

Post purchase reaction of urban consumers' on mobile services in West Bengal

Debarun Chakraborty¹

Abstract: *India has become one of the fastest growing economies in the world over the last two decades. In fact, the commendable performance of the Indian economy has placed Indian economy in Goldman Sachs as it could be one of the four most dominant economies by the year 2050. One of the striking aspects of India's recent growth has been the dynamism of the service sector. The Indian mobile market has undergone a revolutionary change over the past few years to become one of the leading mobile markets on the global map. The main objective of the study is to find out the reaction of urban consumers after purchasing the mobile services provided by various operators in West Bengal. The area chosen for the study is West Bengal, which comprises prominent urban areas namely Durgapur, Baharampur, Siliguri, Kolkata and Kharagpur. Two Stage Cluster Sampling Method has been used to find out the responses from the respondents. A well structured questionnaire has been designed & 210 respondents have been chosen from various areas 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: Exploratory Factor Analysis, Post purchase behavior, Network operators, Urbanites

Introduction

The Indian telecommunication sector in India is the third largest sector across the globe and the second largest among the emerging economies of Asia. This rapid growth has been possible due to various proactive and positive decisions of the Government and contribution of both the public and the private sector. The telecom industry has enjoyed a significant upswing and is presently on a high-speed growth path, enjoying a growth rate of approximately 45% pa, among the highest in the world. This growth in the telecom sector, facilitated by liberal policies of the Government has played a crucial role in attracting FDI in India. The current technological advancements have caused a paradigm shift in the telecommunications sector. The advent of 4G in India has brought with it a host of expectations not only by consumers but also service providers alike. As if this wasn't enough, Mobile Number Portability (MNP), which has been launched nationally, has further fueled the already strong wars between operators, cut-throat competition and intense tariff wars have had a negative impact on the revenue of players. This in

¹ Assistant Professor, Department of Management and Social Sciences, Haldia Institute of Technology, Haldia, West Bengal.

Corresponding author: Debarun Chakraborty can be contacted at: debarun84@gmail.com.
Any remaining errors or omissions rest solely with the author(s) of this paper.

turn has increased consumer churn rate and the quality of service provided by operators plays a major role in withstanding the challenge of delivering customer satisfaction and changing customer loyalty.

This paradigm shift has led to growing emphasis on initiatives that aim at ensuring customer satisfaction and retention. Customer's feelings about their total experience with an organization form the attitudes that drive their future behavior. Consequently companies cannot manage this process without a complete understanding of these feelings and attitudes. Consulting customer is the only way of producing this level of understanding. Marketers are increasingly ensuring their strategies are customer-centric and extend endeavors towards not only acquiring new customers but also retain the existing ones. It seems obvious that a major driver for change for marketers is their customers. If marketers are not listening to what customers want, they are ignoring one of the most significant sources of information. Customers are the one constant that all business need. Successful user experiences deliver a firm's value proposition in the most appropriate way. In the today's business scenario, as competition is tough and ever increasing, it is the service sector which has shown a tremendous growth, particularly in mobile phone service sector.

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 require 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 treat 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.

Bhatty et al. (2001) illustrated on 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, able 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.

Objective of the Study

To inspect the reaction of urban consumers after purchasing the mobile services provided by the different mobile network operators.

Post purchase reaction of urban consumers' on mobile services in West Bengal

Hypotheses

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

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. In this study researcher has collected the samples from the urban consumers of West Bengal namely Durgapur, Baharampur, Siliguri, Kolkata and Kharagpur. The areas were selected based on the prominence of its urban characteristics. Two Stage Cluster Sampling method has been used to collect various perceptions of subscribers of different mobile service providers in West Bengal. The researcher has distributed 245 questionnaires among various respondents and 210 properly filled up questionnaires have returned back to the researcher. The sample size along the various divisions has been shown in the table 1

Table 1: Division-wise Break-up of the Sample

West Bengal (210 respondents)				
Burdwan Division (40 respondents)	Malda Division (40 respondents)	Jalpaiguri Division (43 respondents)	Presidency Division (45 respondents)	Medinipur Division (42 respondents)
-Asansol -Durgapur -Burdwan -Dankuni	- Malda - Baharampur - Murshidabad - Dhulian - Raiganj - Balurghat - Jangipur	- Cooch Behar - Siliguri - Darjeeling - Alipurduar - Jalpaiguri	- Kolkata - Habra - Shantipur - Ranaghat - Krishnanagar - Nabadwip - Chakdaha - Basirhat - Bangaon	-Kharagpur - Haldia - Medinipur -Purulia -Bankura
Durgapur	Baharampur	Siliguri	Kolkata	Kharagpur

A simple, easy to understand questionnaire consisting of close ended questions has been used for data collection from urban subscribers.

Hypothesized Research Model

Research Model on Consumer Reaction

This is the proposed hypothesized structural model for post purchase behavior of consumers who are staying in urban areas of West Bengal.

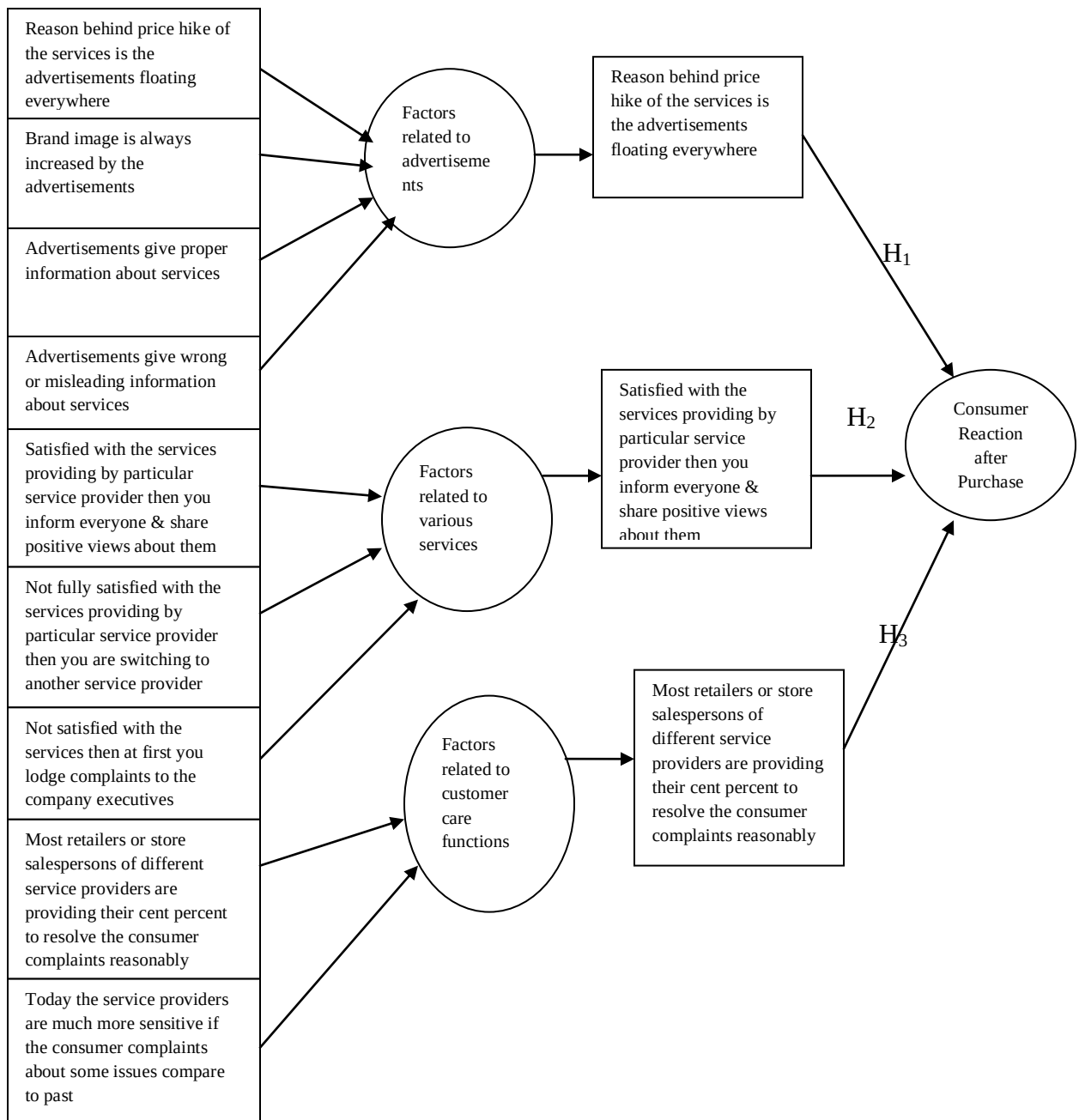


Figure 1: Hypothesized Research Model

Hypothesized Research Model

The hypothesized research model explains the reaction of urban consumers after purchasing the mobile services and post-purchase research model has been developed.

Data Analysis & Interpretations

Reliability Analysis

Table 2: Reliability Analysis

Cronbach's Alpha	N of Items
.817	9

The reliability analysis on reaction of consumers' data has got the Cronbach's Alpha result of .817. From the table, we've depicted that this Cronbach's Alpha result acceptable & accordingly we have conducted the further analysis.

Validity Analysis

The construct validity contains convergent & 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.

Factor Analysis

Exploratory Factor Analysis (EFA) by SPSS 21 has been used in this study. By the measurement and model, validity test and fitness of the model have been examined.

Table 3: Result of KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.823
Bartlett's Test of Sphericity	Approx. Chi-Square	1235.429
	df	42
	Sig.	.000

The KMO Measure of Sampling Adequacy is showing 0.823 which is quite suitable to conduct the factor analysis in the table 3. 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.

Three different factors have been created with different items (above 0.5 factor loading) which are shown below in the Rotated Component Matrix. These extracted factors explain total 62.77 % of the variations. Variance explained (%) and Cronbach alpha for individual factors have been given in the table 4.

Table 4: Factor Influencing the Post Purchase Reaction of Consumers

	Component		
	1	2	3
Q8: Do you think the reason behind price hike of the services is the advertisements floating everywhere	.924		
Q4: Do you think the brand image is always increased by the advertisements	.859		
Q9: Do you think every time advertisements gives proper information about services providing by particular service provider	.713		
Q3: Do you think every time advertisements gives improper information about services providing by particular service provider	.687		
Q5: If you are satisfied with the services providing by particular service provider then you inform everyone & share positive views about them		.755	
Q7: If you are not fully satisfied with the services providing by particular service provider then you are switching to another service provider		.651	
Q6: If you are not satisfied with the services then at first you lodge complaints to the company executives		.603	
Q1: Do you think most retailers or store salespersons of different service providers are providing their cent percent to resolve the consumer complaints reasonably			.824
Q2: Do you think on today the service providers are much more sensitive if the consumer complaints about some issues compare to past			.718
Variance Explained	31.528	21.891	16.293
Cronbach's Alpha	0.898	0.831	0.872
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. ^a			
a. Rotation converged in 5 iterations.			

From the above table 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 (.924), the brand image is always increased by the advertisements (.859), every time advertisements gives proper information about services providing by particular service provider (.713), every time advertisements gives proper information about services providing by particular service provider (.687). This component also explains 31.528% 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 (.755), if not fully satisfied with the services providing by particular service provider then you are switching to another service provider (.651) & if not satisfied with the services then at first you lodge complaints to the company executives (.603). This component also explains 21.891% 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 (.824), on today the service providers are much more sensitive if the consumer complaints about some issues compare to past (.718). This component also explains 16.293% of total variation.

Regression Analysis

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

- 1 Component- Do you think the reason behind price hike of the services is the advertisements floating everywhere
- 2 Component- If you are satisfied with the services providing by particular service provider then you inform everyone & share positive views about them
- 3 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 5: Description of the Regression Model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.845 ^a	.714	.710	2.57250	1.845

- 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 6: Analysis of Variance between Consumer Reaction and Independent Variables

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3405.734	3	1135.245	171.545	.000 ^b
	Residual	1363.261	206	6.618		
	Total	4768.995	209			

- 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

From table 7 Multi-collinearity has been checked through Variance Inflation Factor (VIF) which needs to be less than 3 for acceptability range. Here all VIF values are in acceptable range in & it concludes that the variables are free from multi-collinearity. Table 5 describes that 0.845 is the Correlation coefficient (R) for Model 1, it emphasizes an amount of correlation between the independent variables and dependent variable (Reaction Score). The R square value explains the 0.714 or 71.4% and adjusted R square value explain 0.710 or 71% which is quite significant.

From the table 7, the researcher has 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 2.835 & 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 2.394, 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 1.822.

Table 7: Multiple Regression Analysis between Factors Influencing Consumers' Reaction

Model		Un standardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.791	.811		5.910	.000		
	Do you think most retailers or store salespersons of different service providers are providing their cent percent to resolve the consumer complaints reasonably	1.822	.197	.346	9.262	.000	.994	1.006
	If you are satisfied with the services providing by particular service provider then you inform everyone & share positive views about them	2.835	.212	.511	13.374	.000	.949	1.053
	Do you think the reason behind price hike of the services is the advertisements floating everywhere	2.394	.208	.439	11.495	.000	.950	1.053

a. Dependent Variable: Reaction Score

So, here the multiple regression equation can be expressed as

$$\text{Reaction of Consumer Score} = 4.811 + (1.822) X_1 + (2.835) X_2 + (2.394) X_3$$

[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]

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.

Limitations

- The survey has been done only on the urban areas of West Bengal.
- Different perceptions of different respondents might give biasness when they have answered to the different questions.
- This study is mainly reflecting the perception of urban people. It might not be applicable to the rural people.

Findings & 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. The environment in the mobile industry in India is characterized by intense competition. The emerging competitive environment offers challenges to mobile service providers to proactively pursue customer focused strategy for building competitive advantage. Mobile operators are vigorously investing in areas like network coverage, quality up gradation, extremely competitive pricing and value added services to attract new customers and retain the existing customers. There is a need for Mobile operators to have a customer first approach and always believe in providing differentiated and customized solutions to our customers.

Future Scopes of Research

- The research is mainly done on the urban consumers' post purchase behavior on various network operators which are operating in the urban 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 urban market or wants to operate in future.
- The study has been done only in the West Bengal but the different parts of India are still available for study.
- The sample size can be increased to conduct the survey in other parts of India.
- The survey has been done only in the urban market where as it can also be implemented to study the consumers' post purchase behavior of rural market.

References

- Aamir, M., Ikram, W., & Zaman, K. (2010), "Customers' Switching In Mobile Phone Service Providers In Pakistan", *International Journal of Business Management & Economic Research*, Vol. 1, No. 1, pp. 34-40.
- Akbar, M. M., and Parvez, N. (2009), "Impact of service quality, trust, and customer satisfaction on customers loyalty", *ABAC Journal*, Vol. 29, No. 1, pp. 24-38.
- Ali, J.F., Ali, I., Rehman, K., Yilmaz, A. K., Safwan, N., and Afzal, H. (2010), "Determinants of Consumer Retention in Cellular Industry of Pakistan", *African Journal of Business Management*, Vol. 4, No. 12, pp. 2402-2408.
- Aoki, K. and Downes, E. J. (2003), "An Analysis of Young People's Use of and Attitude towards Cell Phones", *Telematics and Informatics*, Vol. 20, No. 4, pp. 349-364.

- Aydin, S., and Ozer, G. (2005), "The Analysis of Antecedents of Customer Loyalty in the Turkish Mobile Telecommunication Market", *European Journal of Marketing*, Vol. 39, No. 7/8, pp. 910 – 925.
- Balaji, M. S. (2009), "Customer Satisfaction with Indian Mobile Services", *The IUP Journal of Management Research*, Vol. 8, No. 10, pp. 52-62.
- Bhatnagar, S. (2000 November), "Enhancing Telecom Access in Rural India: Some Options", Paper presented at the India Telecom Conference, Asia-Pacific research centre, Stanford University, Retrieved from <http://www.iimahd.ernet.in/~subhash/pdfs/TelecomPaperStanford2000.pdf>
- Bhatty, M. Skinkle, R. and Spalding, T. (2001), "Redefining Customer Loyalty, the Customer's Way", *Ivey Business Journal*, Vol. 65, No. 3, pp. 13-17.
- Bloemer, J. Ruyter, K. and Wetzels, M. (1998), "On The Relationship Between Perceived Service Quality, Service Loyalty And Switching Costs", *International Journal of Industry Management*, Vol. 9, No. 5, pp. 436-453.
- Blery, E. D., and Gilbert, D. (2006), "Factors Influencing Customer Retention In Mobile Telephony: A Greek Study", *Transformations in Business and Economics Journal*, Vol. 5, No. 2, pp. 178-188.
- Butt, M. M., and Run, E. C. (2008), "Measuring Pakistani Mobile Cellular Customer Satisfaction", *The ICFAI Journal of Service Marketing*, Vol. 6, No. 1, pp. 40 -50.
- Caruana, A. (2004), "The Impact of Switching Costs on Customer Loyalty: A Study Among Corporate Customers of Mobile Telephony", *Journal of Targeting Measurement and Analysis for Marketing*, Vol. 12, No. 3, pp. 256-268.
- Debnath, M.R., and Shankar, R. (2008), "Benchmarking Telecommunication Service In India: An Application Of Data Envelopment Analysis", *Benchmarking: An International Journal*, Vol. 15, No. 5, pp. 584- 598.
- Edward, M., George, P. B., and Sarkar, K. S. (2010), "The Impact Of Switching Costs Upon Service Quality-Perceived Value-Customer Satisfaction-Service Loyalty Chain: A Study In The Context Of Cellular Services In India", *Services Marketing Quarterly*, Vol. 31, No. 2, pp. 151-173.
- Ganguli, S. (2008), "Drivers Of Customer Satisfaction In The Indian Cellular Services Market", *The ICFAI Journal of Management Research*, Vol. 7, No. 6, pp. 51 - 69.
- Hanif, M., Hafeez, S., and Riaz, A. (2010), "Factors Affecting Customer Satisfaction", *International Research Journal of Finance and Economics*, Vol. 60. pp. 44-52.
- Haque, A., Rahman, S., and Rahman, M. (2010), "Factors Determinants The Choice Of Mobile Service Providers: Structural Equation Modeling Approach On Bangladeshi Consumers", *Business and Economics Research Journal*, Vol. 1, No. 3, pp. 17-34.
- Jain, A., and Hundal, B.S. (2006), "Factors Influencing The Adoption Of Cell Phone Services In Rural Areas", *ICFAI Journal of Management Research*, Vol. 5, No. 4, pp. 22-32.
- Jan, M., and Wajidi, A. (2007), "Cellular Mobile Phone Service & Users' Preferences In Quetta City", *Journal of Managerial Sciences*, Vol. 2, No. 1, pp. 141-153.
- Jha, S. (2008), "Understanding Mobile Phone Usage Pattern Among College-Goers", *The ICFAI Journal of Services Marketing*, Vol. 6, No. 1, pp. 51-61.
- Karine, E.M., Frank, L., and Laine, K. (2004), "Effects of Price on the Diffusion of Cellular Subscription in Finland", *Journal of Product & Brand Management*, Vol. 13, No. 3, pp. 192-199.

Post purchase reaction of urban consumers' on mobile services in West Bengal

- Khan, A. M. (2010), "An Empirical Assessment of Service Quality Of Cellular Mobile Telephone Operators In Pakistan", *Asian Social Science*, Vol. 6, No. 10, pp. 6-15.
- Khatibi, A. A. Ismail, H. and Tyagarajan, V. (2002), "What Drives Customer Loyalty: An Analysis from the Telecommunications Industry", *Journal of Targeting, Measurement and Analysis for Marketing*, Vol. 11, No. 1, pp. 34-44.
- Mittal, A., and Sirohi, P. (2007), "Factor Affecting, Selection Of Cell Services: A Cross-Segmental Study", *Synergy*, Vol. 4, No. 1, pp. 74-85.
- Mohapatra, M. (2009), "Value Added Services in Rural India", Retrieved from http://www.comviva.com/media/Moa's_Article_VAS%20in%20rural%20India.
- Negi, R. (2009), "User's Perceived Service Quality of Mobile Communications: Experience from Ethiopia", *International Journal of Quality & Reliability Management*, Vol. 26, No. 7, pp. 699-711.
- Ray, D., and Chaudhuri, I. (2010), "A Study of Market Share And Factors Affecting The Choice of Cellular Service Provider Among Young Age Group of Kolkata", *The IUP Journal of Marketing Management*, Vol. 9, No. 3, pp. 41-56.
- Woo, K. and Fock, K.Y.H. (1999), "Customer Satisfaction in the Hong Kong Mobile Phone Industry", *The Service Industries Journal*, Vol. 19, No. 3, pp. 162-174.