

Developing Effective Risk Management Model: The Case of Palestinian Mobile Communication Organizations

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Abstract— Mobile Communication organizations are exposed to rapid technological changes accompanied by dynamic external environment that represent threats for their prosperity and competitiveness. A prerequisite for organizational growth and survival in this type of environment is the ability to build highly effective risk management models to adapt to rapid changes and mitigate threats. However, there seems to be scarcity in the current literature of empirical studies to explore effective risk management models development in this sector. This paper is an attempt to develop a risk management model for mobile communication organizations in Palestine. A case study methodology, using mixed methods technique, was adopted to collect data from two mobile communication companies operating in Palestine. Data were collected using semi-structured interviews and a specially designed questionnaire. The results of this study show that mobile communication companies are lacking responsive managerial systems to control threats, and that lack of responsiveness to threats has been detrimental to their service quality and offerings. The developed model emphasizes the need for capacity building of employees as an antecedent for organizational risks identification, assessment, and control strategies formulation. Further, the model highlights the need for linking risk management plan implementation with achieving organizational goals. The paper demonstrates an important dynamic of how risk management processes can be encapsulated into the existing managerial systems of these organizations.

Index Terms— Risk Management, Customer Relationship Management, Mobile communication Organizations, Model Development.

I. INTRODUCTION

The ability of any organization to capitalize its opportunities depends critically on its ability to understand and manage the risk. Without effective risk management, no growth strategy will be truly sustainable [1]. In Palestine, and due to difficult economic and political environments, risk associated with the investment is amplified. It is known very well nowadays that mobile communication services are

changed rapidly and customer retention with attracting new customers have become urgent and timely concerns in wireless communication market because technology and mobile network penetration have both increased worldwide [2].

This fact enforces most of operators to grow up and provide services to finally satisfy customer's need and to keep their standing up among crowd. Wireless operators must deal with all factors that may act as a main risk in mobile communication field. Being less responsive in that topic would probably be a main reason of customers' losing and detrimental to the organization's market share [2]-[3]. This paper will demonstrate some of the main risks that face mobile companies in Palestine like the following:

- 1) Immaturity of Customer's loyalty.
- 2) Constraints of New technology providing.
- 3) Difficult Environment conditions.

II. RISK MANAGEMENT PROCESS

Any business may have exposure to a diverse range of risks. Risk can be defined as an assessment of the likelihood of some adverse event happening and the likely consequences of this event [4]. To face the risk in any business; organizations can deal with it by one of the following four possible ways: Avoid, Transfer, Mitigate and Assume the risk [5].

Risk management is a main part of improving the business and services to be a leading one [6]. Risk management means all the process of identification, evaluation, selection, and options of implementation and treatment in order to set risk at acceptable levels based on business's objectives [7]. Costs and effective factors must be taken into account when companies select the preferred risk treatment options [8].

Many models are used in business to manage the risk but in general, most of them are similar to each other as BURKE model which shows logically as in figure 1, the sequence of the outlined process and how each part integrates with the whole. Objectives will define what business is prepared to accept - or not - in terms of risk impact. Together with risk monitoring and control, risk identification, quantification and response, establish and form the plan for risk management with details that are containing how the business will manage and respond to identified risk [9].

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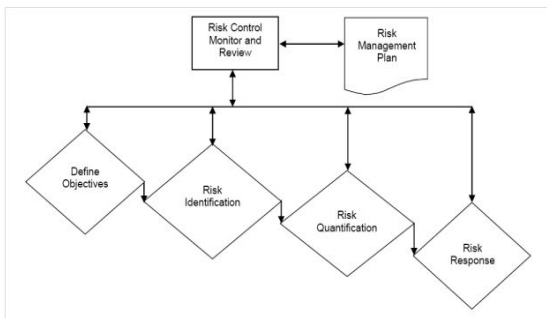


Fig.1 Risk Management Model. Source: Burke [9]

III. RISK FACTORS IN MOBILE COMMUNICATION

A. Immaturity of Customers' Loyalty:

Communication companies, as others, are putting more intention for customer relationship management to increase customer loyalty and satisfaction [10]. Theoretically speaking, customers start to switch their service provider when they are not loyal or satisfied, which causes a main risk for the service provider. Mobile phone service providers have to create new models and applications that would attract and retain consumers to maintain their competitive advantages in the market place [11]-[12].

A study investigates factors that cause mobile phone customers to change from being loyal to switching, such as price, service quality, switching costs, etc. Among those factors, price is the most important factor which affects customers to switch loyalties to another provider [13]- [14]. Customer relation management (CRM) helps management to implement effectively relationship marketing on an organization. Well trained, helpful employees can also provide positive switching barriers [15].

B. Constraints of New Technology Providing:

It is an important and beneficial that mobile operators remain up-to-date with the latest technological systems and services specially those related to the internet and to data services. The key benefit of used technology in services is the possibility to personalize and customize [16]. Technological changes have moved competition from price or core service to value-added services [17].

C. Difficult Environment conditions:

Another kind of risk is the environmental risk which involves social, competitive, cultural, economic conditions and natural disasters that influence the life [18].

Palestine is an unstable region since a long time ago and has witnessed many crises and wars during its history. The cumulative results of those crises established an unstable environment that affected all fields of life including economy as one of the main affected fields. Thus, some strategic, short term plans and policies are required to be formed and some of correction actions are to be taken [19]. After the second operator (Wataniya) had started to apply its services, customer retention became the main goal for both operators to maintain their market share. If they don't consider good strategies to achieve that, they will be under the pressure of

the risk. Because of that, effective risk management is a vital issue for both of them especially for Jawwal that has lost some of its customers due to the second operator's competition.

IV. RESEARCH METHODOLOGY

The approach of this paper is mainly to be exploratory in addition to descriptive analysis, it will start as a descriptive research to understand existing practices that control risks facing mobile communication field in Palestine, and then to explore a developed model to manage those risks effectively in Palestinian mobile operators.

Paper approach may also be classified based on another perspective, to be qualitative, quantitative, or a mixture of both [20]. The approach chosen for this research is qualitative and quantitative (Mixed) approach. In this study, structured questionnaire was used to collect data from customers of both Palestinian operators Jawwal and Wataniya. Managers' semi-structured interviews were to explore their views on risk management aspects. Sample size equals nine experts from managerial level in Palestinian wireless field. All successful semi structured interviews have been face-to-face meeting held in their offices for around 30 to 50 minutes. Using interview tool is the most suitable one for exploratory studies to have good understanding of the topic under investigation [20].

Out of the sample frame of all subscribers in Palestine, a sample size of respondents was selected based on the judgment of the researcher because of cost and time constraints [21]. Based on that, 800 samples were involved in the questionnaire that the researcher distributed. Also, enough amounts of interviews should be held, and according to McCracken; at least eight successful interviews are required for pattern analysis [22]. Table I presents the managerial position of interviewees.

Table I. List of interviewees

No.	Managerial Position
1	Marketing Director
2	Services and Products Manager
3	Customer Operations Dep. Head
4	Project Manager
5	Human Resources Director
6	Strategic Planning Director
7	Network Operations Director
8	Customer Care Director
9	Information Security Manager

In order to collate accurately the required information from interview tool and so deepen the research, while enabling the researcher to make good sense of what current practice is, the following issues are important to be considered. The researcher needs to keep four separate sets of notes. First one is a brief and should be made at the time of the interview. The second should be written as soon as possible after each interview period. The third should record ideas that arose during each interview. Finally, the fourth one should give the researcher's analysis and interpretation of the collected data from each interview [23]. Based on literature review, Nine-interviewed experts' data are valid for thematic analysis after inducting the interviews in order to produce perceptive themes [22].

All notes and data taken from the interviews were reviewed carefully, and transcribed very well by the researcher to be in a unified structure. The researcher has nine transcribed copies of raw data which were ready for the next steps of analysis. Those steps started by reading many times and understanding gathered information in the nine transcribed copies until the researcher be familiar with them. Based on that, Codes were generated by ascribing each sentence by a code that describes the main essence of it. Those codes were arranged on the basis of relationship between them to find and prepare related themes. Relations between theoretical understanding background and generated codes helped into finding the themes. The themes were reviewed by checking them against the individual transcripts and the entire data set. Moreover, the researcher moved forward and backward between the whole data as more reviews would guide in determining and updating the final themes.

A. Sampling Techniques:

In this research, the researcher used the convenience sampling technique which is one of the non-probability sampling designs [23]. The sampling units are both of male and female mobile phone users of Jawwal and Wataniya in Palestine.

The data collected by means of the structured questionnaire were handled and analyzed using Microsoft® Excel® software for basic analysis.

For the qualitative data, different techniques can be used to analyze the collected data. One of them is pattern matching. This technique can be used for descriptive "qualitative" research [24]-[25]. Interview questions and the questionnaire for this research were given to managers in marketing and planning field to review the content validity as a considered way to have the validity of the tool which by the data will be gathered [24].

In this research, a cross-sectional design was chosen because data were collected from a cross section of users of mobile networks once and not for different periods of time.

V. RESEARCH RESULTS

For interviews analysis, codes were generated from interviews by ascribing each sentence by a code that describes the main essence of it. Those codes were arranged on the basis of relationship between them to find and prepare related themes as follows. The researcher summarized findings from interviews data in current risk management practices as in the following themes represented in Table II.

A. Identification of Risk Management

This theme aimed at ascertaining respondents' general background knowledge of risk and risk management. All interviews revealed that risk is unknown, uncertainty and unpredicted results that affect negatively the performance, growth and reputation of the business. Most of the experts confirmed during interviews that risk management is a systematic process to handle the risk daily and directly in order to reduce bad impact level of the risk to the accepted level. The findings from all respondents were that risk management is very important because it helps to achieve objectives and maintain profits ranges. Moreover, they

mentioned that risk management is important to maintain their ability to foster and mobilize global society growth which is relying on using and benefiting from wireless communication.

B. Risk Management Strategies

This theme is important to check if Palestinian wireless operators are concerned with risk management and if they handle it as a strategic process. Most of the respondents revealed that they have strategies to deal generally with risk, but those strategies are still immature.

Based on interviews, all respondents demonstrated that, a selected treatment option depends on the risk type, assessment and category (major and minor). Mainly, they assume and control the risk (mitigate) and in many other cases, it can be transferred to insurance companies. Respondents confirmed during interviews that their companies take the cost in the consideration when they select the required strategy to deal with the risk.

Activities of risk management in Palestinian wireless operators are updated in specific functions and departments but not in general for an organization as a whole. Interviews pointed out that, it is important to develop those updated process to be involved in the organization as a whole and to be done frequently.

C. Risk Management Activities

The purpose of this theme was to explore how importance of risk management in the organization and if they are considering this topic as a specific section with a key person. In regards to findings obtained from interviews, it is noted that, there is no key person assigned for risk management in the respondents' companies.

Moreover, most of respondents stated the same general risk management frame or model. They started with risk identification then they quantify and assess the risk to prepare the suitable treatment action or strategy. After that, control actions are applied. To confirm that risk is controlled very well, they keep monitoring and evaluation. The researcher noted that some of the steps are immature like getting feedback, documentation and periodically updating for those process and activities.

D. Success factors in Risk Management

Interviewees consider risk management as successful if it achieves the required objective and enhances overall performance of wireless operator. Required objective of risk management is to control and mitigate risks that Palestinian wireless operators face. Interviewees believed that, the scope of Risk Management activities should encompass risk management training for all employees in different levels because; well trained and helpful employees can help to achieve effective risk management [26].

In addition, they agreed that the image of the organization is important to affect customer loyalty and to avoid customer loss which is considered as a main factor of risk that must be controlled by Palestinian operators [27]-[28]-[29]. Also, they mentioned that enhancing employees' skills are important attribute of the organization's image [30]. And, risk documentation in Palestinian operators is immature and it

needs to be developed in a proper way. Future risk assessment will be helped by like these useful documentations.

Moreover, the majority of the respondents revealed that customer feedback is a very important issue and it is gained by customers' survey, call center and customers complaints. Finally, they suggested and confirmed that, high commitment of both management and team to risk management activities is an additional factor for risk management success.

Table II. Generated codes and final themes

Codes	Discussed Issue	Themes
Risk	Management's Risk perceptions	Identification of Risk Management
Risk Management	Definition of Risk Management	
	Importance of Risk Management	
Risk's register	List of Risks which affect and face Risk Management strategies.	
Strategy	Clearness of Risk Management strategies.	Risk Management strategies
Cost	Cost's effect on selection of Risk Management strategies.	
Resources	Allocation of resources for Risk Management strategies.	
Periodic review	Periodic review of Risk Management strategies.	
Activities	Involved Activities in Risk Management	Risk Management activities
Objectives	Clearness of organization's objectives.	
Key person	Key person for Risk Management	
Training	Employees' training	Success factors in Risk Management
Communication skills	Employees' Communication skills	
Documentation	Risk Management Documentation	
Customer feedback	Customer feedback in Risk Management	
CRM	CRM Importance.	Customers' Relationships
Image	Organization's good Image	
Trust	Customer Trust	
Loyalty	Customer Loyalty	
Customer Switching	Satisfying Current and new customers.	
Tools	Used Tools in Risk Management	Risk Management Tools and Indicators
KPIs	Monitoring Indicators in Risk Management	
TPM		
Complaint Handling	Customers' Complaints Handling	
Technology	Not up to date Technology.	Obstacles of Risk Management
Equipment	Shortages and Limitations in Equipment.	
	Occupation Restrictions.	
Licenses	Licenses Permissions and approvals.	
Competitor	Occupation Regulations.	
	Illegal Competition.	
Environment	Economic Conditions.	
	Special Palestinian Environment	

E. Customers' Relationships

The purpose of this theme was to investigate how operators can build and establish long term relationships with their customers to maintain their loyalty and to prevent their switching. Respondents agreed that, as competition increases, customers bargaining power becomes stronger; and thus building trust and image becomes more important strategies for the operators and to focus on factors affecting loyalty among consumers. Customer retention is considered as an important issue in Palestine which witnesses a critical environment and a difficult economy state.

They said, to establish the desired long relationship with customers, operators need to provide a good quality of their services. Also, respondents mentioned during interviews that their companies reduce the desire for customer defection by ensuring their loyalty born from effective complaint handling procedures. It is essential to build refined strategies for customers based on their value. Findings from interviews revealed that operators have classified their customers based on their values and each of them has a special offer.

Also, respondents mentioned that good price offers and social responsibility are usually helping to increase positive word of mouth between customers which enhances customer trust and operators' good image which will as a result help in risk management for this topic.

F. Risk Management Tools and Indicators

The purpose of this theme was to find out how the common risks faced by operators are defined or evaluated, and based on what indicators, tools and techniques. Respondents agreed that, Palestinian wireless operators should monitor and periodically review the risk which is determined as acceptable to ensure that it remains under control and accepted level. Many techniques could be used to help in risk identification as the example, What If Technique [31]-[32] and the Next Accident Assessment [33]-[34]. But respondents stated many other ways which through, can define different types of risks. Some of them mentioned that, risk can be defined and recognized based on risk registers and based on historical data base or through complaints receiving.

Also, they mentioned that, indicators which help in evaluating the status should be designed to provide early alarming of potential problems to allow fast management actions. Also, the majority of respondents demonstrated the importance of having a special channel and phone line to receive only complaints from customers who can call freely at any time to find the support from very qualified employees with high level of communication skills. The important concept in risk management is the awareness and continuous study with good knowledge of wide risk areas [5].

G. Obstacles of Risk Management

The researcher aimed by this theme to know the importance of last updated, newest and highest technology on this business. By the way, firstly and before starting to talk about this topic, it is important to remember the importance of innovation in any business in general. As respondents said that, innovation is considered as the lifeblood of the mobile field. Also, the time of technology usage decisions is also challenging, and brings both opportunities and risks. Respondents also revealed that, it is an important that mobile

operators remain up-to-date with the latest technological systems and services. Palestinian wireless operators suffer from occupation's regulation and constrain caused in technical problems because, wireless technologies are not up to date. Palestinian operators suffer from this lack of available technology and they waste a very long time waiting the approval to have a license for newest technology from the Israeli part. The same thing occurs in getting allowance for importing required equipment to be used in that required technology. All of these things form an obstacle in risk management.

However, all respondents explained how much illegal competitive from Israeli operators and unfair occupation's regulations can affect negatively on Palestinian operators which is considered as a major threat. Many times, strategic plans and activities are changed accordingly to overcome arising problems from that.

After finishing the step of understanding current risk management practices of wireless communication companies in Palestine, the next step was to evaluate customers' feeling about their operators based on customers' perception by using quantitative survey. Customers churn is considered as a main risk factor on wireless operators [35], so understanding their needs is very important for customer retention and thus operators will control this main risk.

Customers' Perception that was collected via questionnaire tool will be analyzed and discussed as follows. For data collection purpose, 800 questionnaires were distributed among students. Collected data was gathered from customers from February to March 2014. After discarding the spoilt questionnaires or those with random repeated answers, a total of 290 were found usable for analysis. A valid response of 36.25% is an acceptable response rate for this type of survey [36]. Collected data by mean of the structured questionnaire was captured using Microsoft© Excel. The viewpoint of both Palestinian wireless operators and customers' perceptions enriched the discussion and strengthened research validity.

It is noticeable from questionnaires distribution that gender composition is fairly mixed which further implies that there was a good representation of both genders in the sample due to well distribution among customers. Youthful customers represented 84.8% of the valid and accepted responses as in Table III; with around 88% of them are students of bachelor's degree. Those are really the heavy users who potentially understand the pace of communication progress and its rapid growth [37].

Table III. Age of respondents

Age	Frequency	Percentage (%)
Below 20 Years	20	6.9
20 to 25 Years	246	84.8
25 to 30 Years	24	8.3
Total	290	100%

Moreover, it is good to take the feedback and opinion from the experienced customers who really deal with operators for a long time and thus they are familiar with the provided services and understand exactly what they need as a high priority of their requirements. So, more than 46% of total respondents have used their mobile phones for more than five years.

Questionnaire statements in the survey consist of seven questions aimed to understand and confirm three main topics as below:

- 1) Customer Feedback and requirements.
- 2) Priority of customers' voice.
- 3) Customers' opinion about their satisfaction.

All of Palestinian wireless operators believe that their customers are satisfied with their services. Here is also the same confirmation obtained from customers during the survey. Around 52% of customers (Very satisfied and satisfied) mentioned that they are satisfied with provided services from their operators as in Table IV.

Table IV. Customers satisfaction levels.

Customers satisfaction level	Frequency	Percentage (%)
Very Satisfied	33	11.2
Satisfied	118	40.7
Neutral	81	28
Dissatisfied	37	12.7
Very Dissatisfied	21	7.4
Total	290	100%

In regards to findings from questionnaires, more than 54% of customers confirmed that their Palestinian wireless operators have noticeable efforts to understand their needs and 46.6% of customers agreed that operators take their opinion and feedback in the consideration. Moreover, around 60% of customers (Extremely agree and Agree) said that their operators respect and care about them as in Table V.

Table V. Customer care perception.

Operators Care about customers	Frequency	Percentage (%)
Extremely agree	36	12.3
Agree	138	47.5
Neutral	53	18.5
Disagree	45	15.4
Extremely Disagree	18	6.3
Total	290	100%

Thus, as a result, more than 41% of customers stated that, their expectations are met and fulfilled by their operators, and received services are satisfying them. The important thing that operators must understand carefully is that, their customers tend to switch to another operator if they found lower cost (46.3%) or better quality of services (27.7%) as presented in Table VI.

Table VI. Customers voice rank.

Customers' voice rank	Frequency	Percentage (%)
Lower cost	135	46.3
Better quality of service	80	27.7
Quick customer complaint handling	21	7.4
Better customer care	18	6.3
Nothing Will enforce me to Switch	36	12.3
Total	290	100%

Thus, the researcher advises both of Palestinian wireless operators to concentrate more and more on reducing the cost of calls' tariff to achieve the customers' desire of having the lower cost and offer. Also, at the same time, providing a good quality of services is a core issue for operators to keep their market share and to gain their customers retention.

Moreover, documentations of customers' feedback are very important to understand customers' need and to avoid their risk that will face Palestinian wireless operators due to customer churn.

VI. DEVELOPMENT OF RISK MANAGEMENT PROCESS

Risk management process is formulated based on literature reviews and empirical data outcomes obtained from both wireless operators and their customers. It has evolved to make it user friendly. Based on the analysis and discussion of questionnaires and interviews, it can be concluded that Palestinian wireless operators must manage the risks associated with wireless communication organizations. So, to be able to manage risk effectively, Palestinian wireless operators require a developed risk management process and model to be implemented to meet the specific needs of the mobile communication organizations. To reduce risk, clarity is needed regarding where the risks are and to obtain choices or strategies to tackle those risks. The process of risk management is shown below.

A. Objectives Definition

1) Objectives of each operator must be clear for all departments and employees.

B. Risk Identification

- 1) Identify all possible risks and all potential sources of risks.
- 2) Well trained employees will help in that.

C. Risk Quantification

- 1) Determine the probability of occurrence (P) and ability to detect risks (D).
- 2) Estimate the financial and performance impact (Severity).

D. Risk Assessment

- 1) Use risk assessment matrix based on {Severity (S) and probability (P)}.
- 2) Calculate the Expected value = $S \cdot P$.
- 3) Calculate Risk Priority Number (RPN) = $S \cdot P \cdot D$.
- 4) Determine the most significant risk in order of highest value of the above calculation.
- 5) Decide based on that which risks are significant to the wireless operator.

E. Risk Sources and causes Identification

- 1) Find out the causes of those significant risks.
- 2) Use one of the following techniques: {What if analysis or Next Accident assessment}.
- 3) Refer to historical data or professional documents in this topic.

F. Risk Response Development

1) Develop and decide on a strategy to handle and reduce the possible damage of the risk (Mitigate_Transfer_Avoid_Share_Accept).

2) Develop contingency plans _just in case_ to be implemented if risk occurs even if preventive process and activities have been applied.

G. Risk Control and implementation

- 1) Resources allocation.
- 2) Implement the selected strategy.
- 3) Manage activities and process involved by selected strategy.
- 4) Change management.

H. Risk Monitoring

1) Monitor and re-evaluate the risk with its severity by using {Key Performance Indicators-KPIs, Economical scales and Complaints}.

- 2) Update Risk management plans for any future changes or new risks.
- 3) Apply documentation and reporting.
- 4) Refer to customer feedback and received complaints and then update step number four.
- 5) Update step number two frequently based on this step.

VII. RISK MANAGEMENT MODEL DEVELOPMENT

As stated previously in this research that, its primary objective is to develop a risk management model for Palestinian wireless operators that will enable them to manage associated risks by means of risk identification, risk assessment, risk response development and risk response control. In this section, the proposed model will be shown and briefly discussed.

The proposed model as part of this paper will be kept simple and will be presented using flow diagrams format. Any operator then has the opportunity to select only those risk items that are identified for this operator at any particular point of time. In the following, the risk management model will be shown. It will start with defining general objectives of the operator to be known very well for employees in all levels. After that, the second step is, to train all employees about dealing with the risk and its aspects in general. Then model goes through steps of risk's identification, assessment and clarification of its causes and reasons. Suitable control strategy to deal with risk and that strategy's cost must be taken into consideration. That strategy must be applied and implemented as soon as it is possible to handle risk and reduce its bad side effect or even to vanish it totally. Evaluation is an important step to ensure that desire targets are achieved by selected strategy or if any correction action or alternative strategy is required to be applied. Finally, all steps and actions must be reported and documented very well to be used as a historical data in the future which will help in time management during risk handling and give risk experience enrichment.

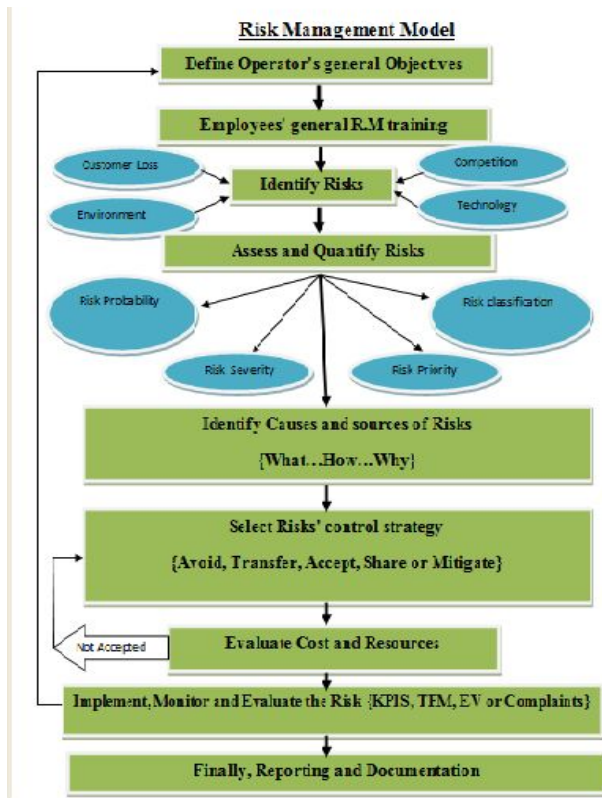


Fig. 2 Risk Management Model development for Palestinian mobile communication organizations.

VIII. DEVELOPED MODEL VALIDITY

For the purpose of research result validation, the researcher returned back to Palestinian wireless communication experts, to evaluate the proposed model for risk management and how it is suitable for them in Palestine. Those experts accepted the proposed model, and mentioned that it is suitable for them. They added that it is easy to be understood and flexible to accommodate their ambitions. They accepted detailed process and believed benefits arising from this model. In addition, they agreed to start thinking about employees' training and to create more efficient documentations.

IX. DISCUSSION AND CONCLUSION

The paper revealed that all Palestinian wireless operators are required to be more aware of risk management as a strategic plan and objective. Researcher suggests the following which must be included as a role of risk management function:

- Having policy and strategy for risk management.
- Key person response for risk management at both of strategic and operational level [26].

This study suggested that, for risk management to be successful in the business, Palestinian wireless operators must understand and know their customers' needs and behaviors

in-depth, and to involve all employees in related training. Palestinian wireless operators must have a considerable effort in convincing customers to stay with them. The analysis of results explained that customer loss can be handled and controlled by loyalty programs provided by operators with their services diversification. All of that will help in customer retention [38]-[39]. So, it was concluded and suggested from results that enhancing customers' trust will help in creating good relationships with them. It is found as one of the main factors for building relationship commitment and customer loyalty [40]-[41]-[42]. However, perceived value, quality and trust are found to have a significant positive impact on the loyalty of the customers [43]. Moreover, feedback from customers is very important to be included and updated periodically to keep success touch with customers that will help in satisfying them. In addition, documentation and reporting must be done professionally and all risk management activities must be updated and reviewed frequently and periodically. So, the researcher recommends enhancing and improving risk strategies to be more documented and to be dependent on a reliable database. All that is very important because wireless communication field is changing radically and it is becoming the nerve of the life nowadays. This is the first study of its kind in the wireless communication field in Palestine. This study establishes that wireless communication companies should continually strive to improve and maintain good customers' relationships by deploying customers' loyalty programs based on good understanding of specific customer needs.

Thus, researcher believes and suggests that Palestinian wireless operators must overcome all obstacles from Israeli occupation by effective resources utilization and to produce the best of high quality services within the available technology. Also, these obstacles can be handled by good customer relationship strategies and providing suitable offers with good quality of services to keep the market share and react with the competition from other operators even illegally Israeli operators.

Finally, researcher believes that the proposed risk management model should be built and successfully implemented by Palestinian wireless operators. Such model considered evolving of wireless communication field and compromising of different circumstances.

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