LASU INTERNATIONAL JOURNAL OF MARKETING (LAIJOM)

EFFECT OF XTRA AIRTIME SUSPENSION ON CONSUMER BEHAVIOR IN UMUAHIA, ABIA STATE, NIGERIA

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ABSTRACT

This study investigates the effect of Xtra Airtime suspension on consumer behavior in Nigeria, with particular focus on financial decision-making and communication usage pattern. The study is anchored on Expectation Disconfirmation Theory (EDT), which explains how removal of an expected service feature can lead to dissatisfaction, altered usage patterns, weakened loyalty, switching intention and negative perception of the brand. The research adopts a descriptive survey design, utilizing structured questionnaires to gather data from mobile network users in Umuahia Abia state, Nigeria. Findings indicate that the suspension of airtime credit services significantly affect consumer communication usage pattern and consumer financial decision-making. Based on the findings we concluded that Xtra airtime was more than an airtime borrowing service; it was a strategic customer support tool that enhanced communication accessibility, financial flexibility, and customer loyalty. Its suspension has therefore created notable behavioral changes among subscribers and may have long-term implications for telecom operators if suitable alternatives are not introduced. We recommended that telecommunication providers should consider introducing alternative flexible payment systems or regulated micro-credit options that support consumer welfare while maintaining compliance with financial regulations.

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Keywords:
Xtra Airtime, consumer behavior, communication usage patterns, financial decision-making

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INTODUCTIONN

Over 220 million active mobile subscriptions exist in Nigeria, with prepaid customers accounting for more than 95% of the market, according to the Nigerian Communications Commission (NCC, 2024). This makes affordability and access to airtime and data critical determinants of consumer satisfaction and usage patterns. Telecom operators introduced value-added services like airtime and data credit systems, more commonly referred to as Xtra airtime or "borrow me credit," in response to the difficulties that prepaid customers encountered. This service allows subscribers to access airtime or data on credit during emergencies or when they are unable to recharge immediately, with repayment automatically deducted upon the next recharge. The innovation significantly improved communication continuity, especially among low-income earners, students, and informal sector workers who often experience cash flow limitations. This service is especially important in a country where a lot of people live in low- and irregular-income households, making it hard to find immediate cash for communication services (Akinyemi & Ojo, 2021). Studies have shown that such services improve communication continuity and reduce financial strain on low-income consumers by providing short-term liquidity for airtime consumption (Sogunro et al., 2022).

According to studies (Adebayo & Yusuf, 2021; Okafor & Eze, 2022), such mobile credit services reduce communication interruptions, which in turn increases service utilization and increases customer loyalty. In Nigeria's cash-dependent economy, these services also serve as informal microcredit systems incorporated into the telecom ecosystem. However, the regulatory environment surrounding digital credit systems has evolved significantly in recent years. The Federal Competition and Consumer Protection Commission (FCCPC) introduced the Digital, Electronic, Online and Non-Traditional Consumer Lending Regulations (2025) to regulate all forms of digital lending, including airtime and data credit services provided by telecom operators. In addition to ensuring transparency and accountability in digital financial services, the regulation was intended to safeguard consumers from hidden fees, excessive debt, and unfair lending practices (FCCPC, 2025). As a result of this regulatory shift, major Nigerian telecom operators suspended Xtra airtime services to comply with the new legal framework. However, the recent suspension of Xtra airtime by major Nigerian telecom operators, following compliance with the Federal Competition and Consumer Protection Commission (FCCPC) Digital Lending Regulations (2025), has disrupted this established consumption pattern. The classification of airtime borrowing as a form of digital credit requiring formal regulatory approval led telecom providers to temporarily withdraw the service. While this policy intervention aims to promote transparency, consumer protection, and responsible lending practices, its unintended consequences on consumer behaviour remain insufficiently understood.

The suspension has created a gap in service accessibility for millions of users who depended on Xtra airtime as a financial buffer during emergencies or periods of cash shortage and have altered consumption behaviour, leading to reduced communication frequency, increased reliance on alternative recharge methods, and potential disruption in daily social and economic interactions.

Therefore, this study seeks to examine the effects of Xtra airtime suspension on consumer behaviour, particularly in terms of communication usage patterns and financial decision-making

Based on the objectives, the hypotheses were stated in null firm thus:

$H0_1$: Xtra airtime suspension does not have any significant effect on consumer communication usage patterns

$H0_2$: Xtra airtime suspension does not have any significant effect on consumer financial decision-making

LITERATURE REVIEW

Concept of Xtra airtime

Xtra airtime is a value-added telecommunications service that allows prepaid mobile subscribers to borrow airtime or data credit when their account balance is insufficient, with automatic repayment deducted upon the next recharge (Ogbonna, Okunade, Okafo and Okokor,2019). It is designed as a short-term, on-demand credit facility embedded within mobile network infrastructure, ensuring that users maintain uninterrupted access to communication services even during periods of financial constraint (Adebayo & Yusuf, 2021; Okafor & Eze, 2022).

Concept of consumer behaviour

The study of how individuals, groups, or organizations select, purchase, utilize, and dispose of goods and services to meet their needs and desires is known as "consumer behavior." It also involves the psychological, social, and emotional processes that influence these decisions. In essence, it explains why consumers behave the way they do in the marketplace and how they respond to changes in products, services, pricing, and availability (Kotler & Keller, 2016; Schiffman & Wisenblit, 2019). Therefore, consumer behaviour in telecommunications can be understood as the pattern of actions and decision-making processes through which users interact with mobile services, respond to changes in service availability, and adjust their usage based on economic and psychological factors. The consumer behavior dimensions used in this research are communication usage patterns, financial decision-making and switching intention.

i. Communication usage pattern

Communication usage pattern refers to the systematic and habitual ways in which individuals or groups utilize telecommunication services over a specific period (Pawar and Kumar,2024). It captures the frequency, duration, intensity, timing, and mode of communication, including voice calls, SMS, and mobile data usage. It also reflects how consumers allocate their communication resources and how these patterns change in response to economic conditions, service availability, and technological innovations (Kotler & Keller, 2016; Schiffman & Wisenblit, 2019).

ii. Financial decision making

Financial decision-making refers to the process by which individuals or households allocate their financial resources among competing needs in order to maximize utility and achieve financial stability. It involves choosing how to earn, spend, save, borrow, and invest income based on available resources, preferences, and external constraints. According to the research on consumer behavior (Kotler & Keller, 2016; Schiffman & Wisenblit, 2019), financial decision-making is regarded as a significant factor in consumer behavior, particularly in contexts where income is scarce or fluctuating. In practical terms, financial decision-making in consumption contexts includes decisions such as how much money to spend on airtime or data, when to recharge mobile services, whether to borrow credit, and which payment channels to use. These decisions are influenced by income level, price sensitivity, perceived urgency of needs, and availability of alternative financial options.

Theoretical Framework

This work was anchored on Expectation Disconfirmation Theory (EDT). Expectation Disconfirmation Theory (EDT) was propounded by Oliver in the year 1980. One of the most widely used theories for explaining customer satisfaction and post-purchase behavior is Expectation Disconfirmation Theory (EDT). The theory states that consumers form expectations about a product or service before use, then compare actual performance with those prior expectations after experience. The result of this comparison determines their level of satisfaction or dissatisfaction (Oliver, 1980; Oliver, 1997).

Core components of EDT are expectations, perceived performance, disconfirmation, satisfaction or dissatisfaction. Customers' expectations are their beliefs about what a service should offer. These expectations may be shaped by previous experience, advertising, brand reputation, peer recommendations, or habitual usage. Perceived performance refers to the consumer's evaluation of how the service actually performs during use; Disconfirmation is the gap between expectation and perceived performance. It can be: Positive disconfirmation that is Service performs better than expected, simple confirmation such as service performs as expected or negative disconfirmation such as service performs worse than expected; The result of confirmation or disconfirmation influences customer satisfaction, loyalty, complaints, or switching behaviour.

Furthermore, Xtra airtime had become a familiar and regularly used value-added service among Nigerian prepaid subscribers. Many users developed expectations that the service would remain available whenever they experienced low airtime or urgent communication needs. Subscribers who repeatedly used Xtra airtime likely formed the expectation that they could borrow airtime during emergencies, communication would not be interrupted by temporary lack of funds, that their network provider offered convenience and flexibility, also that the brand understood their financial realities as prepaid users, but when Nigerian networks suspended Xtra airtime, the actual service experience no longer matched these expectations. This creates negative disconfirmation, since the service users relied upon was withdrawn.

In Nigeria, where many subscribers are prepaid users with variable income, Xtra airtime functioned as more than a convenience feature it often acted as a short-term communication safety net. Therefore, suspension of the service may generate stronger dissatisfaction than removal of a minor promotional offer. Consumers with lower income sensitivity may experience the highest negative disconfirmation because they relied more frequently on the service, they had fewer alternatives and also communication interruptions impose higher daily costs. Thus, EDT helps explain why the same policy change may affect different consumer groups differently.

EDT is suitable because the study investigates behavioural outcomes after a service change. Dissatisfaction, altered usage patterns, decreased loyalty, intention to switch, and a negative perception of the brand can all result from the removal of an expected service feature. This is clearly explained in the article. It therefore provides a strong framework for analyzing the behavioural consequences of suspending Xtra airtime.

Review of empirical study

Kyari and Al Hudithi (2022) looked into the factors that influence the adoption of mobile banking in Nigeria. Using survey methodology, the study found that convenience, trust, speed, and perceived usefulness significantly influenced adoption. The implication of this study is that when airtime credit services are unavailable, consumers may turn to alternative financial channels such as bank apps, fintech wallets, and USSD payment systems to fund communication needs. This suggests that the suspension of Xtra airtime may reshape financial decision-making by encouraging:

Okafor and Eze (2022) examined the effect of digital credit services on consumer behaviour in Nigeria's telecom sector. The study used descriptive and inferential statistics to conduct a survey of prepaid subscribers. The findings revealed that users with access to airtime credit services maintained more stable communication usage patterns than those without access. Borrowing services reduced call interruptions, sustained data usage, and encouraged continuous engagement with telecom services. The study further found that low-income earners were the most frequent users of airtime credit services, indicating that communication continuity was strongly linked to income conditions. They concluded that Usage patterns are strongly influenced by financial access to credit services and recommended that firms should maintain affordable credit systems for low-income users.

Björkegren et al (2022) carried out a randomized evaluation of digital credit in Nigeria. The study investigated whether access to instant digital loans improved welfare outcomes among low-income individuals. The findings showed that access to short-term digital credit significantly improved subjective well-being by easing temporary liquidity constraints. Participants reported lower stress levels and greater ability to meet urgent needs. However, there were only minor effects on spending and income over the long term. This study is relevant because Xtra airtime functioned similarly to short-term digital credit, though in the form of airtime or data rather than cash. As a result, the short-term welfare benefits that consumers previously received may be diminished by its suspension.

Adebayo and Yusuf (2021) investigated the connection between customer retention in Nigeria and mobile value-added services. Using structured questionnaires distributed to telecom users in Lagos and Abuja, the study analyzed responses through regression techniques.The findings revealed that services such as airtime bonuses, emergency credit, and promotional data packages significantly improved customer loyalty and reduced switching intention. Consumers perceived such services as indicators that network providers understood their needs. The researchers concluded that value-added services create emotional attachment and improve customer retention in highly competitive markets. This study strongly supports the present topic because Xtra airtime was one of such retention-enhancing services. As a result, its suspension may decrease loyalty and increase intent to switch. Following Xtra airtime suspension, consumers are more likely to shift to fintech platforms (e.g., OPay, PalmPay, bank apps) for airtime purchases. This reflects a change in financial decision-making patterns, where users adopt more structured digital payment systems.

There is insufficient integrated analysis of the two key variables of consumer behavior communication usage patterns and financial decision-making and there is no direct empirical study on the impact of Xtra airtime suspension on consumer behavior in Nigeria, despite the extensive literature.

METHODOLOGY

This study adopts a descriptive survey research design. The design is appropriate because it enables the researcher to collect data from a large number of respondents and describe the effect of Xtra airtime suspension on consumer behavior in Nigeria. The population of the study comprises of mobile network users in Nigeria who have experience with Xtra Time services. Due to infinite nature of the population, Cochran formular for infinite population was used to determine sample size giving 384 respondents. The study adopted a convenience sampling technique to select respondents. Respondents were selected based on their availability and willingness to participate. Data were collected from consumer in market, market mall, on the road and other common areas until the required sample size was achieved. Source of data was primary data. Primary data were collected through the use of structured questionnaire administered to respondents, designed using a 5-point Likert scale, ranging from Strongly Agree (5) to Neutral (1). The questionnaire was subjected to face and content validity through expert review by specialists in marketing and research methodology. Their feedback ensured that the instrument adequately covers all relevant variables. Test-re-test reliability was conducted in the study with eighty (80) respondents to assess the clarity and reliability of the questionnaire. Based on the feedback received, minor modifications were made to improve the questionnaire's validity and reliability. The essence of test-re-test reliability is to test stability and reliability of the instrument over time using a Cronbach Alpha coefficient of 0.7 as the threshold as recommended by Nunnally (1978). The Cronbach alpha showed $\alpha = 0.88$, 0.81 and 0.89 for the three variables respectively thus further validating the instrument as appropriate to measure what it intends to measure. Data collected are analyzed using inferential statistic such simple regression analysis. However, the decision rule was to reject null hypothesis if the P-value is less than 0.05 and we accept the alternate hypothesis, but where P-value is greater than 0.05, we accept the null hypothesis and reject the alternate hypothesis.

Testing of Hypotheses

Two hypotheses were projected for this study and were tested as follows:

Test of Hypothesis 1

Test 1 is based on hypothesis 1 projected in null form thus:

$H0_{1:}$ Xtra airtime suspension does not have any significant effect on consumer communication usage patterns.

This test was executed using the simple (regression) linear model. The result is shown on table 1 below:

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.302	0.115		11.32	.000
Xtra airtime suspension	0.655	0.034	0.731	19.45	0.000
Dependent variable: Consumer communication usage patterns					

Xtra airtime suspension was taken in this study as the independent variable used to test the effect of Xtra airtime suspension on consumer communication usage patterns. From table 1, it is discerned that when Xtra airtime suspension increases by one unit, consumer communication usage patterns increases by 65.5 %. It can be seen from the result that the Xtra airtime suspension has significant effect on consumer communication usage patterns as the significance level of t test is less than 0.05. Regression analysis led us to reject the null hypothesis which states that Xtra airtime suspension has no effect on consumer communication usage patterns and we concluded that Xtra airtime suspension has a significant effect on consumer communication usage patterns.

Discussion of findings

This study shows that suspension of Xtra airtime has a significant effect on how consumers use communication. This implies that changes in the availability of airtime credit services directly influence how frequently and in what manner consumers engage in communication activities such as calls, SMS, and data usage. This finding suggests that, in the past, Xtra Time served as a financial enabling mechanism that allowed users to continue communicating even when their airtime balance was low. Its removal therefore disrupted communication continuity, leading to reduced usage intensity among subscribers.

This finding is in line with the findings of Okafor and Eze's study (2022), which found that airtime credit services significantly increase low-income users' mobile communication usage by reducing immediate financial constraints. Similarly, Lawal (2023) observed that telecom credit systems improve communication accessibility and encourage higher frequency of interaction, particularly in developing economies where income flow is irregular. In addition, Mathur et al. (2018) argued that consumer communication behavior in digital markets is highly sensitive to pricing structures and credit availability, noting that users tend to reduce communication activities when financial flexibility is limited. This supports the current finding that the removal of Xtra Time resulted in a measurable decline in communication usage patterns.

In addition, the finding is consistent with the viewpoint of Adaba, Frimpong, and Mwainyekule (2025), who reported that when traditional telecom affordability is restricted, consumers frequently alter their communication habits by shifting toward alternative platforms like internet-based messaging services. From a theoretical standpoint, this finding can also be explained using consumer behavior theory, which posits that consumption decisions are influenced by perceived affordability and utility maximization. When financial constraints increase, consumers rationally reduce usage of non-essential services or seek cheaper alternatives.

Overall, the result confirms that Xtra Time played a critical role in sustaining communication accessibility among mobile users, and its suspension has significantly altered consumption patterns in the telecommunications sector.

Test of Hypothesis ii

Test ii is based on hypothesis ii projected in null form thus:

$H0_2$: Xtra airtime suspension does not have any significant effect on consumer financial decision-making

This test was executed using the simple (regression) linear model. The result is shown on table 2 below:

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.198	0.108		11.09	0.000
Xtra airtime suspension	0.702	0.032	0.756	21.91	0.003
Dependent variable: Consumer financial decision-making					

Xtra airtime suspension was taken in this study as the independent variable used to test the effect of Xtra airtime suspension on consumer financial decision-making. From table 4 above, it is discerned that when Xtra airtime suspension increases by one unit, consumer financial decision-making increases by 70.2 %. It can be seen from the result that the Xtra airtime suspension has significant effect on consumer financial decision-making as the significance level of t test is less than 0.05. Regression analysis led us to reject the null hypothesis which states that Xtra airtime suspension has no effect on consumer financial decision-making and we concluded that Xtra airtime suspension has a significant effect on consumer financial decision-making.

Discussion of findings

The findings of this study reveal that Xtra airtime suspension has a significant effect on consumer financial decision-making. This indicates that consumers' plans, priorities, and financial allocations for communication needs are affected by the removal of airtime credit services. Businessday Nigeria (2026) notes that over 90% of Nigerian telecom users are prepaid subscribers, many of whom rely on electronic recharge systems that are prone to financial strain when credit access is restricted or disrupted. This supports the argument that the removal of airtime credit services directly affects how consumers manage short-term financial planning for communication.

In addition, Okafor and Eze (2022) discovered that airtime credit services significantly increase low-income Nigerian mobile users' financial flexibility by reducing immediate cash constraints and permitting continued communication despite limited liquidity. This aligns with the current finding that the suspension of Xtra airtime disrupted financial adaptability in communication spending. In addition, Lawal (2023) emphasized that telecom credit systems act as behavioral financial tools that influence consumer spending patterns, particularly in environments with irregular income flows. According to this view, users rely on such services to smooth consumption over time, meaning that their removal leads to more conservative and restricted financial decision-making. Also, Tanwar and Sahu (2021) argue that flexibility in telecom payment systems enhances consumer financial satisfaction and decision confidence, while the removal of such flexibility leads to reduced consumption and increased financial caution.

From a theoretical standpoint, this result is consistent with consumer financial behavior theory, which posits that individuals adjust spending decisions based on liquidity availability and perceived financial constraints. In this case, the absence of Xtra airtime reduced perceived financial flexibility, forcing consumers to prioritize essential communication and limit non-essential usage.

Overall, the result confirms that Xtra airtime was not only a communication support service but also a financial decision-support mechanism that helped consumers manage liquidity constraints. By reducing flexibility, increasing budget discipline, and limiting the amount of money spent on spontaneous communication among Nigerian mobile users, its suspension significantly altered financial decision-making behavior.

Conclusion and recommendation

This study examined the effect of Xtra airtime suspension on consumer behavior in the Nigerian telecommunications sector, with specific focus on consumer communication usage patterns, and financial decision-making. The study established that the removal of Xtra airtime negatively affected consumer communication usage patterns, as many subscribers became more cautious in their use of calls, SMS, and mobile data due to the absence of airtime credit support. This suggests that, in the past, Xtra airtime was used as a useful financial buffer that allowed for continuous communication, particularly during times when there was insufficient airtime balance. The study also found out that the suspension significantly influenced consumer financial decision-making. Subscribers were compelled to adopt stricter budgeting habits, prioritize essential communication expenses, and reduce spontaneous or discretionary spending on telecom services. This demonstrates that Xtra airtime functioned as a short-term financial support mechanism that helped users manage temporary liquidity challenges.

In conclusion, Xtra airtime was more than an airtime borrowing service; it was a strategic customer support tool that enhanced communication accessibility, financial flexibility, and customer loyalty. Its suspension has therefore created notable behavioral changes among subscribers and may have long-term implications for telecom operators if suitable alternatives are not introduced.

Based on the findings on the effect of Xtra airtime suspension on consumer communication usage pattern, consumer financial decision-making, and consumer switching intention, the following recommendations are made:

i. Telecom operators should create customer-friendly repayment systems that allow subscribers to access small airtime advances without excessive deductions or hidden charges. Customers will be able to make better financial decisions regarding communication spending if borrowing terms are transparent and convenient.

ii. Since the suspension affected communication usage patterns, managers should recognize that restrictive policies may reduce call frequency, SMS usage, and data consumption, thereby affecting revenue generation. Telecom firms should balance risk control with customer convenience by introducing sustainable credit systems that encourage usage while minimizing default risk.

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