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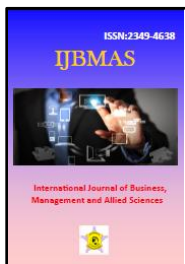
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INFLUENCE OF DEMOGRAPHIC VARIABLES ON POST PURCHASE DISSONANCE OF RURAL & URBAN CONSUMERS' TOWARDS SERVICES PROVIDED BY MOBILE NETWORK OPERATORS: A COMPARATIVE STUDY

Dr. DEBARUN CHAKRABORTY

Assistant Professor
Department of Management & Social Science
Haldia Institute of Technology

ABSTRACT

The telecommunication industry is one of the fastest growing sectors in India due to various reasons & most importantly with the assistance of urban consumers they are doing well whereas with the help of rural consumers they are doing even better. The paper focuses on after using a company's SIM card the dissonance have been created due to various reasons and one of the most important reasons are demographic variables. It has been understood from the research that post purchase dissonance happened everywhere, for rural subscribers as well as for urban subscribers also. So, here the research will try to find out the comparative study between rural & urban consumers of West Bengal & also try to detect the most influential factors. SPSS 21 is used to analyze the results. The researcher has used multiple regression method to conduct the survey. 360 responses from both urban and rural areas have been collected with the help of well structured questionnaire & Convenience Sampling Method has also been used to choose the sample. The findings of the study reveal that for rural consumers education & occupation have no association with post purchase dissonance whereas for urban consumers' gender, family size, occupation and marital status have no association with post purchase dissonance.

Keywords: Post purchase dissonance, Cognitive dissonance, Demographic factors, Comparative analysis, Multiple regression, Convenience

Prelude

Telecommunications services are the most sophisticated and also an essential form of communication for people from every section of society. In this fast paced world, the provision of a perfect telecommunications infrastructure is the need of the hour. Telecommunications, the transmission of signals over a distance for the purpose of communication is very important mode of human interaction. It facilitates real time communication with people who are at a distance. The evolving marketing environment has brought tremendous changes in the way mobile telephony is viewed from luxury or status symbol to basic requirement. In every aspect of our lives,

telecommunication services allow us to communicate with anyone, anywhere at any time. Thus, telecommunication services are making life easier for everyone. The telecommunication companies who are operating their services in India is also trying to spread the services not only in urban areas as well as in the rural & remotest places.

After purchasing a particular service the consumer is finding some dissonance which is very much possible due to several predictable and unpredictable reasons. When a consumer is having some believes about a product or services and when they match it with reality the discrepancy has been found & due to this discrepancy a conflicting thought has been arise to consumers' mind which is called Cognitive Dissonance (Festinger, 1957). After the purchase is over, then the consumers are thinking about their decision that they have done the mistake or not. After assessing the product consumer might get anxious about the product he/she purchased. They also trying to find out the parity between their satisfaction level and believes and if the gap is big then dissonance will get increased. According to various researchers the cognitive dissonance is not only having the cognitive elements it is having the emotional elements. In post purchase behavior, after buying the product consumer always think that they have made the right decision or not after choosing a certain product & it gives them always a physical discomfort. The customers also feel that after buying a product they will start reassessing their judgment and at that time they will found some negative traits of the product or brand which will suppress the positive traits of that particular product. It also gives a customer certain level of discomfort because at that time customer gas challenged his/her own wisdom. Sometimes customer also felt discomfort if they buy the product from the recommendations or suggestions provided by sales people.

Related Literature Review:

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. The study conducted in Finland & a logistic model has been implemented to complete the survey. The findings reveal that mobile prices & their call rates do not have a significant impact on diffusion of mobile subscription. **Blery et al. (2006)** illuminated that what the factors are mainly influencing a customer when they are going for repeat purchase. The study has been done in the context of Greek telephony market. Quality of services, service value & customer's satisfaction level are the major factors which influencing customers' repeat purchase. 4 four group interview has been conducted & a well structured questionnaire has been provided to 400 customers. The study reveals that if the customer is ready to go for repeat purchase then that means the customer has became loyal to that particular brand. **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 tele-density & it is still increasing in an increasing rate. So many policies have been taken by the Government to help the rural people & bridge the gap between rural & urban. The study has been conducted & results revealed that which are the factors are mainly influencing the rural customers to buy the services from telecom service providers. **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. The aim of the study is to find out what are the factors mainly influencing the customers at the time of buying certain services from the service provider. The study reveals that various promotional packages, lucrative call rate, good connectivity etc are the primary factors to retain the consumers. **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. The study reveals that if the gap between customer expectation & satisfaction is big then the customers will not be satisfied & that effects the switching from one brand to another brand. Call rate is also an important criterion on this regard where quality of the service is not the only key criteria. **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. A well structured questionnaire has been framed & 150 respondents have provided their information to conduct the analysis. Service quality, prices, support services & ease of use these four groups has been created for the analysis purpose & responses has been taken with the help of 5 point likert scale. From the analysis they have also found out that network coverage & price are the most important factors which lead to customer satisfaction. **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. The main focus of any telecom company in the market is to perform at a highest level, set a benchmark, which will give them satisfied customer & they can create a loyal customer base. The company's who are doing good in the market can show the path to non performing companies for improvement in future. **Ganguli (2008)** described that the main aim of the study is to find out customer satisfaction from the services provided by different telecom companies. The study has been conducted in Delhi, Mumbai, Kolkata & Hyderabad & 238 respondents has been selected for the study. The convenience sampling method has been used to sampling purpose with five point likert scale respondents gave their feedback & factor & regression analysis has been used to find out the result. The study reveals that customer satisfaction which brings repeat purchase, provide positive word of mouth is not affected by the feature like promotions or facilities provided in office. The study reveals that mostly all the factors are affecting the customer satisfaction whereas competitiveness is the most important factor amongst reliability, relational quality 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. To analyze this from 304 customers the data has been collected in Bangladesh & Structure Equation Model has been used to find out the analysis. The result reveals that the trust & customer satisfaction both are having significant correlation with customer loyalty. Customer satisfaction is working as a mediator between customer loyalty & service quality. If the company will improve their service quality then automatically the customers will get satisfied. Satisfied customers will be the most loyal to the company as well as trustworthy. **Balaji (2009)** illustrated that what the factors are mainly influencing the Indian customers to buy a mobile phone. 199 responses have been collected with a structured questionnaire & structural equation modeling has been used to find the result. American Customer Satisfaction Index model has been used for the framework purpose & to examine the relationship among the customer loyalty and satisfaction, expectation etc. Perceived quality is one of the important factors to enhance the customer satisfaction with the help of others like trust, price tolerance etc. **Negi (2009)** in the research article mentioned that service quality has few dimension according to SERVQUAL framework. The study has been conducted in Ethiopian Telecom industry &

220 respondents have been chosen using stratified random sampling. Network has got the highest service quality dimension whereas convenience is the lowest one. Regression models has been developed from the study to find out the overall service quality. **Ali et al (2010)** described that in today's market the main challenge of the cellular service providers are to retain their customers. The study has been conducted in Pakistan & data has been collected from the various university students of Pakistan for the survey. For finding out the result from the study Structure Equation Model (SEM) has been used with the sample size of 300 students. The study is also disclosing few interesting facts like there is a significant relationship between price reasonability & customer satisfaction, which means if the prices are reasonable enough then customers will be happy also & they will retain to the same company year after year. Call clarity is also having a noteworthy relationship with customer satisfaction & retention. Some people can choose any particular service provider from the market due to less call rate but if the clarity is not there in call then very soon customer will switch from one brand to another.

Objective of the Study:
- To study the influence of demographic variables on post purchase dissonance on rural and urban consumers of West Bengal

Hypotheses of the Study:
- H_1: There is a significant association between income and dissonance felt after purchase for urban & rural consumers
- H_2: There is a significant association between gender and dissonance felt after purchase for urban & rural consumers
- H_3: There is a significant association between family size and dissonance felt after purchase for urban & rural consumers
- H_4: There is a significant association between occupation and dissonance felt after purchase for urban & rural consumers
- H_5: There is a significant association between age and dissonance felt after purchase for urban & rural consumers
- H_6: There is a significant association between education and dissonance felt after purchase for urban & rural consumers
- H_7: There is a significant association between marital status and dissonance felt after purchase for urban & rural consumers

Research Methodology:

The research design used for this study is descriptive and co-relational, which employed a well self-administered questionnaire for data collection from respondents. The sample design adopted for the research problem was convenience sampling method since the respondents has been selected on the basis of convenience. The primary data has been collected for the study through a pre-tested questionnaire whereas all the secondary data has been collected from doctoral theses, magazines, research articles, credible sources etc.

In this study researcher has collected the samples from both the urban & rural areas of West Bengal. The area chosen for the study is urban West Bengal, which comprises most prominent urban areas namely Durgapur, Malda, Jalpaiguri, Kolkata and Midnapore. Another five subdivisions has been selected in the context of rural prominence namely Rampurhat, Islampur, Tufangunj, Tehatta and Egra.

The data for present study is collected from 360 consumers via structured questionnaires distributed among the consumers of rural and urban areas of West Bengal. To rate the questions researcher has used 5 point Likert scale in questionnaire. For overall data analysis the researcher has used SPSS 21. Multiple regression method has been used to find out the result of the study.

Data Analysis & Interpretations

Reliability & Validity Testing: Cronbach's alpha was used to assess the internal consistency of the entire scale. According to Pallant (2004), reliability scores greater than 0.70 are acceptable. Since all the items had an alpha above the standard guideline of 0.70, the scales are suitable for analysis with acceptable reliability. Cronbach's alpha was used to assess the internal consistency of the entire scale. According to Nunnnaly (1978) has indicated 0.7 to be an acceptable reliability coefficient.

Reliability Statistics of Rural Consumers	
Cronbach's Alpha	N of Items
0.897	7

The reliability analysis on reasons for shifting data has got the Cronbach's Alpha result of .897. From the table, we've depicted that this Cronbach's Alpha result acceptable & accordingly the researcher have conducted the further analysis.

Reliability Statistics of Urban Consumers	
Cronbach's Alpha	N of Items
0.872	7

The reliability score for questionnaire is 0.897 for rural consumers and 0.872 for urban consumers. Though the value is well above, 0.70 so from the above scores, researcher can conclude that the Cronbach's Alpha result is acceptable & accordingly the researcher can proceed the further analysis.

In order to be certain about the research instrument as well as the data collected, validity is checked. The validity of the instrument was achieved through content validity and reliability assessment was performed on the copies used for pilot study. For this study, face validity, and content validity were checked for confirmation of the instrument.

In face validity researchers determine whether or not their instrument is valid enough to measure what is intended to measure and this is done by taking the validity of the instrument at face value. In order to validate the instrument, academicians, professionals and potential respondents were shown the questionnaire to thoroughly review and analyze the content. Content that was unfit and may have caused issues in the future was deleted or modified.

In content validity the content of the questionnaire was thoroughly checked and matched with the theoretical framework. Three questions were deleted after analyzing the content so as to make sure that the instrument is valid. So, here both face & content validity has been checked.

Multiple Regression Analysis:

In the tables below multiple regression analysis for rural & urban consumer's post purchase dissonance has been observed in the context of demographic variables in West Bengal. It has been recorded and the responses from both the rural and urban consumers have been analyzed.

Rural Consumers' of West Bengal

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.798[a]	0.636	0.631	0.920	2.100
a. Predictors: (Constant), Income, Gender, Marital status, Occupation, Age, Education, Family size					
b. Dependent Variable: Post purchase dissonance of rural consumers					

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	151.547	7	21.650	25.602	.000[b]
	Residual	145.447	172	.846		
	Total	296.994	179			
a. Dependent Variable: Post purchase dissonance of rural consumers, b. Predictors: (Constant),						

KY Publications

Income, Gender, Marital status, Occupation, Age, Education, Family size

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Colline b. Predictors: (Constant), Income, Gender, Marital status, Occupation, Age, Education, Family size arity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.784	.408		4.375	.000		
Income	.649	.053	.674	12.254	.000	.940	1.064
Gender	.142	.060	.213	2.376	.019	.355	1.818
Family size	.026	.067	.036	.391	.000	.333	1.004
Occupation	.089	.079	.123	1.130	.260	.240	1.163
Age	.066	.058	.083	1.139	.006	.541	1.847
Education	.077	.057	.090	1.363	.175	.650	1.539
Marital Status	.121	.063	.138	1.913	.003	.546	1.833

a. Dependent Variable: Post purchase dissonance of rural consumers

Rural consumers post purchase dissonance mainly influenced by the various demographic factors namely Income, Gender, Family size, Occupation, Age, Education and Marital status. To test the multiple regression, at first, the researcher have found out 0.798 is the Correlation coefficient (R) for Model 1, it emphasizes an amount of correlation between the independent variables and dependent variable (Consumer Satisfaction Level). The R square value explains the 0.636 or 63.6% which is quite significant. The Durbin-Watson is mainly explaining that there is no auto-correlation though the value is quite close to 2 and if the value is in between 1.5 to 2.5 then also we can say that auto-correlation is not there.

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.

From the coefficient table the researcher has found that income is having highest un-standardized B value of .649 as well as t value is also high. So it is the most influencing factor on rural consumer's post purchase dissonance. After that the second highest influencing factor is gender with the B value of .142. Marital status, occupation, education, age and family size are the most influencing factors after that.

It is interpreted from the result that mainly rural consumers post purchase dissonance largely depends on income, gender and marital status whereas age is having very negligible influence on post purchase dissonance. It has been also found out that few the factors are not significant at 5% significance level. The factors like, occupation and education is not quite significant& it confirms that it is accepting the null hypothesis. It simplifies that these two factors have no association with post purchase dissonance. So, the occupation and education is not giving any discomfort or anxiety to the customers after purchasing the mobile services whereas all the other five factors namely income, gender, marital status, age and family size is providing the anxiety to the customers. These five factors are directly challenging the wisdom of the consumers after buying the services.

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

Rural consumers post purchase dissonance = 1.784+ (.649) X_1 + (.142) X_2 + (.026) X_3 + (.089) X_4+ (.066) X_5 + (.077) X_6 + (.121) X_7

[Income = X_1, Gender = X_2, Family size = X_3, Occupation = X_4, Age = X_5, Education = X_6, Marital status = X_7]

Urban Consumers' of West Bengal
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.772[a]	.595	.589	1.310	1.985

a. Predictors: (Constant), Income, Gender, Marital status, Occupation, Age, Education, Family size

b. Dependent Variable: Post purchase dissonance of urban consumers

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	110.782	7	15.826	9.223	.000[b]
	Residual	295.129	172	1.716		
	Total	405.911	179			

a. Dependent Variable: Post purchase dissonance of urban consumers

b. Predictors: (Constant), Income, Gender, Marital status, Occupation, Age, Education, Family size

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.679	.685		.992	.322		
Income	.506	.070	.494	7.180	.000	.893	1.119
Gender	.159	.085	.141	1.875	.063	.747	1.338
Family size	.045	.085	.039	.522	.303	.738	1.354
Occupation	.052	.115	.051	.451	.453	.327	1.057
Age	.064	.138	.053	.463	.004	.319	1.138
Education	.057	.114	.048	.502	.006	.470	1.127
Marital Status	.169	.123	.138	1.376	.171	.422	1.372

a. Dependent Variable: Post purchase dissonance of urban consumers

Urban consumers post purchase dissonance mainly influenced by the various demographic factors namely Income, Gender, Family size, Occupation, Age, Education and Marital status. To test the multiple regression, at first, the researcher have found out 0.772 is the Correlation coefficient (R) for Model 1, it emphasizes an amount of correlation between the independent variables and dependent variable (Consumer Satisfaction Level). The R square value explains the 0.595 or 59.5% which is quite significant. The Durbin-Watson is mainly explaining that there is no auto-correlation though the value is quite close to 2 and if the value is in between 1.5 to 2.5 then also we can say that auto-correlation is not there.

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.

From the coefficient table the researcher has found that income is having highest un-standardized B value of .506 as well as t value is also high. So it is the most influencing factor on rural consumer's post purchase dissonance. After that the second highest influencing factor is marital status with the B value of .169. Gender, age, education, occupation and family size are the most influencing factors after that.

It is interpreted from the result that mainly urban consumers post purchase dissonance largely depends on income, gender and marital status whereas family size is having very negligible influence on post purchase dissonance. It has been also found out that few the factors are not significant at 5% significance level. The factors like, gender, family size, occupation and marital status is not quite significant & it confirms that it is accepting the null hypothesis. It also simplifies that these four factors have no association with post purchase dissonance. So, the gender, family size, occupation and marital status is not giving any discomfort or anxiety to the customers after purchasing the mobile services whereas all the other three factors namely income, age and education is providing the anxiety to the customers. These three factors are directly challenging the wisdom of the consumers after buying the services.

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

Urban consumers post purchase dissonance = .679+ (.506) X_1 + (.159) X_2 + (.045) X_3 + (.052) X_4+ (.064) X_5 + (.057) X_6 + (.169) X_7

[Income = X_1, Gender = X_2, Family size = X_3, Occupation = X_4, Age = X_5, Education = X_6, Marital status = X_7]

Findings

The result of the study reveals that for rural consumers education & occupation have no association with post purchase dissonance whereas for urban consumers' gender, family size, occupation and marital status have no association with post purchase dissonance. In the case of rural consumers the five factors namely income, gender, marital status, age and family size is providing the anxiety or discomfort to the customers after purchasing the services. Income is the most influencing factor amongst this because it is providing the highest level of discomfort to the customers. In the case of urban consumers the study reveals that income, age and education is providing the anxiety or discomfort to the customers after purchasing the services. In this case also income is the most influential factor and it is providing the highest level of discomfort.

In the case of rural consumer, gender has shown a significant association with post purchase dissonance because if the services have been bought by female members then there is a chance of dissonance but in the case of urban people it is not affected and that is why there is no association. In the case of family size, the rural consumers are finding significant association because in rural areas family size is big compare to urban areas and due to that dissonance is also high. Occupation has been rejected in both the cases whereas age has been accepted in both cases because discomfort is possible in any age to any customer either rural or urban. Education is having a association in urban areas because due to the higher education sentimental and emotional activities arise very fast and due to that association is possible. Marital status is having a significant association because if the rural consumers are married then there is a chance of discomfort arise because the decision sometimes are solely borne by the male counterparts.

Factors	Hypothesis	Rural	Urban
Income	H_1: There is a significant association between income and dissonance felt after purchase for urban & rural consumers	Accepted	Accepted
Gender	H_2:There is a significant association between gender and dissonance felt after purchase for urban & rural consumers	Accepted	Rejected
Family size	H_3:There is a significant association between family	Accepted	Rejected

	size and dissonance felt after purchase for urban & rural consumers		
Occupation	H4:There is a significant association between occupation and dissonance felt after purchase for urban & rural consumers	Rejected	Rejected
Age	H5:There is a significant association between age and dissonance felt after purchase for urban & rural consumers	Accepted	Accepted
Education	H6:There is a significant association between education and dissonance felt after purchase for urban & rural consumers	Rejected	Accepted
Marital status	H7:There is a significant association between marital status and dissonance felt after purchase for urban & rural consumers	Accepted	Rejected

Conclusion

Post purchase dissonance has always been linked with the psychological behavior of the consumer. Hence, this creates the ground for dissonance levels to be distinctively varied from person to person. Cognitive dissonance being a psychological theory finds its origin deeply grounded in the personality of the consumer. The personality of the consumer also makes him more inquisitive about the product's features while shopping, thereby entailing the degree of involvement on behalf of the consumer while purchasing a product. That is why it has been observed that changes in the behavior of rural and urban customers are quite obvious and from the study the researcher have shown that which are demographic factor is mainly influencing the post purchase behavior.

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