 28 percent did not read the terms and conditions. There were no significant differences in pattern of answers between demographic categories: gender, education, age or income.

Table 25. Reading the terms and conditions before making a subscription or purchase

	Frequency	Percent
Yes, carefully and completely	144	24.7
Yes, but only partially	95	16.3
No	165	28.3
You have never signed this kind of agreement	179	30.7
Total	583	100.0

3.11.3 Reasons for Not Reading Product or Service Terms and Conditions

About two in ten respondents (23%) indicated that the number one reason for not reading terms and conditions is because they are too long. The second major reason was language barrier (14%), some terms and conditions are written in foreign languages. Other reasons included the consumers trust the supplier (11%) and the print size were too small (7%). See Table 26.

Table 26. Reasons for not reading terms and conditions

	Frequency	Percent
Too long	160	23.0
Print size too small	48	6.9
I trusted the supplier	79	11.3
Too difficult to understand	28	4.0
Have to accept whatever it says	32	4.6
Not worthwhile	18	2.6
Seller did not give enough time	26	3.7
The forms contain little useful information	3	.4
Language barrier	95	13.6
Other	4	.6

3.11.4 Awareness on Organisations Representing Consumers in Tanzania

Almost half of the respondents (49%) mentioned TCRA as the organisation representing consumers of communications goods and services in Tanzania, followed by Police (24%), Service providers (11%). TCRA CCC was identified by five respondents only or 1.0% of all the respondents as shown in Table 27.

Table 27. Identifying organisations representing consumers

	Frequency	Percent
TCRA	253	48.5%
Police	123	23.6%
Service Provider	57	10.9%
Local Government	22	4.2%
Media (Incl. Social Media)	18	3.4%
Court	15	2.9%
TRA	11	2.1%
TBS	5	1.0%
TCRA CCC	5	1.0%
PCCB	4	0.8%
EWURA	2	0.4%
Capital Development Authority (CDA)	1	0.2%
IRDP	1	0.2%
Dar Es Salaam University College of Education (DUCE)	1	0.2%
Dodoma Urban Water Supply and Sanitation Authority (DUWASA)	1	0.2%
Fair Competition Commission (FCC)	1	0.2%
Tanzania Institute of Accountancy (TIA)	1	0.2%
Tanzania Meteorological Agency (TMA)	1	0.2%
Total	522	100.0%

3.11.5 Following Up Consumer Rights Radio or TV Programme

About six in ten (59%) of respondent reported to have to watched a TV or listened to a radio programme educating consumers on their rights and obligations as consumers of communications goods and services in the past 12 months.

Table 28. Watching or listening to programmes educating on consumer rights and obligations

	Frequency	Percent
Once	98	15.8
More than once	266	42.8
Never heard of it	123	19.8
Don't know	134	21.6
Total	621	100.0

3.11.6 Searching for Information on Consumer Rights

Approximately three in ten respondents (31%) reported to have searched for information on communications consumer rights in the last 12 months. The majority (69%) indicated that they did not do so (See Figure 19).

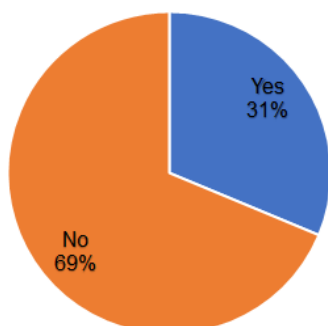


Figure 19. Respondents search for information on consumer rights

There were no significant differences in pattern of answers between demographic categories: gender, education, age or income.

3.12 Detriment and Redress

Detriment and redress is related to consumers' attitude when experiencing a problem causing a legitimate case for complaint (Nardo et al. 2011). This was measured using the following: number of people told about last problem related to the purchase or use of communications goods or services, number of people told about last good experience on purchase or use of communications goods or services, number of problems with communications goods or services in the last 12 months, estimated financial loss involved as a result of last problem with a communication good or service and actions taken by the consumer.

3.12.1 Number of People Told about Last Communications Problem

Analysis of the survey data show that the surveyed consumers were more likely to tell other people about problems with a mobile phone (86%) than other communications goods and services. They are least likely to tell others about problems with postal services (64%). Majority of consumers (52% - 74%) are likely to tell 1 - 5 people about a problem on purchase or use of a communication good or service. See Table 29.

Table 29. Number of people told about last problem as a communication consumer (n=697)

Range	Telephone hand set (%)	Radio set (%)	TV set (%)	Tel. voice services (%)	Data services (%)	Postal services (%)	TV services (%)
0	14.1	25.8	32.0	21.5	29.1	35.7	28.6
1 - 5	73.6	63.4	58.8	62.6	60.1	52.4	63.9
6 - 10	10.6	8.0	5.2	9.7	6.8	7.9	5.3
11 - 15	.3	1.9	0	1.0	2.0	1.6	1.5
>15	1.5	0.9	3.9	5.1	2.0	2.4	.8
Total	100	100	100	100	100	100	100

3.12.2 Number of People Told about Last Good Experience

Similarly, consumers are more likely to tell other people about good experience with a mobile phone (88%) than other communications goods and services. They are least likely to tell others about problems with postal services (27%). Overall, most consumers (56% - 70%) consumers will tell 1 – 5 people about a good experience with a communications goods or service. See Table 30.

Table 30. Number of people told about last good experiences a communication consumer (n=697)

Range	Mobile phone set (%)	Radio set (%)	TV set (%)	Mobile phone voice (%)	Data service (%)	Postal service (%)	TV service (%)
0	12.5	21.4	25.5	19.7	25.2	27.3	23.0
1 - 5	66.1	66.5	56.2	61.3	59.8	66.7	69.8
6 - 10	15.1	6.0	12.4	10.4	9.4	3.8	5.8
11 - 15	1.1	1.6	.7	1.7	0	1.5	.7
>15	5.2	4.4	5.1	6.9	5.5	.8	.7
<i>Total</i>	<i>100</i>	<i>100</i>	<i>100</i>	<i>100</i>	<i>100</i>	<i>100</i>	<i>100</i>

3.12.3 Encountering Problems with Communication Goods or Services

Majority of respondents (50%) had at least one problem related with mobile phone set during the past 12 months. The lowest problematic products were postal services (23%). See Table 31.

Table 31. Respondents encountered at least 1 problems with communications good or service (%)

	Telephone handset	Radio set	TV set	Tel. voice services	Data services	Postal services	TV services
Yes	50.4	33.1	34.2	38.4	37.2	22.8	28.4
No	49.3	66.7	65.8	61.6	62.8	77.2	71.6
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0	100.0

3.12.4 Estimated Financial Loss Involved as a Result of Last Communications Problem

About a quarter (25%) of respondents who encountered a problem with a communication good or service did not suffer any significant financial loss. A similar percent (26%) suffered a loss of between 1 TZS and 10,000. 18 percent suffered a loss estimated at between TZS 10,001 and TZS 20,000. 15% suffered a loss of between 20,001 and 100,000. About five percent (5%) suffered a loss of more than TZS 100,000. See Table 32.

Table 32. Estimated financial loss involved as a result of last communications problem

	Frequency	Percent
TZS 0	127	24.8
TZS 1 - 1000	64	12.5
TZS 1,001 - 10,000	68	13.3
TZS 10,001 - 20,000	58	11.3
TZS 20,001 - 30,000	32	6.3
TZS 30,001 - 40,000	15	2.9
TZS 40,001 - 50,000	30	5.9
TZS 50,001 - 60,000	13	2.5
TZS 60,001 - 70,000	3	.6
TZS 70,001 - 80,000	3	.6
TZS 80,001 - 90,000	2	.4
TZS 90,001 - 100,000	9	1.8
TZS 100,000 and above	24	4.7
Don't know	64	12.5
Total	512	100.0

3.12.5 Instituting Formal Complaints

Majority of the respondents who encountered problems (64%) made a complaint to the retailer or service provider. 36 percent did not take any action. See Table 33.

Table 33. Consumers instituting formal complaints

	Frequency	Percent
Made a complaint to the retailer or service provider	209	64.3
I did not take any action	167	35.7
Total	468	100.0

3.12.6 Reasons Why Affected Consumers do not Complain

Approximately two in ten respondents (16%) do not complain because they receive satisfactory result from the reseller or service provider. A similar proportion (14%) do not make formal complaints because they consider the sums involved is too small or they think it might take too long as shown in Table 34.

Table 34. Reasons why affected consumers do not complain

	Frequency	Percent
You already received satisfactory result from the reseller/provider	89	15.9
The sums involved were too small	53	9.4
You believed you were unlikely to get satisfactory result	79	14.1
You thought it would take too long	76	13.5
It would take too much effort	12	2.1
You were not sure about your rights as a consumer	26	4.6
You did not know how/to whom to complain	71	12.7
Other	12	2.1
Don't remember	143	25.5
Total	561	100.0

3.12.7 Amount of Financial Loss to Convince Consumers Make Formal Complaint

About eight in ten respondents (80%) would make formal complaints for various level of financial loss. Two in ten respondents (20%) would not make a formal complaint no matter the sums involved. See Table 35.

Table 35. Estimated loss to convince consumer to make a formal complaint as an individual

	Frequency	Percent
1000 TZS or less	59	11.3
1001 - 10,000 TZS	64	12.3
10001 - 20000 TZS	88	16.9
20001 - 30000 TZS	63	12.1
30001 - 40000 TZS	28	5.4
40001 - 50000 TZS	21	4.0
50001 - 60000 TZS	16	3.1
60001 - 70000 TZS	29	5.6
70001 - 80000 TZS	5	1.0
80001 - 90000 TZS	1	.2
90001 - 100000 TZS	8	1.5
100000 TZS and above	33	6.3
I would not make formal complaint no matter the sums involved	105	20.2
Total	521	100.0

3.13 Feedback Mechanism

The communications sector is constantly evolving, producing new opportunities and challenges to all the players in the market, including the consumers. Making it easy for consumers to provide views and opinions on matters that affect their wellbeing can create a powerful source of information for the Council to perform its functions effectively.

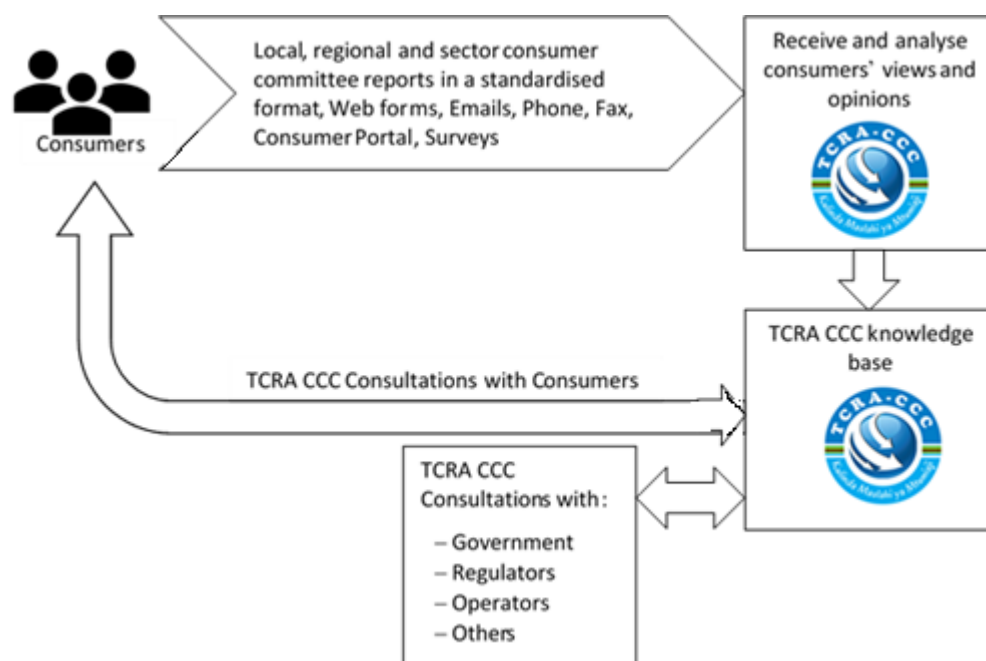


Figure 20. TCRA CCC consumer feedback system

Most of FGD participants suggested physical presence of the Council representation closer to where the consumers are located, an approach which the Council, based on current level of resources, may not be able afford. However, the same can be accomplished through establishment and empowering of regional and local consumer committees in all regions and districts with good representation of rural and low-income consumers.

The Council's feedback mechanisms can be enhanced based on what people already use and like webforms, emails, phone, fax, consumer portal and survey. Information gathered from consumers should be systematically analysed to enhance the Council's knowledge base from which it draws when consulting with Government, Regulators, Operators, Consumers and other relevant stakeholders. As shown in Figure 20.

4 Conclusion and Recommendations

4.1 Conclusion

This survey was aimed at providing understanding on the attitudes, motivations and behaviours of consumers of regulated communications goods and services in Tanzania.

Overall, most of the surveyed consumers in the five selected districts are at least satisfied with their current providers of communications services. However, their level of empowerment is almost equally split between very empowered, moderately empowered and under-empowered consumers. Moreover, rural and less educated consumers are likely to be under-empowered than their urban counterparts.

Majority of consumers are not aware of the provisions of the law regarding their rights and obligations. Most consumers feel unprotected due to weak machinery to enforce compliance to consumer regulations related to warrant for defects on a communication good. Moreover, most consumers are not aware on the existence and roles of the organisations representing communications consumers (TCRA Consumer Consultative Council). The Council's feedback mechanisms can be enhanced based on what people already use and like webforms, emails, phone, fax, consumer portal and survey.

4.2 Actions for the Council and Recommendations

Based on the findings from the survey, the study developed a set of actions for the Council and recommendations as follows:

4.2.1 Actions for the Council

The Council to continue to work with stakeholders to prioritise consumer education, especially to rural and low income consumers who have been shown to be lower on consumer empowerment; the Council to enhance its efforts in increasing awareness of consumers on consumer legislation related to communications goods and services; the Council to collaborate with stakeholders to increase consumer awareness on safe use of communications services in internet environment; the Council to enhance its system for gathering information from consumers and other stakeholders, timely analyse it to enhance the Council's knowledge base and use the knowledge for effective consultation with Government, Regulator, Operators, Consumers and other relevant stakeholders; the Council to timely supply factual information to help consumers in understanding new developments in the sector that may affect their wellbeing.

4.2.2 Recommendations to the Government

The Government to ensure that all distributors of communications goods and services abide to the provisions requiring them to issue warrants that are enforceable; the Government to make it mandatory for terms and conditions for communications goods and services to be concise and in Kiswahili; the Government to enhance security system in the transfer of funds by telephone.

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Annexes

Annex 1. Respondent profile

Gender	Frequency	Percentage
Male	385	57.3
Female	287	42.7
Total	672	100
Respondent Age		
15-24	230	33.3
25-34	191	27.6
35-44	134	19.4
45-54	69	10
55-64	39	5.6
65+	28	4.1
Total	691	100
Highest Level of Education		
No formal education	4	0.6
Did not complete primary education	47	7.3
Primary education	324	50.5
Secondary education	160	24.9
Advanced secondary education	44	6.9
Non-degree tertiary education	35	5.4
Degree	28	4.4
Total	638	100
Average monthly net income		
Under TZS 200,000	271	71.1
Between TZS 200,000 and less than TZS 400,000	54	14.2
Between TZS 400,000 and less than TZS 600,000	28	7.3
Between TZS 600,000 and less than TZS 800,000	5	1.3
TZS 800,000 and above	23	6.0
Total	381	100
District	Frequency	Valid Percent
Chamwino	140	20.1
Dodoma Mjini	140	20.1
Kaskazini "A"	140	20.1
Mvomero	137	19.7
Temeke	140	20.1
Total	697	100

Annex 2. Knowledge of consumers about internet services

	Not completed primary	Completed primary	O'Level Secondary	A'Level Secondary	Non-degree tertiary	College degree	Total
Totally Uninformed	62.50	30.00	9.41	4.35	4.55	14.29	18.11
Not Very Informed	12.50	18.89	20.00	13.04	18.18	14.29	18.11
Moderately Informed	25.00	28.89	43.53	47.83	40.91	35.71	37.04
Very Much Informed	-	17.78	16.47	21.74	36.36	21.43	19.34
Totally Informed	-	4.44	10.59	13.04	-	14.29	7.41

Total	100	100	100	100	100	100	100
Chi-Square Tests	Value	df	Asymp. Sig. (2-sided)				
Pearson Chi-Square	66.143	48	.042				
Likelihood Ratio	70.212	48	.020				
Linear-by-Linear Association	16.966	1	.000				
N of Valid Cases	243						

Annex 3. Search for information on communication consumer rights in last 12 months

	Frequency	Percent
Yes	194	31.3
No	426	68.7
Total	620	100.0

Annex 4. Consumer Questionnaire

TCRA CONSUMER CONSULTATIVE COUNCIL (TCRA CCC)

AND

INSTITUTE OF RURAL DEVELOPMENT PLANNING (IRDP)



CONSUMER QUESTIONNAIRE

CONSUMER EMPOWERMENT SURVEY FY 2015/2016 FOR REGULATED COMMUNICATIONS GOODS AND SERVICES IN DODOMA URBAN DISTRICT, CHAMWINO DISTRICT, MVOMERO DISTRICT, TEMEKE DISTRICT AND ZANZIBAR NORTH "A" DISTRICT

Conducted by the Institute of Rural Development Planning
on request of the TCRA Consumer Consultative Council

A. BRIEF INTRODUCTION

The field researcher introduces him/herself to the respondent and give a brief introduction to the purpose of your visit. Discuss the consent script, but you can take steps to make the respondent feel comfortable for the interview.

B. COVER

B.1. Interviewer	
B.2. Date	

C. LOCATION

C.1. Region	
C.2. District	
C.3. Ward	
C.4. Mtaa/Village	
C.5. GPS Coordinate	

D. DURATION OF INTERVIEW

D.1. START TIME	____ - ____ Hour - Minutes
D.2. END TIME	____ - ____ Hour - Minutes

E. RESPONDENT INFORMATION

E.1. Respondent Name						
E.2. Respondent Telephone Number						
E.2.a. Respondent Email address						
E.3. Respondents Age	1. 15 – 24	()	4. 45 – 54	()		
	2. 25 – 34	()	5. 55 – 64	()		
	3. 35 – 44	()	6. 65 +	()		

E.4. Respondents gender	1. Male () 2. Female ()
E.5. Marital Status	1. Never Married () 4. Divorced () 2. Married/Living together () 5. Widowed () 3. Separated ()
E.6. Household size	1. Number of members under 18 years: 2. Number of members 18 years and over:
E.7. Highest Education attained (please circle)	1. Primary (i-iv) 10. Tertiary (4yrs) 2. Primary (i-vii) 11. Tertiary (5yrs) 3. Primary (i-viii) 12. Tertiary (6yrs) 4. Secondary (i-ii) 13. Tertiary (7yrs) 5. Secondary (i-iv) 14. No formal education 6. Secondary (i-vi) 15. Still studying (specify level and year) 7. Tertiary (1yr) 8. Tertiary (2yrs) 9. Tertiary (3yrs) 16. Others (Go to E.8.b)
E.7.a. If still studying specify level	1. O'Level Secondary Education 5. Bachelor Degree 2. A'Level Secondary Education 6. Master Degree 3. Certificate Course 7. PhD 4. Ordinary Diploma 8. Others (specify)
E.7.b. Specify other level of education
E.8. Reading and writing skills	1. Yes 2. No
E.9. Arithmetic skills	1. Yes 2. No
E.10. Occupation and income	1. Occupation: 1.a. Self-employed () 1.b. Salaried employee () 1.c. House person () 1.d. Unemployed () 1.e. Retired () 1.f. Student () 2. If self-employed, name the main economic activities performed (Multiple response possible): 2.a. Farmer () 2.b. Livestock keeping () 2.c. Both farming and livestock keeping () 2.d. Retail or wholesale trader () 2.e. Manufacturing business () 2.f. Restaurant owner () 2.g. Transport services provision () 2.h. Market trader () 2.i. Other (please specify)

	<p>3. Average monthly net income:</p> <p>3.a. Under TZS 200,000</p> <p>3.b. Between TZS 200,000 and less than TZS 400,000</p> <p>3.c. Between TZS 400,000 and less than TZS 600,000</p> <p>3.d. Between TZS 600,000 and less than TZS 800,000</p> <p>3.e. Between TZS 800,000 and less than TZS 1,000,000</p> <p>3.f. Between TZS 1,000,000 and less than TZS 1,200,000</p> <p>3.g. Between TZS 1,200,000 and less than TZS 1,400,000</p> <p>3.h. Between TZS 1,400,000 and less than TZS 1,600,000</p> <p>3.i. Between TZS 1,600,000 and less than TZS 1,800,000</p> <p>3.j. Between TZS 1,800,000 and less than TZS 2,000,000</p> <p>3.k. TZS 2,000,000 and above</p> <p>3.l. Don't now</p>
E.11.Level of computer skills	<p>1. Never used computer ()</p> <p>2. Low ()</p> <p>3. Average ()</p> <p>4. Good ()</p>
E.12.Phone ownership (multiple response possible)	<p>1. Mobile phone ()</p> <p>2. Fixed line phone ()</p>
E.13.SIM cards owned by the respondent (multiple response possible)	<p>1. Airtel</p> <p>2. Halotel</p> <p>3. Tigo</p> <p>4. TTCL</p> <p>5. Vodacom</p> <p>6. Zantel</p> <p>7. Other (specify)</p>
E.14.Use of internet (including email, social app., etc.)	<p>1. User ()</p> <p>2. Non user ()</p>
E.15.Use of postal services for conveyance and delivery of postal articles in the past 12 month	<p>1. User ()</p> <p>2. Non user ()</p>
E.16.Use of courier services for conveyance and delivery of postal articles in the past 12 month	<p>1. User ()</p> <p>2. Non user ()</p>
E.17.Use of television services (multiple response possible)	<p>1. Azam ()</p> <p>2. Continental Digital Media ()</p> <p>3. Digttek ()</p> <p>4. DSTV ()</p>

	5. Start Times	()
	6. Ting	()
	7. Zuku TV	()
	8. Cable television	()
	9. Satellite Dish	()
	10. Other (please specify)	
	11. Non user	()

F. CONFIDENCE, SKILLS, AWARENESS OF LEGISLATION AND ENGAGEMENT IN REGULATED COMMUNICATIONS GOODS AND SERVICES

Consumer Confidence

F.1. In general, when choosing and buying communications goods and services, how confident do you feel as a consumer?	not at all confident (1)	not very confident (2)	moderately confident (3)	very confident (4)	extremely confident (5)
F.1.1. Mobile phone handsets					
F.1.2. Television set					
F.1.3. Radio set					
F.1.4. Digital television set top box					
F.1.5. Mobile telephone services					
F.1.6. Internet services					
F.1.7. Postal services					
F.1.8. Television services					

Consumer Knowledge

F.2. In general, when choosing and buying communications goods and services, how knowledgeable do you feel as a consumer?	totally uninformed (1)	not very informed (2)	moderately informed (3)	very much informed (4)	totally informed (5)
F.2.1. Mobile phone handsets					
F.2.2. Television set					
F.2.3. Radio set					
F.2.4. Digital television set top box					
F.2.5. Mobile telephone services					
F.2.6. Internet services					
F.2.7. Postal services					
F.2.8. Television services					

Consumer Protection

F.3. In general, when choosing and buying communications goods and services, how protected by consumer law do you feel as a consumer?	not at all (1)	not very (2)	moderately (3)	very (4)	Extremely (5)
F.3.1. Mobile phone handsets					
F.3.2. Television set					
F.3.3. Radio set					
F.3.4. Digital television set top box					
F.3.5. Mobile telephone services					
F.3.6. Internet services					
F.3.7. Postal services					
F.3.8. Television services					

Consumer Skills

F.4. Thinking of, which of the following would be the best offer?			
F.4.1. ... voice only mobile phone package	50 minutes for TZS 600 ()	60 minutes for TZS 700 ()	70 minutes for TZS 800 ()
F.4.2. ... digital television package	1 month for TZS 12,000 ()	3 months for TZS 33,000 ()	6 months for TZS 60,000 ()
F.4.3. ... internet services (bundles)	7 days 500MB for TZ 3,000 ()	7 days 1GB for TZ 5,000 ()	7 days 2GB for TZ 8,000 ()

Ability to Compare Quality of Goods and Services

F.5. How easy are you able to compare the quality of the following communications goods and services?	Easy to compare (1)	Not easy to compare (2)	Don't know (3)
Equipment:			
F.5.1. Telephone handset			
F.5.2. Radio set			
F.5.3. TV set			
F.5.4. TV set top box			
Services:			

F.5. How easy are you able to compare the quality of the following communications goods and services?	Easy to compare (1)	Not easy to compare (2)	Don't know (3)
F.5.5. Telecommunication (voice) services			
F.5.6. Internet services			
F.5.7. Television services			
F.5.8. Courier services			

Consumer Satisfaction with Use of Communications Goods and Services

F.6. In general, how satisfied are you with your service provider (please rate only the service provider you are currently subscribed)	Far short of my Expectations (1)	Short of my expectations (2)	Met my expectations (3)	Exceeded my expectations (4)	Far exceeded my expectations (5)
Voice services					
F.6.1. Airtel					
F.6.2. Halotel					
F.6.3. Tigo					
F.6.4. TTCL					
F.6.5. Vodacom					
F.6.6. Zantel					
F.6.7. Other (specify)					
Data services					
F.6.8. Airtel					
F.6.9. Halotel					
F.6.10. Tigo					
F.6.11. TTCL					
F.6.12. Vodacom					
F.6.13. Zantel					
F.6.14. Other (specify)					
Mobile money transfer					
F.6.15. Airtel Money					
F.6.16. Halo Pesa					
F.6.17. Tigo Pesa					

F.6.18. Vodacom M-Pesa					
F.6.19. Zantel Ezy Pesa					
F.6.20. Other (please specify).....					
Digital Multiplex Operators:					
F.6.21. Azam					
F.6.22. Continental Digital Media					
F.6.23. Digitek					
F.6.24. DSTV					
F.6.25. Start Times					
F.6.26. Ting					
F.6.27. Zuku TV					
F.6.28. Cable television					
F.6.29. Satellite Dish					
F.6.30. Other (please specify).....					
F.6.31. Non user					
Postal and Courier Services					
F.6.32. Tanzania Postal Corporation					
F.6.33. DHL					
F.6.34. Passenger bus services					
F.6.35. Other (specify).....					

Awareness of Consumer Legislation

F.7. Awareness of Consumer Legislation	
F.7.1. What is mobile user phone obligation in case of loss of mobile phone or SIM card?	<ol style="list-style-type: none"> 1. Report the matter to TCRA 2. Report the matter to the Police 3. Report the matter to the Network Service Licensee 4. Report the matter to the Local Government 5. No legal obligation to do anything
F.7.2. Imagine you have been granted possession of mobile telephone previously owned	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know

by another person. Do you have any legal obligation to register that mobile telephone?	
F.7.3. Imagine you have been granted possession of a detachable SIM card previously owned by another person. Do you have any legal obligation to register that detachable SIM card?	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know
F.7.4. Imagine you receive obscene material sent to your mobile phone by a friend. It is lawful for you to transmit such information to another?	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know
F.7.5. What is the minimum number of month a warranty should cover for the purchase of a mobile phone, radio set, TV set and Digital TV set top box?	<ol style="list-style-type: none"> 1. Two weeks 2. Three month 3. Six months 4. Twelve month
F.7.6. Consider your last purchase of a communication equipment (mobile phone, radio set, tv set, TV top box, etc). Were you given a written warrant from the reseller?	<ol style="list-style-type: none"> 1. Yes 2. No 1. Don't know
F.7.7. If no to the preceding question, did you demand a written warrant?	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know
F.7.8. Suppose you demanded a written warrant from the reseller of communications equipment and the seller refuses. Because you were in need of the equipment, you proceeded to buy anyway? Is your action legal or illegal?	<ol style="list-style-type: none"> 1. Legal 2. Illegal 3. Don't know
F.7.9. Referring to be preceding question. Is the seller's action legal or illegal?	<ol style="list-style-type: none"> 1. Legal 2. Illegal 3. Don't know
F.7.10. Imagine that a new mobile phone, radio set, TV set or Digital TV set top box you	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't now

bought 9 month ago breaks down. Do you have the right to have it repaired or replaced for free?	
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Consumer Engagement

F.8. Consumer Engagement	
F.8.1. Thinking about your last purchase of a mobile phone, radio set, TV set or Digital TV set top box, how many price comparisons did you make before making a decision to buy?	<ol style="list-style-type: none"> 1. No comparison 2. Two comparisons 3. Three comparisons 4. Four comparisons 5. At least one comparison but cannot remember exactly how many
F.8.2. Thinking about the last time you purchase a mobile phone, radio set, TV set or Digital TV set top box, which of the following did you consult in order to make a comparison?	<ol style="list-style-type: none"> 1. Visit different shops 2. Family and friends 3. None, do not compare 4. Internet 5. Other (please specify)
F.8.3. Please think about the last time you subscribed for a communications service, for example, email, WhatsApp, Facebook, etc.. Did you read its terms and conditions?	<ol style="list-style-type: none"> 1. Yes, carefully and completely 2. Yes but only partially 3. No 4. You have never signed this kind of agreement (Spontaneous)
F.8.4. If you didn't read the terms and condition. What are the reasons? (MULTIPLE ANSWERS POSSIBLE)	<ol style="list-style-type: none"> 1. The terms and condition was tool long/required too much time to read 2. The print size was too small 3. You trusted the supplier 4. The contract was too difficult to understand 5. You have to accept whatever it says in any case 6. It was not worthwhile as these forms always contain the same information 7. The seller did not give you enough time to read it before signing 8. These forms contain little useful information 9. Language barrier 10. Other (Spontaneous)
F.8.5. Thinking about consumer organisation or public agencies/authorities, can you please name any organization representing and protecting	<ol style="list-style-type: none"> 1. 2. 3. 4. 5.

consumers in Tanzania that you have heard of?	
F.8.6. There are programmes on the TV and radio aimed at educating consumers on their rights and obligation and actions to be pursued. How often have you watched or listened to such programmes during the last 12 months?	<ol style="list-style-type: none"> 1. Once 2. More than once 3. Never heard of it (spontaneous) 4. Don't know
F.8.7. In the last 12 months, did you go looking for information on your rights as a communications consumer?	<ol style="list-style-type: none"> 1. Yes 2. No

Detriment and Redress

F.9. Detriment and Redress	Mobile phone handset	Radio set	TV set	Mobile phone voice services	Data services	Postal services	TV services
F.9.1. Think about the last problem you had as a communications consumer. How many people, apart from the employee of the business concerned, did you tell, in total, about the last problem you had as a consumer?	Number ()	Number ()	Number ()	Number ()	Number ()	Number ()	Number ()
F.9.2. Think about the last good experience you had with a communications goods or service provider. How many people, apart from the employee of the business concerned, did you tell, in total, about the last good experience you had as a consumer?	Number ()	Number ()	Number ()	Number ()	Number ()	Number ()	Number ()
F.9.3. In the past 12 months, have you encountered any problem related to the purchase or use of communications goods and services for which you had a legitimate cause for complaint	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know 	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know 	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know 	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know 	<ol style="list-style-type: none"> 4. Yes 5. No 6. Don't know 	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know 	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know

F.9. Detriment and Redress	Mobile phone handset	Radio set	TV set	Mobile phone voice services	Data services	Postal services	TV services														
with a goods or service provider?																					
F.9.4. Could you please tell me how many such problems you encountered over the last 12 months	1. 1 2. 2 3. 3 4. 4 5. At least 1 but cannot remember exact number 6. Don't know	1. 1 2. 2 3. 3 4. 4 5. At least 1 but cannot remember exact number 6. Don't know	1. 1 2. 2 3. 3 4. 4 5. At least 1 but cannot remember exact number 6. Don't know	1. 1 2. 2 3. 3 4. 4 5. At least 1 but cannot remember exact number 6. Don't know	1. 1 2. 2 3. 3 4. 4 5. At least 1 but cannot remember exact number 6. Don't know	1. 1 2. 2 3. 3 4. 4 5. At least 1 but cannot remember exact number 6. Don't know	1. 1 2. 2 3. 3 4. 4 5. At least 1 but cannot remember exact number 6. Don't know														
F.9.5. Thinking about the last problem you encountered, could you please estimate the total value of any financial losses involved as a result of this problem?	<table border="0"> <tr> <td>1. 0 Shilling</td> <td>8. 51,001 – 60,000 shillings</td> </tr> <tr> <td>2. 1-1,000 shillings</td> <td>9. 61,001 – 70,000 shillings</td> </tr> <tr> <td>3. 1,001 – 10,000 shillings</td> <td>10. 71,001 – 80,000 shillings</td> </tr> <tr> <td>4. 10,001 – 20,000 shillings</td> <td>11. 81,001 – 90,000 shillings</td> </tr> <tr> <td>5. 21001 – 30,000 shillings</td> <td>12. 91,001 – 100,000 shillings</td> </tr> <tr> <td>6. 31,001 – 40,000 shillings</td> <td>13. 100,001 and above</td> </tr> <tr> <td>7. 41,001 – 50,000 shillings</td> <td>14. Don't know</td> </tr> </table>							1. 0 Shilling	8. 51,001 – 60,000 shillings	2. 1-1,000 shillings	9. 61,001 – 70,000 shillings	3. 1,001 – 10,000 shillings	10. 71,001 – 80,000 shillings	4. 10,001 – 20,000 shillings	11. 81,001 – 90,000 shillings	5. 21001 – 30,000 shillings	12. 91,001 – 100,000 shillings	6. 31,001 – 40,000 shillings	13. 100,001 and above	7. 41,001 – 50,000 shillings	14. Don't know
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7. 41,001 – 50,000 shillings	14. Don't know																				
F.9.6. As a consequence of the problems you encountered, did you take any of the following actions?	1. Yes, made a complaint to the retailer/provider 2. Yes, you made a complaint to the regulator 3. Yes you took the business concerned to a public authority or consumer organisation 4. Yes you took the business concerned to court 5. I did not take any actions																				
F.9.7. If you had experienced such a problem in the last 12 month, do you think that you would have made a complaint to the communications goods or service retailer, the service provider or the manufacturer?	1. Yes 2. No 3. Don't know																				
F.9.8. For how many of the problems that you encountered in the last 12 months did you make a complaint to the reseller or providers?	1. No complaints 2. One problem 3. Two problems 4. Three problems 5. Four problems 6. At least one probme, but cannot remember exactly how many 7. Don't remember																				
F.9.9. Thinking about the last time you encountered this kind of problem but did not make a	1. You already received satisfactory result from the retailer/provider 2. The sums involved were too small																				

F.9. Detriment and Redress	Mobile phone handset	Radio set	TV set	Mobile phone voice services	Data services	Postal services	TV services
complaint to a public authority or a consumer organisation, why did you not complain?	3. You believed you were unlikely to get satisfactory result 4. You thought it would take too long 5. It would take too much effort 6. You were not sure about your rights as a consumer 7. You did not know how/to whom to complain 8. Other (please specify)..... 9. Don't remember						
F.9.10. How much would you have to lose in financial terms, because of a problem with a good or service provider, to convince you to make a formal complaint as an individual?	1. 1,000 shillings or less 2. 1,001 – 10,000 shillings 3. 10,001 – 20,000 shillings 4. 21001 – 30,000 shillings 5. 31,001 – 40,000 shillings 6. 41,001 – 50,000 shillings 7. 51,001 – 60,000 shillings 8. 61,001 – 70,000 shillings		9. 71,001 – 80,000 shillings 10. 81,001 – 90,000 shillings 11. 91,001 – 100,000 shillings 12. 100,001 and above 13. I would never make a formal complaint as an individual no matter the sum involved				
F.9.11. Thinking about the last time you made a complaint to a public authority or a consumer organization about the problem you had, were you satisfied with the help you received?	1. Totally satisfied 2. Totally not satisfied 3. I have never complained to a public authority or consumer organisation.						

G. END

The field researcher thanks the respondent for cooperation.

TCRA CCC CONSUMER EMPOWERMENT SURVEY 2016

FOCUS GROUP DISCUSSION CHECKLIST QUESTIONS

1. What are the reasons for feeling/not feeling confident as user of communications goods and services?
2. What are the reasons for feeling/not feeling knowledgeable as user of communications goods and services?
3. What are the reasons for feeling/not feeling protected as user of communications goods and services?
4. What is the rationale for selection of low denomination prices (but higher cost per unit), disregarding the benefit of lower cost per unit from buying in bulk (e.g. 1 day vs. 30 days air time bundle, etc.)?
5. What is the service level expectations from use of (attributes of goods service expected by the consumer)?:
 - a) mobile phone voice service
 - b) mobile money transfer service
 - c) data service
 - d) TV service
 - e) Courier service
 - f) Radio service
6. What are the main rights and obligations of communications consumer (user of telephone services, tv services, courier services, radio services, equipment, etc.)?
7. What are the problem types involved in use of the following communications goods and services?
 - a) Mobile phone hand set
 - b) Radio set
 - c) TV set
 - d) Mobile phone voice service
 - e) Data service
 - f) Postal service
 - g) TV service
8. Questionnaire findings show that 71.7% read terms and conditions (TnC) (at least partially) before buying communications goods and services. This is a big proportion. Can you (FGD participants) confirm if you really read the TnC?
9. The TCRA Consumer Consultative Council (Baraza la Ushauri la Watumiaji wa Huduma za Mawasiliano) was established under the TCRA Act (2013). The Council's functions are defined under Section 38(1) of the TCRA Act as follows:
 - a) represent the interest of consumers by making submissions to, of the providing views and information to and consulting with the Authority, Minister and sector Ministers;
 - b) receive and disseminate information and views on matters of interest to consumers of regulated goods and services;
 - c) establish local, regional and sector consumer committees and consult with them;

- d) consult with industry, government and other consumer groups on matters of interest to consumers of regulated goods and services.

Currently the council receives feedback from consumers through the Regional Consumer Committees (already established in the following regions: Dodoma, Arusha, Tanga, Iringa, Morogoro, Mwanza), consumer forums and direct contact with the Council (by mail or telephone).

Can you think of a better way the Council can keep in touch with the consumers it is mandated to represent?

10. Questions/opinions/recommendations from participants.