



## **A COMPARATIVE ANALYSIS BETWEEN URBAN & RURAL CONSUMERS OF WEST BENGAL ON THEIR ATTITUDE TOWARDS BRAND LOYALTY STRATEGIES OF MOBILE SERVICE PROVIDERS**

**Dr. Debarun Chakraborty**

Assistant Professor

Department of Management & Social Science

Haldia Institute of Technology

### **ABSTRACT**

*Telecommunication is imperative for economic development of India. Liberalization and privatization changed the structure of telecom sector. Now it's a multi-player market with both public and private companies giving tough competition to each other. Advancement in technology has brought change in customer needs and ways by which they consume products and services. The present study aims to prove the comparative analysis between urban & rural consumers of West Bengal on their attitude towards brand loyalty strategies of various mobile service providers. The comparative study has been conducted to find out the information from the rural and urban subscribers of West Bengal from various areas. SPSS 21 is used to analyze the results. The researcher has used multiple regression method to conduct the survey. 180 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 reveals that rural consumers are somewhat price sensitive as well as quality conscious that is why price & service quality is are the two most important factors whereas urban consumers are not so price sensitive but they are quality conscious and*

---

*that is why network quality & internet services are the most important factor compare to tariff charged for call. It is also found out from the study that brand image is not having a significant effect on brand loyalty for rural consumers whereas for urban consumers it is having a significant effect.*

**Keywords:** Customer attitude, Comparative analysis, Ruralite, Urbanite, Convenience, Brand loyalty strategies, Customer retention

### **Introduction:**

The rapid growth of Indian telecom sector has been possible due to various proactive and positive decisions of the Government and contribution of both the public and the private sector. The rapid strides in the telecom sector have been facilitated by liberal policies of the Government providing the telecom equipments an easy access to the market and a fair regulatory framework for offering telecom services to the Indian consumers at affordable prices. The sector also witnessed a substantial change in terms of mobile versus fixed phones and public versus private participation. The preference for use of wireless phones has also been predominant in the sector. Participation of the private entities in the telecom sector is increasing rapidly, alongside, giving rise to enormous growth opportunities. In the 21<sup>st</sup> century, the new economy is becoming increasingly customer centric. Customer retention is considered one of the main relationship marketing concepts concerned with developing and maintaining a long-term customer-firm relationship. The importance of customer retention has increased since a majority of firms started to suffer a noticeable loss of customers, along with the complexity and high costs of acquiring new customers. Thus, the model of competition has shifted from acquiring new customers to retaining existing customers and luring customers away from rival companies.

Service sector is the fastest growing segment as compared to the other sectors of the Indian economy. A major stimulus in this shift is the movement to information age spurred by invention of computer and advancements in telecommunications. As countries continue to shift from agricultural base to service orientation, the demand for service further holds huge potential. Additional factors contributing to the growth of service sector are higher per capita income, increased time pressures, advances in product technology, spiraling competition, rise of industrialization, technological advances, globalization, competition, greater life expectancy,

---

cost effectiveness drivers, growth of service chains networks and service quality movements. Thus, tremendous growth of service sector implies the role of marketing in terms of vast opportunities and implications, marketing opportunities arising from new technology, in franchising from fewer regulations and professional restrictions, in servicing physical goods and international markets.

The rapid change and reform of the market has increased the types of service offered on a subscription basis in different service sectors such as the mobile telecom service market, in which the customer retention issue is critical. As technology and mobile network penetration have both increased, attracting rival's subscribers and maximizing customer retention have become urgent and timely concerns for mobile service providers in India.

### **Review of Literature & Hypotheses Development:**

Gruber et al. (2000) studied the technological and regulatory determinants of the diffusion of mobile telecommunications services in European Union, using a logistic model of diffusion. It was found that the transition from the analogue to the digital technology during the early 1990s, and the corresponding increase in spectrum capacity, had a major impact on the diffusion of mobile telecommunications. Countries which granted first licenses at later points in time showed a significant but slow catching-up effect, implying international convergence only by around 2006. The impact of introducing competition had also been significant, during both the analogues and the digital period, though the effect was smaller than the technology effect. Kwon et al. (2000) examined the patterns of cellular phone adoption and usage by selecting 176 cellular phone users. It suggested that user acceptance of new technology was affected directly and/or indirectly by individual characteristics, perceived ease of use, perceived usefulness, extrinsic motivations, enjoyment/fun, social pressure and apprehensiveness. The study concluded with the results that users' perceptions were significantly associated with their motivation to use cellular phone. Perceived ease of use was found to have significant effect on users' extrinsic and intrinsic motivation while apprehensiveness had a negative impact on intrinsic motivation.

Geropott et al. (2001) analysed the relationship between customer satisfaction and loyalty in cellular mobile service market in Germany. They found that the three constructs, namely, customer satisfaction, customer loyalty and customer retention are different. Customer satisfaction derives customer loyalty, which in turn has an impact on customer retention. Lee et

---

al. (2001) examined the customer loyalty among the various customers segments in cellular mobile phone service market. They segmented the customer into economy, standard and mobile lovers on the basis of calling time. They found that the switching cost played a significant moderating role in the satisfaction-loyalty link for economy and standard groups. Lasley et al. (2001) in their research article explained that the telecommunication revolution holds important implications for both farmers and the extension service. With the increase of communication technologies, farmers have a broad array of channels and sources for information, leading some to argue that traditional modes of information delivery will be replaced. Based on survey data from Iowa farms, this article examines the extent to which farmers have adopted electronic communication. After that they explored their interest in precision farming which is expected to be related to their adoption of telecommunication. Finally, they examined farmers' preferences for receiving information. Bhatti et al. (2001) has argued that customer satisfaction positively affects customer retention and that switching cost affects significantly the level of customer retention and added some other factors like staff attitude and availability, delivery on promises, accurate product information, ability to handle problems, consistency and meeting expectations are the major drivers for building a long term relationship with the customers. Customer satisfaction depends on how customers perceive service quality. Researchers studying customer satisfaction related to retention behavior in wireless service markets identified three pertinent factors—call quality, price, and customer support. Khatibi et al. (2002) explained that in today's globalised and borderless market, quality and productivity are essential for the survival and growth of any organisation. Both these factors depend mainly on the attraction and retention of customers. Thus the customer is the main focus for any successful business. Business success depends on organisations understanding and meeting customers' needs and demands. Earlier researchers have argued that a high degree of customer satisfaction does not always translate into loyalty. This study analyses the factors that contribute to customer satisfaction, particularly in the service sector. It focuses on the Digital line II Service offered by Telekom Malaysia Berhad (TMB) — the main telecommunications service provider in Malaysia. The SERVQUAL tools advocated by Parasuraman and others are used to measure the current level of service quality and satisfaction in the Digital line II Service by using a 16-item testing toll. The study reveals that there is a significant relationship between customer satisfaction and the implementation of service quality. The findings also suggest that the reliability dimension of SERVQUAL consists of three elements, namely a fault-reporting centre, response time and restoration time which have

---

a strong correlation with customer satisfaction. The findings also confirm that a high level of customer satisfaction is not translated into customer loyalty. Empirical testing (independent t-test, analysis of variance and correlation coefficient), however, identifies the four service quality factors that are significantly correlated with customer loyalty. Wang et al. (2002) pointed out that the service quality, customer satisfaction and customer value are becoming the most important factors of business success for either manufacturers or service providers. However, many different conclusions have been reached and related studies are rather fragmented, especially with regard to customer value. Furthermore, there are few related studies with service quality, customer satisfaction and customer value and their influences on customers' future behaviors in the telecommunication industry as the focus. In this paper, attention is paid to the measurement model of service quality in China's mobile phone market based on the well-known SERVQUAL model, but with modification on the basis of focus group discussions and expert opinions to reflect the specific industry attributes and the special culture of China. Emphasis is then paid to the study of the dynamic relationships among service quality, customer value, customer satisfaction and their influences on future behaviors after the key drivers of customer value and customer satisfaction are identified. All of them are based on the development of structural equation models by using PLS-GRAPH Package. Malecki (2003) in his research article examined data for the USA concerning the 'digital divide' and access of residences and businesses, which tend to suggest that all is (or will soon be) well. The paper also presents data on aspects of digital infrastructure in rural America, including points of presence and digital telephone switches, which suggest that there are major shortcomings in most rural communities. Demand aggregation is a possible solution, but more serious pitfalls are those related to shortages of human capital. A final set of improvements concerns how businesses use the Internet and e-commerce. In the end, telecommunications is not a 'quick fix' solution for rural development, and the desired improvements will be limited to a fraction of rural places. Ranaweera et al. (2003) in their research article adopt a holistic approach that examines the combined effects of satisfaction, trust and switching barriers on customer retention in a continuous purchasing setting. They argue that such an approach helps uncover hitherto neglected effects on retention and, in the process, unveils more cost effective ways of retaining customers. Drawing on this framework develops several hypotheses regarding the main and interaction effects of customer satisfaction, trust and switching barriers on retention. Tests these hypotheses on data from a large-scale mail survey of fixed line telephone users in the UK,

finding that both customer satisfaction and trust have strong positive effects on customer retention. Contrary to some assertions in the literature, however, finds that the effect of trust on retention is weaker than that of satisfaction. Nevertheless, the interaction between trust and satisfaction also has a significant effect on retention, indicating that building both customer satisfaction and trust is a superior strategy to a focus on satisfaction alone. Qualitative evidence from the survey offers further support for this finding. Even a “satisfying” service recovery process might be inadequate to prevent loss of trust, with significant implications for future consumer behaviour. Finally, the results show that switching barriers have both a significant positive effect on customer retention as well as a moderating effect on the relationship between satisfaction and retention. While service providers may be able to retain even dissatisfied customers who perceive high switching barriers, argues that ideally, firms should aim at a combined strategy that makes switching barriers act as a complement to satisfaction. Aoki et al. (2003) explained that the cell phones are a pervasive new communication technology, especially among college students. This paper examines college students’ cell phone usage from a behavioral and psychological perspective. Utilizing both qualitative (focus groups) and quantitative (survey) approaches, the study suggests these individuals use the devices for a variety of purposes: to help them feel safe, for financial benefits, to manage time efficiently, to keep in touch with friends and family members, et al. The degree to which the individuals are dependent on the cell phones and what they view as the negatives of their utilization are also examined. The findings suggest people have various feelings and attitudes toward cell phone usage. This study serves as a foundation on which future studies will be built. Massoud et al. (2003) in their research article explained that mobile phones, mobile internet access and mobile commerce are growing much faster than their fixed counterparts. A projected number of handheld (mobile) devices will exceed the number of stationary terminals in the world in the next few years. Nevertheless, people are unlikely to buy things using a mobile phone if there is no immediate benefit; they are likely to wait until they get to a PC, with better interface. However, successful e-commerce and solutions do not simply translate into successful mobile solutions by adding a mobile interface. Those m-commerce applications that generate significant revenue will be those specifically developed around the mobile experience; those that understand how the customer interacts with their device, the type of things the customer wants to buy and when they want to buy them. This paper attempts to describe the fast-growing trend for tools to access the internet that will be more popular in the future than the predominant use of personal computers at

---

the present time. A survey was conducted to understand consumer attitudes toward mobile communication and factors that would contribute to adaptation and success of this emerging technology. The outcome of this study could provide a productive strategy for managerial decision-making in this emerging wireless environment. Kim et al. (2004) mentioned that the Korean mobile telecommunication services industry is entering a new transition period. This has been brought about by the market for mobile telecommunications reaching maturity, the launching of the IMT-2000 service and the scheduled introduction of mobile number portability. In response, the industry is shifting its strategic focus away from attracting new customers, towards retaining existing customers through the promotion of customer loyalty. This paper investigates how customer satisfaction and the switching barrier influence customer loyalty. The adjustment effect of the switching barrier on customer satisfaction and customer loyalty is also analysed. From the literature reviews these are the hypotheses have been developed.

- Rural & urban consumers' experience of network quality has a significant impact on brand loyalty.
- Tariff charged for calls for rural & urban consumers' have a significant impact on brand loyalty.
- Promotional offers for rural & urban consumers' have a significant effect on brand loyalty.
- The company's CRM strategy for rural & urban consumers' has a significant effect on brand loyalty.
- Rural & urban consumers' perception regarding brand image has a significant effect on brand loyalty.
- Rural & urban consumers' experience with internet service has a significant impact on brand loyalty.

#### **Objective of the Study:**

- To compare between rural and urban consumers attitude towards brand loyalty strategies of various mobile service providers of West Bengal.

## Research Methodology:

Descriptive Research has been used to conduct the study and the type of research design is Cross-sectional. 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 180 consumers via structured questionnaires distributed among the consumers of rural and urban areas of West Bengal. From these areas the consumers are collecting information for purchasing mobile services are identified through literature. To rate the questions researcher has used 5 point Likert scale in questionnaire. In the questionnaire, respondents are requested to indicate, on five-point Likert scale, ranging from “highly important” to “highly unimportant”, a statement explaining the degree of their perceived importance of a factor. For overall data analysis the researcher has used SPSS 21. Convenience sampling method has been used to collect various perceptions of subscribers of different mobile service providers in West Bengal. Multiple regression method has been used to conduct the study.

## Data Analysis & Interpretations:

### Reliability & Validity Testing:

**Reliability Statistics of Rural Consumers**

Cronbach's Alpha	N of Items
.859	6

The reliability analysis on reasons for shifting data has got the Cronbach’s Alpha result of .859. 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
.885	6

The reliability analysis on reasons for shifting data has got the Cronbach's Alpha result of .885. From the table, we've depicted that this Cronbach's Alpha result acceptable & accordingly the researcher have conducted the further analysis.

Cronbach's alpha has been used to measure internal consistency of questionnaires and found to be strong and reliable. The reliability score for questionnaire is 0.859 for rural consumers and 0.885 for urban consumers. Though the value is well above, 0.70 so from the above table, 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. For this study, face validity, content validity, discriminant and convergent 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. 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.

## Multiple Regression Analysis:

In the tables below multiple regression analysis for rural & urban consumer's purchase decision in West Bengal has been recorded and the responses from both the rural and urban consumers have been analyzed.

### Urban Consumers of West Bengal

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.755 <sup>a</sup>	.570	.596	1.532	1.917

a. Predictors: (Constant), network quality, tariff charged for calls, promotional offers, CRM strategy, brand image, internet service

b. Dependent Variable: brand loyalty

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	58.710	6	9.785	4.167	.001 <sup>b</sup>
	Residual	406.268	173	2.348		
	Total	464.978	179			

a. Dependent Variable: brand loyalty

b. Predictors: (Constant), network quality, tariff charged for calls, promotional offers, CRM strategy, brand image, internet service

#### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2.256	.685		3.293	.000		
CRM strategy	.051	.154	.041	.331	.001	.333	1.000
Network quality	.397	.158	.306	2.517	.013	.341	.933
Promotional offers	.008	.147	.006	.055	.006	.376	1.658
Tariff charged for calls	.145	.132	.120	1.100	.000	.422	1.368
Brand image	.072	.085	.086	.843	.000	.481	1.080
Internet service	.242	.091	.266	2.662	.008	.505	.979

a. Dependent Variable: brand loyalty

Urban consumers' attitude towards various brand loyalty strategies namely network quality, tariff charged for calls, promotional offers, CRM strategy, brand image and internet service are most influential strategies of various mobile service providers. These strategies try to keep the urban consumers' loyalty to various brands. To test the multiple regression, at first, the researcher have found out 0.755 is the Correlation coefficient (R) for Model 1, it emphasizes an amount of correlation between the independent variables and dependent variable (brand loyalty). The R square value explains the 0.570 or 57% which is quite significant. The Durbin-Watson is mainly explaining that there is no auto-correlation though the value is quite close to 2.

The ANOVA table shows that the F value is 4.167 with degree of freedom 6 and here the significance value is .001 which is less than .05 and it means it is quite acceptable.

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 network quality is having highest un-standardized B value of .397 as well as t value is also high. So it is the most influencing factor on urban consumer's brand loyalty. After that the second highest will be internet services with the B value of .242. Tariff charged for calls, Brand image, CRM strategy and promotional offers are following after that.

It is interpreted from the result that urban consumers are not so price sensitive but they are highly quality conscious and that is why network quality & internet services are the most important factor compare to tariff charge. Then it has been found out from the study that brand image is also very much important to keep the customers loyal to a particular brand. It is also found out from the strategies that customer relationship management is also one of the important strategies to keep the consumers loyal to a particular brand, whereas promotional offers does not affect much to the urbanites. It has been also found out that all the factors are quite significant in 1% & 5% significance level.

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

$$\text{Urban Consumers Brand Loyalty} = 2.256 + (.051) X_1 + (.397) X_2 + (.008) X_3 + (.145) X_4 + (.072) X_5 + (.242) X_6$$

[CRM strategy = X<sub>1</sub>, Network quality = X<sub>2</sub>, Promotional offers = X<sub>3</sub>, Tariff charged for calls = X<sub>4</sub>, Brand image = X<sub>5</sub>, Internet service = X<sub>6</sub>]

### Rural Consumers of West Bengal

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.803 <sup>a</sup>	.644	.677	.903	1.772

a. Predictors: (Constant), network quality, tariff charged for calls, promotional offers, CRM strategy, brand image, internet service

b. Dependent Variable: brand loyalty

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	137.979	6	22.997	28.221	.000 <sup>b</sup>
	Residual	140.971	173	.815		
	Total	278.950	179			

a. Dependent Variable: brand loyalty

b. Predictors: (Constant), network quality, tariff charged for calls, promotional offers, CRM strategy, brand image, internet service

#### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.851	.435		4.253	.000		
CRM strategy	.047	.052	.057	.909	.005	.739	1.354
Internet service	.093	.055	.109	1.695	.002	.704	1.421
Brand image	.004	.059	.004	.060	.063	.733	1.364
Promotional offers	.061	.059	.065	1.036	.001	.742	1.348
Tariff charged for calls	.350	.074	.416	4.749	.000	.380	1.633
Network quality	.338	.085	.340	3.960	.000	.397	1.518

a. Dependent Variable: brand loyalty

Rural consumers' attitude towards various brand loyalty strategies namely network quality, tariff charged for calls, promotional offers, CRM strategy, brand image and internet service are most influential strategies of various mobile service providers. These strategies try to keep the rural consumers' loyalty to various brands. To test the multiple regression, at first, the researcher have found out 0.803 is the Correlation coefficient (R) for Model 1, it emphasizes an amount of correlation between the independent variables and dependent variable (brand loyalty). The R square value explains the 0.644 or 64.4% which is quite significant. The Durbin-Watson is mainly explaining that there is no auto-correlation though the value is quite close to 2.

The ANOVA table shows that the F value is 28.221 with degree of freedom 6 and here the significance value is .001 which is less than .05 and it means it is quite acceptable.

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 tariff charged for calls is having highest un-standardized B value of .350 as well as t value is also high. So it is the most influencing factor on rural consumer's brand loyalty. After that the second highest will be network quality with the B value of .338. Internet services, Promotional offers, CRM strategy and Brand image are following after that.

It is interpreted from the result that rural consumers are price sensitive as well as they are quality conscious and that is why network quality & internet services are the important factors after tariff charge. Then it has been found out from the study that promotional offers are very much important to keep the rural customers loyal to a particular brand. It is also found out from the strategies that customer relationship management is also one of the important strategies to keep the consumers loyal to a particular brand, whereas brand image does not affect much to the ruralites. It has been also found out that all the factors are quite significant in 1% & 5% significance level except brand image.

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

$$\text{Rural Consumers Brand Loyalty} = 1.851 + (.047) X_1 + (.093) X_2 + (.004) X_3 + (.061) X_4 + (.350) X_5 + (.338) X_6$$

[CRM strategy = X<sub>1</sub>, Internet service = X<sub>2</sub>, Brand image = X<sub>3</sub>, Promotional offers = X<sub>4</sub>, Tariff charged for calls = X<sub>5</sub>, Network quality = X<sub>6</sub>]

**Findings:**

The result reveals that rural consumers are somewhat price sensitive as well as quality conscious that is why price & service quality is are the two most important factors whereas urban consumers are not so price sensitive but they are quality conscious and that is why network quality & internet services are the most important factor compare to price. It can be concluded that rural consumers want good service in cheaper prices whereas urban consumers are ready to pay good prices for good services. Then it has been found out from the study that promotional offers are having a strong influence on rural consumers whereas in case of urban people promotional offers are having a lesser influence on them but both are significant at 5% significance level. The company’s CRM strategies are having an influence on rural consumers as well as urban consumers. Then it has been found out from the study that Brand image is influencing the urban people because the urbanites are much conscious about image of the companies, whereas brand image does not affect rural people at all. In both the cases availability does not affect much. It has been also found out that for both the cases all the factors which are influencing are quite significant in 1% & 5% significance level except brand image on rural consumers. So it can be concluded that brand image is not having a significant effect on brand loyalty for rural consumers whereas for urban consumers it is having a significant effect.

<b>Factors</b>	<b>Null Hypothesis</b>	<b>Rural</b>	<b>Urban</b>
Network quality	Rural & urban consumers’ experience of network quality is not having a significant impact on brand loyalty.	Rejected	Rejected
Tariff charged for calls	Tariff charged for calls for rural & urban consumers’ is not having a significant impact on brand loyalty.	Rejected	Rejected
Promotional offers	Promotional offers for rural & urban consumers’ are not having a significant effect on brand loyalty.	Rejected	Rejected
CRM strategy	The company’s CRM strategy for rural & urban consumers’ is not having a significant effect on brand loyalty.	Rejected	Rejected
Brand image	Rural & urban consumers’ perception regarding	Accepted	Rejected

	brand image is not having a significant effect on brand loyalty.		
Internet service	Rural & urban consumers' experience with internet service is not having a significant impact on brand loyalty.	Rejected	Rejected

### Conclusion:

The Indian telecom sector has grown enormously in last few years. The number of players as well as the level of competition is continuously increasing. The regulators are frequently coming up with new regulations and policies. Hence, now it has become necessary to understand the expectations of customers and provide the best of the services to them. This is not important for attracting new customers but also helps in retaining them. The players are required to understand the customer retention strategies for Indian mobile telecommunication sector. The mobile telecommunication industry being a service oriented industry has to sustain on the quality of customer service. The survival and growth of a mobile service provider not only depend upon its ability to provide qualitative services to its customers on a sustained basis, but in building a long-term mutually beneficial and trust-worthy relationship with its customers. The operational and service aspects of the mobile telecommunication service providers have witnessed significant changing owing to the innovations of science and technology and computer revolution. Today the mobile telecommunication industry is facing a dramatically aggressive competition in a new deregulated environment. Competition will undoubtedly continue to be a more significant factor. The winds of economic transformation are blowing across the globe. Therefore, it becomes necessary for every telecom operator to analyze the fundamental redefinition of its business and its relationship with its customers in terms of customer retention.

### References:

1. Bhatt, M., and Bamrara, A. (2012). Attitude of mobile phone subscribers towards mobile services in Uttarakhand. *Journal of Empirical Research in Management*. 1(1). 26-29.
2. Bhatt, M., Skinkle, R., and Spalding, T. (2001). Redefining customer loyalty, the customer's way. *Ivey Business Journal*. 65(3). 13-17.

3. Blery, E.D., and Gilbert, D. (2006). Factors influencing customer retention in mobile telephony: A Greek study. *Transformations in Business and Economics Journal*. 5(2). 178-188.
4. 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*. 9(5). 436-453.
5. Botelho, A., & Pinto, L.C. (2004). The diffusion of cellular phones in Portugal. *Telecommunications Policy*. 28. 427-437.
6. Butt, M. M., and Run, E. C. (2008). Measuring Pakistani mobile cellular customer satisfaction. *The ICFAI Journal of Service Marketing*. 6(1). 40 -50.
7. 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*. 12(3). 256-268.
8. Chada, S.K., and Kapoor, D. (2009). Effect of switching cost, service quality and customer satisfaction on customer loyalty of cellular service providers in Indian market. *The ICFAI University Journal of Marketing Management*. 8(1). 23-37.
9. Chaubey, D. S., Zafar, S. M. T., and Hasan, S. M. (2011). Mobile phone users' behaviour and service uses: a study of consumers of Uttrakhand state. *Annals of Management Research*. 1(1). 5-21.
10. Chinnadurai, M., and Kalpana, B. (2006). Promotional strategies of cellular services: A customer perspective. *Indian Journal of Marketing*. 26(5). 29-37.
11. Dahari, B. Z., Rahman, M. S., and Azam. S.M.F. (2011). Customer Satisfaction with mobile phone operators: An exploratory study in Kuala Lumpur, Malaysia. *Indian Journal of Marketing*. 41(4). 39-47.
12. Debnath, M.R., and Shankar, R. (2008). Benchmarking telecommunication service in India: An application of data envelopment analysis. *Benchmarking: An International Journal*. 15(5). 584- 598.
13. Dhanda, N., and Goel, P. (2010). What impinges the choice of cell phone connection?. *Indian Journal of Marketing*. 40(9). 20-25.
14. Donner, J. (2004, June). *The mobile behaviours of Kigali's micro entrepreneurs: Whom they call... and why*. Paper presented at the Global and the Local in Mobile



Communication. Budapest, Hungary. Retrieved from <http://www.researchgate.net/publication/242245048>.

15. 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*. 31(2). 151-173.
16. Fathima, A., Ahmed. B., and Kumar, S. S. (2013). FDI in Indian Telecom Sector a Perspective (Telecommunication the Apple of Foreign Investor's Eye). *International Journal of Scientific Engineering and Technology*. 2(10). 982-985.
17. Frempong, G. (2009). Mobile Telephone Opportunities: The Case of Micro- and Small Enterprises in Ghana. *info*. 11(2). 79-94.
18. Ganguli, S. (2008). Drivers of Customer Satisfaction in the Indian Cellular Services Market. *The ICFAI Journal of Management Research*. 7(6). 51 - 69.
19. Gautam, P., and Chandhok, A. (2011). Switching behavior of subscribers in Indian telecom sector. *IJRFM*. 1(3). 183-191.
20. Gerpost, T.J., Rams, W., and Shindler, A. (2001). Customer retention, loyalty and satisfaction in the German mobile cellular telecommunication market. *Telecommunications Policy*. 25(4). 249-269.
21. Golden, S.A.R., and Gopalakrishnan, V. (2013). Subscriber's perception towards customer care service in mobile telecommunication with special reference to Tuticorin City. *International Journal of Research in Commerce, IT & Management*. 3(3). 27-31.
22. Gruber, H., and Verboven, F. (2000). The diffusion of mobile telecommunications services in the European Union. *European Economic Review*. 45. 577-588.
23. Hanif, M., Hafeez, S., and Riaz, A. (2010). Factors affecting customer satisfaction. *International Research Journal of Finance and Economics*. 60. 44-52.
24. 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*. 1(3). 17-34.
25. Hossain, M., and Suchy, N. J. (2013). Influence of customer satisfaction on loyalty: A study on mobile telecommunication industry. *Journal of Social Sciences*. 9(2). 73-80.
26. Hu, F., and Liu, Y. (2011). An empirical examination on mobile services adoption in rural China. *International Journal of Digital Content Technology and its Applications*. 5(1). 328-334.

27. Jain, A., and Hundal, B.S. (2006). Factors influencing the adoption of cell phone services in rural areas. *ICFAI Journal of Management Research*. 5(4). 22-32.
28. Jamie, A. (2008). Developing a route to market strategy for mobile communications in rural India: An interview with Gurnee Singh, Operations Director, Uttar Pradesh, Hutch India. *International Journal of Emerging Markets*. 3(4). 339-347.
29. Jan, M., and Wajidi, A. (2007). Cellular mobile phone service & users' preferences in Quetta city. *Journal of Managerial Sciences*. 2(1). 141-153.
30. Jessy, J. (2011). An analysis on the customer loyalty in telecom sector: Special reference to Bharath Sanchar Nigam limited, India. *African Journal of Marketing Management*. 3(1). 1-5.
31. Jha, M. (2013). A comparative study of the buying behaviour of rural and urban consumers towards mobile phone in Bihar. *International Journal of Advanced Research in Management and Social Sciences*. 2(4). 114-125.
32. Jha, S. (2008). Understanding mobile phone usage pattern among college-goers. *The ICFAI Journal of Services Marketing*. 6(1). 51-61.
33. Joshi, S., Khurana, P., and Khurana, S. (2010). Service quality in telecom sector - A study of telecom service providers of Chandigarh, Panchkula and Mohali. *IJMMR*. 1(1). 90 -99.
34. Kaapanda, N.L. (2012). An evaluation of factors determining the selection of mobile telecommunications service providers in the northern region of Namibia. 3rd *International Conference on Business and Economic Research (3rd ICBER) Proceeding*. 8-30.
35. Kansal, P. (2013). Service recovery and consumer satisfaction in Indian telecom industry: Findings from a study using discriminant analysis. *South Asian Journal of Management*. 20(4). 120-143.
36. 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*. 13(3). 192-199.
37. Khan, A. M. (2010), An empirical assessment of service quality of cellular mobile telephone operators in Pakistan. *Asian Social Science*. 6(10). 6-15.
38. Khan, A. S., and Manthiri, A. A. (2011). Switching tendencies of consumers of mobile phone services in Madurai district. *The Journal of Commerce*. 3(4). 32-38.

39. 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*. 11(1). 34-44.
40. Kim, H., Fiore, A. M., Niehm, L.S., and Jeong, M. (2010). Psychographic characteristics affecting behavioural intentions towards pop-up retail. *International Journal of Retail and Distribution Management*. 38(2). 133-154.
41. Kim, J., Lee, D. and Ahn, J. (2006). A dynamic competition analysis on the Korean Mobile phone market using competitive diffusion model. *Computers & Industrial Engineering*. 51. 174-182.
42. Kim, M., Park, M., and Jeong, D. (2004). The effects of customer satisfaction and switching barriers on customer loyalty in Korean mobile telecommunication services. *Telecommunications Policy*. 28(2). 145-159.