

Consumers' Reaction after Purchasing Mobile Services Provided by Various Mobile Network Operators

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ABSTRACT

There is a huge upsurge in the current telecommunication market in India due to several reasons. Urban market is almost penetrated by all the national & international players but still the rural market is not yet pierced as compare to urban market. The 70% of population in India are staying in rural India only. So, naturally all the marketers will try to enter the market & want to grasp it as soon as possible. The main objective of the study is to find out the reaction of rural consumers after purchasing the mobile services provided by various operators in western part of West Bengal. Accordingly four districts have been selected from the western part due to the rural prominence & Two Stage Cluster Sampling Method has been used to find out the responses from the respondents. A well structured questionnaire has been designed & 400 respondents have been chosen from four districts of West Bengal. To find out the result at first Exploratory Factor Analysis (Principle Component) has been used then Regression analysis has also been used to get the final outcome. The result reveals that if consumers are satisfied with the services providing by particular service provider then consumers will inform everyone & share positive views about the services. The consumers also revealed that consumers are mainly thinking that the reason behind price hike of the services is the advertisements floating everywhere.

Keywords: *EFA; Post purchase behaviour; Network operators; Ruralites.*

1.0 Introduction

The rural sector, with 70 percent of the total population, has a significant role to play in the overall growth of the country. Rural India is now undergoing few changes due to the various activities undertaken by the Government and private companies for overall development of villages.

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Today the villagers have increased their knowledge of fertilizers, water resources, pesticides, better quality seeds, modern farm equipment and overall the methods of farming have changed drastically due to advent of new technologies in market & it made the villages far better. The per capita income of the farmers has increased and the mode of spending their disposable income has also changed. There is a clear indication of increasing prosperity in rural India. Due to the prosperity in the rural areas it also created new dimensions & opportunities. It leads to definite increase in the demand for services provided by different mobile network operators. The rural market is not passive. It is vibrant and improving at a faster pace. It will soon outperform the urban market if this pace of development continues. It has found that due to the saturation in urban markets the Value Added Services (VAS) services will be no longer ignored by the untapped rural market (Mohapatra, 2009).

After the introduction of private companies in telecom sector, the competition among the marketers in both rural & urban areas has exceeded all the expectations to penetrate the untapped rural market specially, because the urban market is already captured by companies. Rural market is huge in size, around 70% of India's population is staying only in rural India with a 83 crores of population and most of the areas are unexploited still it has few severe challenges like electricity problems, low level of literacy, poor communication facilities, lack of infrastructural facilities, language diversity etc. To overcome these challenges most of the companies are now adopting various strategies and decisions to understand their needs, preferences, purchasing power, culture and style.

2.0 Review of Literature

Bloemer et al. (1998) identified that the switching cost as a crucial factor for customer loyalty in the market. Differentiation of the service will increase perceived switching cost. The change shifts competition in GSM sector from price and core services to value added service is used as a weapon to generate the customer loyalty. Woo et al. (1999) explained that customer satisfaction and perceived value were found to be important background of customer loyalty. From the studies it has been revealed that the customer satisfaction is affected by customer loyalty not the service quality, where customer satisfaction played a significant role in the mediating relationship between the others and customer loyalty and it is directly enhancing the customer loyalty also. Prior research has demonstrated that the customer satisfaction is the most important factor and the impact of customer satisfaction on customer retention. The whole effect of perceived value on customer loyalty was smaller than the previously mentioned factors. Based on

the results the researchers have studied an exploratory factor analysis of 20 attributes, four determinants in order of importance were envisaged. They are transmission quality and coverage of the service providers' network, different policies on pricing, staff are competent enough or not, customer service etc. The result suggested that network providers should focus more on the basic features like transmission quality and network coverage as the main attributes of their service offering and formulate appropriate pricing policy, rather than competing on, customer service and other supplementary services. Bhatnagar (2000) in his paper presented at India Telecom Conference elaborates about present & future prospect in future in rural India in the context of information & communication related technologies. It is also been described in the context of access of telephone, Internet and other electronic media in the rural areas of India. The access in context of information & communication technology is not up to the mark and it requires huge investments from the Government or from the private sectors to cover large parts of rural India which is having very small or no access to the recent communications facilities. The paper proposes a framework which requires a micro level analysis to find out the solution of the particular problem in rural areas. The paper also argues that a uniform approach like how to improve a universal service obligation is needed to find out as a part of granting the licenses on regional basis may not be feasible for a country like India which is very big in size with variety of culture. Rural areas with noteworthy activity related to economic growth have to be treated differently from remote places and economically backward regions in different parts of the country. A positive policy is needed to complete this framework properly which encourages huge investments in infrastructure, which is much needed in rural areas. The nature of support for different rural regions in the country will be based on the cost required to providing the access; the probability for earning revenue and the institutions/organizations which can deliver a valuable service in rural areas. Bhatti et al. (2001) illustrated in their article that customer satisfaction is having a positive significant association with customer retention. If the customers are satisfied with the services provided by service providers then they will retain themselves in the same brand as well as they will motivate others to use the services. There are various factors like original information about products, delivery promises, consistency, ability to handle any problem etc. are directly affecting the customer retention. Price, call quality & customer support are the main key factors whose workability depends on customer satisfaction. If these factors work properly in an organization then customers will be satisfied for sure. Khatibi et al. (2002) in their research study illuminated that what the factors are mainly driving a customer to be loyal with the company. The study has been conducted in Malaysia with the statistical

tool like ANOVA, t-test & correlation analysis to find out the result. The study reveals that restoration time, response time etc is having a strong association with the customer satisfaction & it is also true that the high impact customer satisfaction always does not mean the customer loyalty. Aoki et al. (2003) described that students use mobile phone for various purposes. Both qualitative & quantitative techniques has been used & it has been identified that the college students uses the cell phones for various purposes like to keep in touch with friends & family members, for financial benefits, safety, information access etc. The focus group interview has been taken with 32 college students & based on the interviews with the help of attitudinal & motivational statements a well structured questionnaire has been designed. 137 students have given the responses to the questionnaire. The study reveals that length of ownership of a cellular phone is significantly associated with the necessity of keeping a mobile phone. Aydin et al. (2003) elucidated that customer loyalty is dependent on following factors like trust, corporate image, service quality, switching cost etc. Loyal customers are those who will buy more, do the repeat purchase, even by the services in higher price, will say positive words about the survey etc. The study has been conducted in Turkey with 1622 samples & structural equation modeling has been used to find out the result. The result reveals that perceived service quality has a correlation with customer loyalty but not in sufficient condition. Caruana (2004) mentioned in the research article that switching costs are always having an influence on customer loyalty. The data are mainly collected from the corporate clients to conduct the survey & canonical correlation analysis has been used to find out the result. The result reveals that few dimensions of switching cost is always have an effect on few dimensions of customer loyalty. Karine et al. (2004) explained in their research article that the pricing effect on different subscribers base diffusion. Blery et al. (2006) illuminated that what the factors are mainly influencing a customer when they are going for repeat purchase. Jain et al. (2006) indicated that recently the Indian telecom sector has faced a tremendous growth opportunity in the market but still there is a huge gap facing by the rural & urban teledensity & it is still increasing in an increasing rate. Jan et al. (2007) described that due to emerging popularity of mobile phones telecom providers are really looking for providing the services amongst masses in Quetta city. Mittal et al. (2007) in their research article illustrated that various companies are providing services to the customers in accordance to maintain service quality & the new players are also following the path of existing players in the market. Butt et al. (2008) in their research article explored the customer satisfaction level on Pakistani mobile telephony services provided by the telecom companies of Pakistan. Debnath et al. (2008) found that with the help of technological advancement & day to day competition between telecom players has helped this industry to grow from every side. Ganguli

(2008) described that the main aim of the study is to find out customer satisfaction from the services provided by different telecom companies. Jha (2008) explained that the main aim of the study is to find out the college going students usage rate on various function of mobile phone named calling, SMS, STD calling, playing games etc. Akbar et al. (2009) explained in their article that how the service quality, trust & customer satisfaction, these three factors are having an impact on customer loyalty or not. Negi (2009) in the research article mentioned that service quality has few dimension according to SERVQUAL framework. Ali et al (2010) described that in today's market the main challenge of the cellular service providers are to retain their customers. Md. Aamir et al. (2010) illustrated on their research article that customer loyalty is the key factor to retain the organizations position in the market in long run. Edward et al. (2010) studied in their research article that there is a high level connection with customer loyalty, quality of services, value & customer satisfaction & every factor does have a link with switching cost. Hanif et al. (2010) explained that which are the factors mainly influencing the customer satisfaction in the context of different telecom brands. Haque et al. (2010) elaborated that the study mainly finds out which are the key factor when customers are choosing a particular service provider. Khan (2010) explained that the study has been conducted to find out the service quality providing by various telecom operators to the subscribers in Pakistan. Ray et al. (2010) explained in their research article that which the main factors are affecting when the customers are choosing a service provider.

3.0 Objective of the Study

The objective of the study is to inspect the reaction of rural consumers after purchasing the mobile services provided by the different mobile network operators.

4.0 Hypotheses

- 4.1 Most retailers or store salespersons are providing cent percent to resolve the consumer complaints which leads to positive reaction from the consumers.
- 4.2 Consumers always give positive reaction if they are satisfied after purchasing a SIM card.
- 4.3 Reason behind price hike of the services is the advertisements floating everywhere and the consumers are providing positive reaction to it.

5.0 Research Methodology

A research design provides the framework to be used as a guide in collecting and analyzing data. For this study the researchers have used Descriptive Research and the type of research design is Cross-sectional. The primary data has been collected for the study through a pre-tested questionnaire. Secondary data are those which will be collected from doctoral theses, magazines, research articles, credible sources etc. Samples are always subsets or small part of total number that can be studied. It is a portion selected from population/universe which should have same features as that of population. In this study researchers have collected the samples from the rural consumers of Western part of West Bengal. The study will be confined to four districts of Western part of West Bengal namely West Midnapore, Bankura, Birbhum & Purulia district. The districts were selected based on the prominence of its rural characteristics. The primary data has been collected by researchers from September 2014 to August 2015. The researcher has used the following statistical formula for calculating the sample size,

$$n = (Z_{c.l}^2 * p * q) / E^2$$

Where, n = number of items in sample Z^2

c.l = square of the confidence level in standard error units

p = estimated proportion of success

q = 1 – p, or estimated proportion of failures

E² = square of the maximum allowance for error between the true proportion and the sample proportion

The Researcher believes that rural consumers in Western part of West Bengal, at least 50 percent of the rural consumers (p) using mobile SIM cards from different areas. The researcher wants to estimate the sample size with 95 percent confidence ($Z_{c.l} = 1.96$). The researcher has provided maximum allowance for sampling error of 5 percent.

$$\begin{aligned} n &= (1.96)^2 (.5)(.5) / (.05)^2 \\ &= (3.8416)(.25) / 0.0025 \\ &= 384 \end{aligned}$$

Based on the above calculation, the researcher has chosen sample size of 400 respondents across Western part of West Bengal. So, the sample size will be 400.

The study area have comprised of four districts of rural West Bengal. A Two Stage Cluster Sampling method has been used to collect various perceptions of subscribers of different mobile service providers in Western part of West Bengal. The four districts have been chosen due to the rural prominence of West Bengal. From the four districts of West Bengal, researchers have collected the responses from 400 respondents, out of which 100 respondents from each district has been chosen randomly

& it has been selected through lottery method. The sample size along the various districts has been shown in the table below. The table shows that from the four districts total of 400 responses has been collected and from each & every subdivisions almost equal number of responses has been collected by the researchers to conduct the study. A simple, easy to understand questionnaire consisting of close ended questions has been used for data collection from rural subscribers.

Table 1: Area Wise Break-Up

PaschimMedinipur District (100 respondents)	Bankura District(100 respondents)	Birbhum District(100 respondents)	Purulia District(100 respondents)
Subdivisions	Subdivisions	Subdivisions	Subdivisions
Kharagpur (25)	BankuraSadar (34)	SuriSadar (34)	PuruliaSadar East (33)
MedinipurSadar 25)	Khatra (33)	Bolpur (33)	PuruliaSadar West (33)
Ghatal (25)	Bishnupur (33)	Rampurhat (33)	Raghunathpur (34)
Jhargram (25)	--	--	--

Source: Field Study

6.0 Hypothesized Research Model on Consumer Reaction

Figure 1 presents the proposed hypothesized structural model for post purchase behaviour of consumers who are staying in rural areas of West Bengal. The hypothesized research model explains the reaction of rural consumers after purchasing the mobile services and post-purchase research model has been developed.

7.0 Data Analysis and Interpretations

7.1 Reliability analysis

The reliability analysis on reaction of consumers' data has got the Cronbach's Alpha result of .735. From the table, we've depicted that this Cronbach's Alpha result acceptable & accordingly we have conducted the further analysis.

Table 2: Reliability Statistics

Cronbach's Alpha	N of Items
.735	9

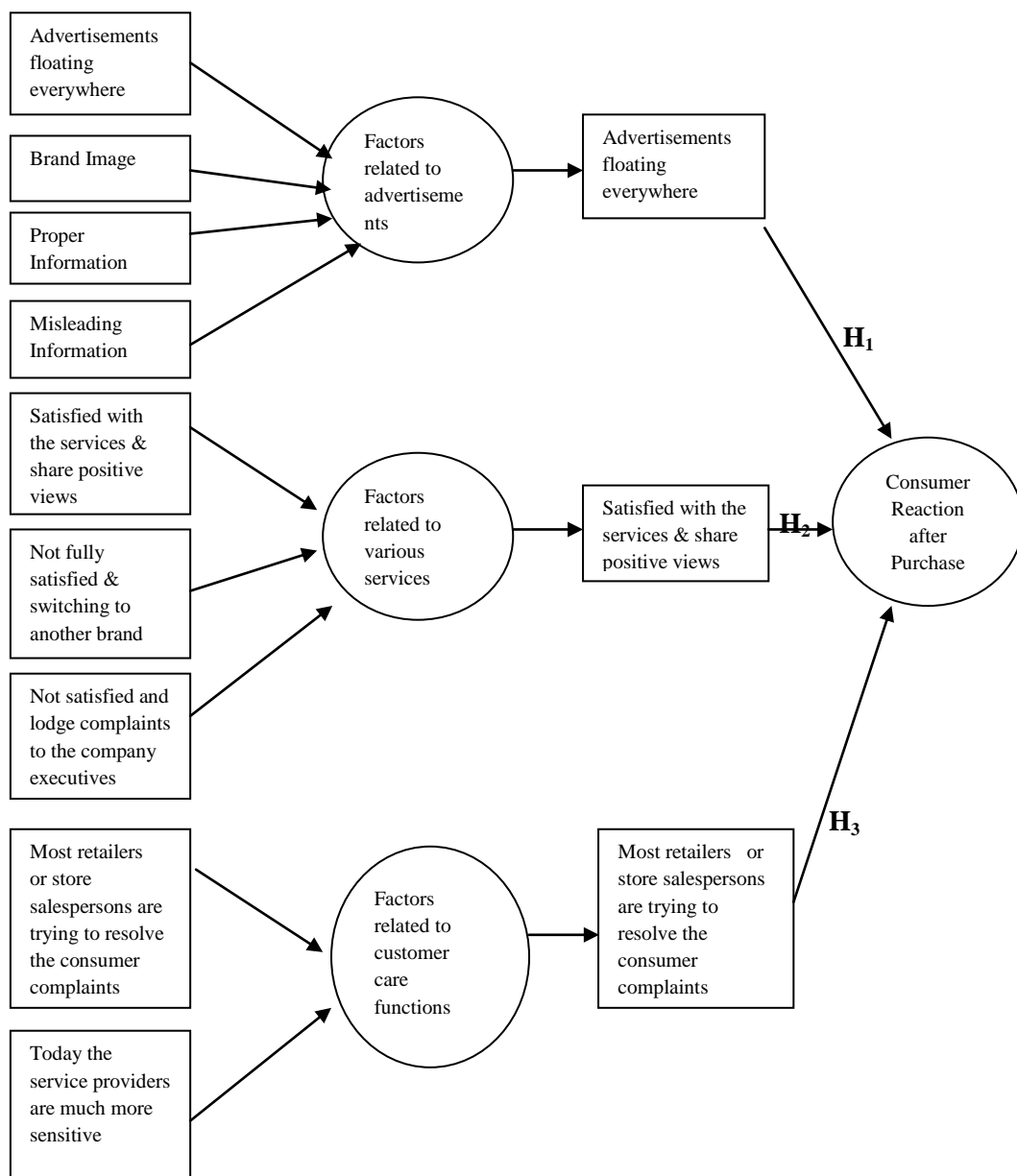
Source: SPSS 21

7.2 Validity analysis

The construct validity contains convergent and discriminant validity. Here between the various variables of the factors is having the strong co-relation coefficient &

most of the co-relation coefficients values are in higher ranges. So, here it proves that the convergent validity exists. Though there are high co-relation coefficients between the variables of a particular factor, there are very weak correlation also exists between the one factor's variable to another factor's variable. Here it also proves that the discriminant validity exists.

Figure 1: Hypothesized Research Model



7.3 Factor analysis

7.3.1 KMO & Bartlett's test

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.745
Bartlett's Test of Sphericity	Approx. Chi-Square	1016.957
	df	36
	Sig.	.000

Source: SPSS 21

The KMO Measure of Sampling Adequacy is showing 0.745 which is quite suitable to conduct the factor analysis. It is also showing that Bartlett's Test of Sphericity is .000 which is quite acceptable. So, it means it is useful to conduct the study.

7.3.2 Total variance explained

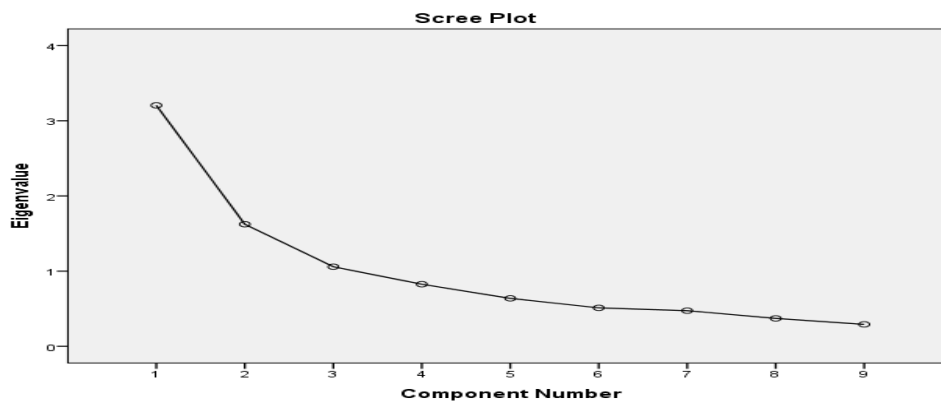
Table 4: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.205	35.616	35.616	3.205	35.616	35.616	2.172	24.137	24.137
2	1.623	18.037	53.653	1.623	18.037	53.653	2.101	23.344	47.481
3	1.059	11.763	65.417	1.059	11.763	65.417	1.614	17.935	65.417
4	.826	9.178	74.595						
5	.638	7.084	81.679						
6	.512	5.684	87.363						
7	.474	5.267	92.630						
8	.371	4.127	96.757						
9	.292	3.243	100.00						
Extraction Method: Principal Component Analysis.									

Source: SPSS 21

According to Table 4, the first three components have found more than 1 Eigen values and the total variance explained by them is 65.417%.

7.3.3 Scree plot



Source: SPSS 21

The three components which have got more than 1 Eigen value has been shown above in diagram.

7.4.4 Rotated component matrix

Table 5: Rotated Component Matrix^a

	Component		
	1	2	3
Q8: Do you think the reason behind price hike of the services is the advertisements floating everywhere	.839		
Q4: Do you think the brand image is always increased by the advertisements	.745		
Q9: Do you think every time advertisements gives proper information about services providing by particular service provider	.705		
Q3: Do you think every time advertisements gives improper information about services providing by particular service provider	.502		
Q5: If you are satisfied with the services providing by particular service provider then you inform everyone & share positive views about them		.893	
Q7: If you are not fully satisfied with the services providing by particular service provider then you are switching to another service provider		.855	
Q6: If you are not satisfied with the services then at first you lodge complaints to the company executives		.514	

Q1: Do you think most retailers or store salespersons of different service providers are providing their cent percent to resolve the consumer complaints reasonably			.898
Q2: Do you think on today the service providers are much more sensitive if the consumer complaints about some issues compare to past			.894
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. ^a			

Source: SPSS 21

a. Rotation converged in 5 iterations.

From Table 5, it has been observed that all the 9 variables have been divided in 3 components. Here I have used the Principal Component Analysis for extraction & Varimax with Kaiser Normalization for rotation method.

Rotated Component Matrix table explains that the 1st component is based on the factors related to advertisement, the 2nd component explains that satisfaction level of customers about various services & 3rd component describes about the satisfaction level on customer care functions. The 1st Component explains about reaction of consumers like the reason behind price hike of the services is the advertisements floating everywhere (.839), the brand image is always increased by the advertisements (.745), every time advertisements gives proper information about services providing by particular service provider (.705), every time advertisements gives proper information about services providing by particular service provider (.502). This component also explains 24.137% of total variation. From 2nd component three factors has been extracted & they are, if satisfied with the services providing by particular service provider then you inform everyone & share positive views about them (.893), if not fully satisfied with the services providing by particular service provider then you are switching to another service provider (.855) & if not satisfied with the services then at first you lodge complaints to the company executives (.514). This component also explains 23.344% of total variation. From 3rd component two factors has been extracted & they are, most retailers or store salespersons of different service providers are providing their cent percent to resolve the consumer complaints reasonably (.898), on today the service providers are much more sensitive if the consumer complaints about some issues compare to past (.894). This component also explains 17.935% of total variation.

7.4 Regression analysis

We have used the best alternative from all the three components and these are written below:

From 1st Component- Do you think the reason behind price hike of the services is the advertisements floating everywhere

2nd Component- If you are satisfied with the services providing by particular service provider then you inform everyone & share positive views about them

3rd Component- Do you think most retailers or store salespersons of different service providers are providing their cent percent to resolve the consumer complaints reasonably

Here the Factors Influencing Score has been used as a Dependent Variable and the remaining three factors from each component have been used as an Independent variable.

Table 6: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
6	.841 _a	.708	.706	2.594	.708	319.793	3	396	.000	2.021

Source: SPSS 21

a. Predictors: (Constant), Do you think the reason behind price hike of the services is the advertisements floating everywhere, If you are satisfied with the services providing by particular service provider then you inform everyone & share positive views about them, Do you think most retailers or store salespersons of different service providers are providing their cent percent to resolve the consumer complaints reasonably

b. Dependent Variable: Reaction Score

Table 7: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
6	Regression	6453.146	3	2151.049	319.793	.000 ^b
	Residual	2663.644	396	6.726		
	Total	9116.790	399			

Source: SPSS 21

a. Dependent Variable: Reaction Score

b. Predictors: (Constant), Do you think the reason behind price hike of the services is the advertisements floating everywhere, If you are satisfied with the services providing by particular service provider then you inform everyone & share positive views about them, Do you think most retailers or store salespersons of different service providers are providing their cent percent to resolve the consumer complaints reasonably.

Table 8: Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	4.811	.597		8.065	.000	3.639	5.984
salespersons of different service providers are providing their cent percent to resolve the consumer complaints reasonably	1.748	.149	.319	11.754	.000	1.456	2.041
providing by particular service provider then you inform everyone & share positive views about them If you are satisfied with the services	2.637	.153	.478	17.213	.000	2.336	2.938
Do you think the reason behind price hike of the services is the advertisements floating everywhere	2.574	.139	.513	18.490	.000	2.301	2.848
a. Dependent Variable: Reaction Score							

Source: SPSS 21

0.841 is the Correlation coefficient (R) for Model 6, it emphasizes an amount of correlation between the independent variables and dependent variable (Reaction Score). The R square value explains the 0.708 or 70.8% and adjusted R square value explain 0.706 or 70.6% which is quite significant.

From the coefficient table, we have found that “If you are satisfied with the services providing by particular service provider then you inform everyone & share

positive views about them” is having highest unstandardized B value of 2.637 & it is the highest influencing factor on reaction of consumers. After that the other values are written simultaneously, Do you think the reason behind price hike of the services is the advertisements floating everywhere with the B value of 2.574, Do you think most retailers or store salespersons of different service providers are providing their cent percent to resolve the consumer complaints reasonably with B value of 1.748.

So, here the multiple regression equation can be expressed as,

$$\text{Reaction of Consumer Score} = 4.811 + (1.748) X_1 + (2.637) X_2 + (2.574) X_3$$

[Whereas, Do you think most retailers or store salespersons of different service providers are providing their cent percent to resolve the consumer complaints reasonably = X_1

If you are satisfied with the services providing by particular service provider then you inform everyone & share positive views about them = X_2

Do you think the reason behind price hike of the services is the advertisements floating everywhere = X_3]

8.0 Result of Hypotheses

H_{a1}: Most retailers or store salespersons are providing cent percent to resolve the consumer complaints which leads to positive reaction from the consumers.

H₀₁: Most retailers or store salespersons are not providing cent percent to resolve the consumer complaints which leads to positive reaction from the consumers.

Here it accepts the alternate hypothesis.

H_{a2}: Consumers always give positive reaction if they are satisfied after purchasing a SIM card.

H₀₂: Consumers will not give positive reaction if they are satisfied after purchasing a SIM card. Here it accepts the alternate hypothesis.

H_{a3}: Reason behind price hike of the services is the advertisements floating everywhere and the consumers are providing positive reaction to it.

H₀₃: Reason behind price hike of the services is the advertisements floating everywhere and the consumers are not providing positive reaction to it. Here it accepts the alternate hypothesis.

9.0 Limitations

9.1 The survey has been done only on the Western part of rural West Bengal.

9.2 Different perceptions of different respondents might give biasness when they have answered to the different questions.

9.3 This study is mainly reflecting the perception of rural people. It might not be applicable to the urban people.

10.0 Scope for Further Research

- (i) The research is mainly done on the consumers' behaviour on various network operators which are operating in the rural markets of West Bengal. But according to the researchers point of view the research could be done on any sort of service industries who are operating rural market or wants to operate in future.
- (ii) The study has been done only in the Western part of West Bengal but the other parts of West Bengal & different parts of India are still available for study.
- (iii) The sample size can be increased to conduct the survey in other parts of India.
- (iv) The survey has been done only in the rural market where as it can also be implemented to study the consumer behaviour of urban market.

11.0 Findings and Conclusion

The findings suggest that consumers always give positive reaction if they are satisfied after purchasing a SIM card. Rural consumers also believe that reason behind price hike of the services is the advertisements floating everywhere and the consumers are providing positive reaction to it. Consumers have also responded that most retailers or store salespersons are providing cent percent to resolve the consumer complaints which leads to positive reaction from the consumers. Rural market tele-density is rising day by day but still the network quality has not been improved. Government is taking steps to improve the quality of network to provide the internet facilities in rural areas. Our PM Mr. Narendra Modi has also shown concern about the rate of call drop. One of the most difficult task is to aware & educate rural people regarding new technologies. With the help of different media we can help the rural people to use the latest technologies available in the market. The study here reveals about the rural people behaviour about the mobile network operators services. It also expressed that what are the perceptions or attitudes the rural people are carrying after buying a particular SIM card. The answers of the question like what are the reactions of consumers' after purchasing a SIM card has been provided in the study. Researchers are hoping that it will be easy for the marketers and the Government to understand the need and want of the rural customer.

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Annexure

Please tick (✓) the suitable scale (SA – Strongly Agree - 5, A – Agree - 4, I – Indifferent - 3, DA – Disagree – 2, SDA – Strongly Disagree – 1)

Reactions	SA	A	I	DA	SDA
1. Do you think most retailers or store salespersons of different service providers are providing their cent percent to resolve the consumer complaints reasonably					
2. Do you think on today the service providers are much more sensitive if the consumer complaints about some issues compare to past					
3. Do you think every time advertisements gives proper information about services providing by particular service provider					
4. Do you think the brand image is always increased by the advertisements					
5. If you are satisfied with the services providing by particular service provider then you inform everyone & share positive views about them					
6. If you are not satisfied with the services then at first you lodge complaints to the company executives					
7. If you are not fully satisfied with the services providing by particular service provider then you are switching to another service provider					
8. Do you think the reason behind price hike of the services is the advertisements floating everywhere					
9. Do you think every time advertisements gives proper information about services providing by particular service provider					