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FACTORS INFLUENCING RURAL CONSUMERS TO SWITCH: A STUDY CONDUCTED TOWARDS VARIOUS MOBILE SERVICE PROVIDERS IN WEST BENGAL

Dr. Debarun Chakraborty

Assistant Professor,

Department of Management & Social Science, Haldia Institute of Technology

Abstract:

There is a huge upsurge in the current telecommunication market in India due to several reasons. Urban market is almost penetrated by all the national & international players but still the rural market is not yet pierced as compare to urban market. The 70% of population in India are staying in rural India only. So, naturally all the marketers will try to enter the market & want to grasp it as soon as possible. This study has been made to see that why the rural consumers are switching from one brand to another brand & which are the factors mainly influencing to do so. The area chosen for the study is West Bengal, which is having several prominent rural areas of India, which comprises five divisions & from those five subdivisions has been selected due to the rural prominence namely Rampurhat, Islampur, Mekhligunj, Tehatta and Egra. 400 respondents have been selected on this purpose & their opinion has been recorded with the help of a close ended questionnaire. The researcher has also used 5 point likert scale which is ranging from strongly agree to strongly disagree to collect the responses from the various respondents. Factor analysis & Multiple Regression analysis have been used as statistical tools to find out the most important factors. Findings of the study iterate that most of the customers are influenced by network related factors at the time of purchasing SIM cards.

Keywords: Rural Marketing, Ruralites, Mobile phone services, TRAI, SIM Card, Switching behavior

INTRODUCTION

The stupendous growth in Indian telecom industries in last 15 years made a history. In early 1990's the economic condition of India was in restructuring phase & some policies implemented by the Indian Government at that time has suddenly changed the economic condition in India. In 1991, after implementing the policies in the LPG era which also called as Liberalization, Privatization & Globalization era, the private companies has invested more & more money in India. With other sectors the telecom companies has also came into the market with various mobile phones & day by day the popularity of mobile phones & allied services has been increased. Today India is having second largest customer base after China & it is competing with everyone in the world.

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

REVIEW OF EXISTING 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.

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.

Aydin et al. (2005) 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.

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.

Md. Aamir et al. (2010) illustrated on their research article that customer loyalty is the key factor to retain the organizations position in the market in long run. The study has been conducted with five major telecom companies in Pakistan with 292 respondents have provided their responses to a well structured questionnaire. This research mainly focusing on the customer's satisfaction level in the context of various organizations, why the customers are switching from one brand to another brand, for how many moths or how many years customers are using a particular brand etc. SPSS 10 has been used to do the statistical analysis part. The result reveals that Mobilink share has been decreased & it lost the battle with Ufone. So, Ufone is leading the market. The result also reveals that in context of mobile phone uses, around 80 percent of the respondents are not ready to spend more. 50% of the customers are happy with services & they belong from Ufone family. These satisfied customers are using the particular brand for more than 4 years which is quite

appreciable. 57.5% of customers also said that they will continue the services in near future also.

Edward et al. (2010) studied in their research article that there is a high level connection with customer loyalty, quality of services, value & customer satisfaction & every factor does have a link with switching cost. The study has been conducted in Cochin city of Kerala state. The result revealed that perceived switching cost is having a negative association with customer satisfaction & loyalty whereas; it has a positive effect on quality & perceived value.

Kumaresh (2011) described that due to the increasing market in India all the players wanted to capture the telecom market. Though the call rates are pretty low in the market, so the lower income groups can also afford to buy the services provided by various companies. After the mobile number portability has hit market now the people are switching their service provider very easily & if any dissatisfaction happens in quality of services then it happens really in a faster mode. The study has been conducted in Erode district of Tamilnadu to find out why the customers are mainly switching from one brand to another. In today's date the most important job is to retain the customer compare to finding a new customer. Percent analysis & factor analysis has been used to find out the result, which reveals that promotional offers, affordability & family orientation are the most important factors compare to other factors.

Mallikarjuna et al. (2011) in their study revealed that due to less switching cost & effective call rate of various companies the pre-paid customers are leaving a particular brand very fast. The network operators need to think some innovative strategies to retain the customers as well as they need to concentrate on call rate, network coverage, quality of services etc. The companies need to satisfy the customers again & again so the customers will attach themselves with those companies. Improvement of technology & quality of services will always give a boost in customer retention & if the customers are satisfied then they will became loyal to the service providers also.

Alshurideh et al. (2012) illustrated that the study primarily wants to identify the relationship between customer satisfaction & retention in Jordon based mobile companies. There are few other aims of studies like identifying the main factors which are causing customer satisfaction, customer switching & customer retention. 364 samples has been collected from various sources & the sampling method has been used for the study is named as convenience sampling. Chi-square test has been used to find out the result. The result reveals that customer satisfaction is having a direct effect on customer retention. The result also disclosing the fact that if the customers will get satisfied with services provided by the companies then customers will go for repeat purchase & they will retain themselves as a permanent purchaser of services.

Rahman (2014) in his research article iterated that there are few factors like quality factors which are responsible for customer satisfaction when they are selecting a particular service provider's services in Bangladesh. In the study 282 samples have been collected through well structured questionnaire. The study also reveals that service innovativeness, reliability, competitiveness and service consistency have significant influence on making customer satisfied. The operator's network/signal coverage, pricing, fulfilment of customer demand etc does not have any significant influences. The analyses have been done with the multiple regression analysis. The findings conclude that to enhance customer satisfaction mobile service providers have to take care of insignificant influence in telecommunication industry in Bangladesh.

Rajarajan (2014) examined that in India, the number of mobile subscribers has gone from just about one million to 752 million, a subscriber base that only second next to China. This study explains that the problems faced by the cellular services provided by different service providers to customers in Cuddalore town. Customer Care Service is the most important factor where the service providers need to satisfy the customer, so they can attract more number of customers. The study reveals that the cellular phone service provider are satisfied with easy accessibility and very few users are not satisfied with problem solving customer care service, communication

services, VAS, product features and time taken by call centre/customer care/helpline to resolve the customer complaint with their service provider. The companies have to strategically introduce some new features, schemes, periodical offers to their service.

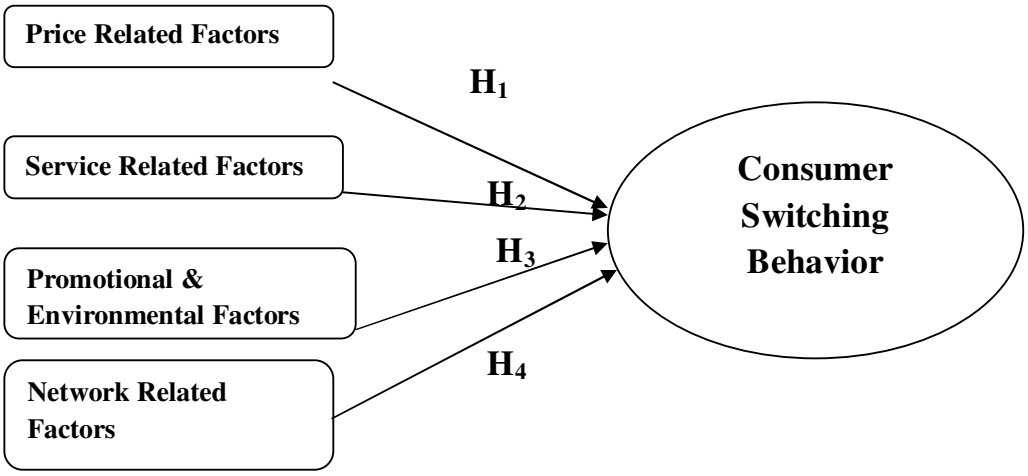
OBJECTIVE OF THE STUDY

- To identify the determinants which are affecting the rural consumers switching behaviour

HYPOTHESIS

- Price related factors are having significant relationship with switching behavior
- Service related factors are having significant relationship with switching behavior
- Promotional & Environmental related factors are having significant relationship with switching behavior
- Network related factors are having significant relationship with switching behavior

HYPOTHESIZED RESEARCH MODEL



This is a proposed hypothesized research model of which are the determinants mainly affecting the consumer switching behavior in the rural market. This model is having four factors, namely, Service related factors, Network related factors, Price related factors, Promotional & Environmental factors which are influencing the rural

customers to shift from one brand to another. These four hypotheses have been framed from the above model.

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**. Cross-Sectional design is a one-shot research study at a given point of time, and consists of a sample (cross-section) of the population of interest. Primary data has been collected for this particular study through a pre-tested questionnaire, which is simple, easy to understand and consisting close ended questions. The sampling method the researchers have used is Two Stage Cluster Sampling and the respondents will be extracted from the different subdivisions of West Bengal. Secondary data has been collected from various doctoral theses, magazines, research articles, credible sources etc. In this study researcher has collected the samples from the rural consumers of West Bengal. The researcher has also used 5 point likert scale which is ranging from strongly agree to strongly disagree to collect the responses from the various respondents.

The researcher has used the following statistical formula for calculating the sample size when the size of the population is infinite,

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

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

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

p = estimated proportion of success

q = 1 – p, or estimated proportion of failures

E^2 = square of the maximum allowance for error between the true proportion and the sample proportion

The researcher wants to estimate the sample size with 95 percent confidence ($Z_{c.l}$ = 1.96). The researcher has provided maximum allowance for sampling error of 5 percent.

$$n = (1.96)^2 (.5) (.5)/(.05)^2$$
$$= (3.8416) (.25)/0.0025$$
$$= 384$$

Based on the above calculation, the researcher has rounded off the 384 samples to the size of 400 respondents across West Bengal.

So, the sample size will be 400

The study area have comprised of five subdivisions of rural West Bengal which represents all the five districts as well as all the five divisions. Two stage cluster sampling method has been used to collect various perceptions of subscribers of different mobile service providers in West Bengal. From the five divisions of West Bengal, researchers have collected the responses from 400 respondents, out of which 80 respondents from each division has been chosen randomly & it has been selected with the help of random number table. At first from the five divisions namely Burdwan, Malda, Jalpaiguri, Presidency & Medinipur, the researcher have chosen all the districts. Burdwan division is having four districts, those are Hooghly district, Purba Bardhaman district, Paschim Bardhaman district & Birbhum district. Out of all these districts Birbhum district has been chosen to conduct the study because of its rural prominence. In Birbhum district there are three subdivisions, Suri Sadar subdivision, Bolpur subdivision & Rampurhat subdivision, have been used to conduct the study & out of all these Rampurhat has been selected for its rural prominence. From Rampurhat 80 responses has been collected and like that from all the subdivisions Islampur, Mekhligunj, Tehatta and Egra has been selected to conduct the study. The sample size along the various divisions has been shown in the table below:

West Bengal (400 respondents)				
Burdwan Division (80 respondents)	**Malda Division (80 respondents)**	**Jalpaiguri Division (80 respondents)**	**Presidency Division (80 respondents)**	**Medinipur Division (80 respondents)**
-Hooghly district -Purba Bardhaman district -Paschim Bardhaman district -Birbhum district	-Malda district -Uttar Dinajpur district -Dakhsin Dinajpur district -Murshidabad district	-Alipurduar district -Cooch Behar district -Darjeeling district -Jalpaiguri district -Kalimpong district	-Howrah district -Kolkata district -Nadia district -North 24 Parganas district -South 24 Parganas district	-Purba Medinipur district -Paschim Medinipur district -Jhargram district -Purulia

				district -Bankura district
Bibhum District	**Uttar Dinajpur district**	**Cooch Behar district**	**Nadia district**	**Purba Medinipur district**
-Suri Sadar subdivision -Bolpur subdivision -Rampurhat subdivision	**- Raiganj subdivision - Islampur subdivision**	**- Cooch Behar Sadar subdivision - Dinhata subdivision - Mathabhanga subdivision -Tufanganj subdivision - Mekhliganj subdivision**	**-Krishnanagar Sadar subdivision - Kalyani subdivision -Ranaghat subdivision -Tehatta subdivision**	**- Tamluk subdivision - Haldia subdivision - Contai subdivision - Egra subdivision**
Rampurhat	**Islampur**	**Mekhliganj**	**Tehatta**	**Egra**

The study has been revealed that gender, occupational & educational qualification groups have been formed to conduct the study. Under gender category there are male & female two groups are there whereas male percentage is quite high. Under occupational category there are six groups, these are farmer, service holder, labor, businessman, student & housewives where farmer group is dominant & at last educational qualification category has been divided in four groups, these are below class X, class X-XII, graduation & above graduation where graduation group is the dominant category.

DEMOGRAPHIC PROFILE

Variables	Category	Respondents	Percentage
Gender	Male	268	67
	Female	132	33
Occupation	Farmer	128	32
	Service holder	64	16
	Labor	98	24.5
	Businessman	22	5.5
	Student	58	14.5
	Housewife	30	7.5
Educational Qualification	Below Class X	132	33
	Class X-XII	101	25.25
	Graduation	152	38
	Above Graduation	15	3.75

DATA ANALYSIS & INTERPRETATIONS

RELIABILITY ANALYSIS:

Reliability Statistics

Cronbach's Alpha	N of Items
.892	14

cronbach alpha value is greater than the 0.70, then it suggests that reliability analysis is good & from the analysis it has found that the Cronbach's Alpha result is .892. Though the value is well above 0.70 so the researcher can conclude that the Cronbach's Alpha result is acceptable & accordingly the researcher can proceed 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:

KMO & BARTLETT'S TEST

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.877
Bartlett's Test of Sphericity	Approx. Chi-Square	792.560
	df	91
	Sig.	.000

The KMO Measure of Sampling Adequacy is showing 0.877 which is quite suitable to conduct the factor analysis. It is also showing that Bartlett's Test of Sphericity is .000 which is quite acceptable. So, it means it is useful to conduct the study.

TOTAL VARIANCE EXPLAINED

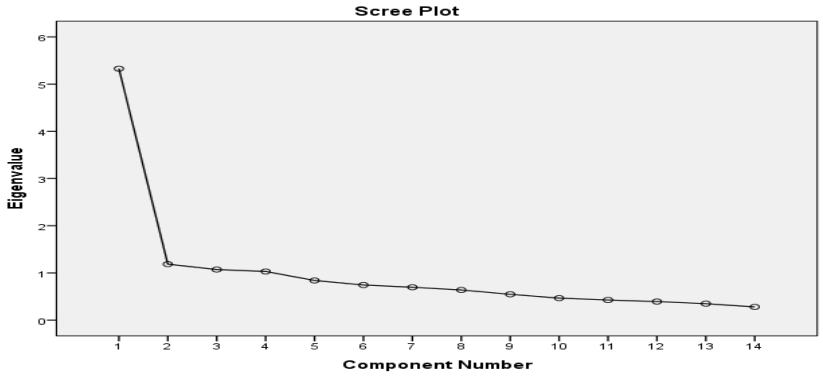
Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.328	38.056	38.056	5.328	38.056	38.056	2.762	19.731	19.731
2	1.187	8.475	46.531	1.187	8.475	46.531	2.713	19.381	39.112
3	1.071	7.652	54.183	1.071	7.652	54.183	1.870	13.357	52.469
4	1.031	7.364	61.547	1.031	7.364	61.547	1.271	9.078	61.547
5	.840	6.001	67.548						
6	.745	5.320	72.868						
7	.697	4.977	77.844						
8	.638	4.560	82.404						
9	.547	3.909	86.313						
10	.466	3.331	89.645						
11	.427	3.049	92.694						
12	.394	2.811	95.505						
13	.349	2.492	97.997						
14	.280	2.003	100.000						

Extraction Method: Principal Component Analysis.

According to the table the first four components have found more than 1 Eigen values and the total variance explained by them is 61.547%.

SCREE PLOT:



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

ROTATED COMPONENT MATRIX:

Rotated Component Matrix[a]

	Component			
	Service related factors	Network related factors	Price related factors	Promotional & Environmental factors
Lack of attractive plans/ innovative ideas	.851			
Error in bills	.801			
No proper services from customer care/ Not reliable helpline	.748			
Costly Value Added Services (VAS)	.698			
Poor or no network coverage		.876		
Frequent network related issues		.788		
High rate of call drop		.623		
High call rate/SMS/ Internet charges			.915	
Hidden charges			.843	
High service charges against recharges			.731	
Better services offered by competitors				.978
Influence from family/friends/relatives/colleagues				.911
Exclusive advertisements in electronic & print media				.839
Brand name				.765

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.[a]

a. Rotation converged in 6 iterations.

Components	Service related factors	Network related factors	Price related factors	Promotional & Environmental factors
Cronbach Alpha	0.915	0.923	0.862	0.893

From the above table it has been observed that all the 14 variables have been divided in 4 components. Here we have used the Principal Component Analysis for extraction & Varimax with Kaiser Normalization for rotation method.

It has been also observed that all the four factors namely, Service related factors, Network related factors, Price related factors and Promotional & Environmental factors have acquired a good amount Cronbach Alpha value which is 0.915, 0.923, 0.862 & 0.893. All the values are quite acceptable.

Here the 1st component has been termed as Service related factors whereas 2nd component termed as Network related factors. The 3rd component is based on the Price related factors & the 4th component is based on the Promotional & Environmental factors related issues. The Service related factors explains the four variables which are "Lack of attractive plans/ innovative ideas (.851), Error in bills (.801), No proper services from customer care/ not reliable helpline (.748) & Costly Value Added Services (.698)". This component also explains 19.731% of total variation. The Network related factors explains the three variables which are Poor or no network coverage (.876), frequent network related issues (.788) and High rate of call drop (.623). This component also explains 19.381% of total variation. Price related factors include High call rate/SMS/ Internet charges (.915), Hidden charges (.843) & High service charges against recharges (.731) This component also explains 13.357% of total variation. Promotional & Environmental factors include Better services offered by competitors (.978), Influence from family/friends/relatives/colleagues (.911), Exclusive advertisements in electronic & print media (.839) & Brand name (.765) and it also explains 9.078% of total variation.

In all the four factors namely, Service related factors, Network related factors, Price related factors and Promotional & Environmental factors are having several variables. In service related factors the most influencing variable is "Lack of attractive plans/ innovative ideas",

in network related factors the most influencing variable is "Poor or no network coverage", in price related factors the most influencing variable is "High call rate/SMS/ Internet charges" & in promotional & environmental factors the most influencing variable is "Better services offered by competitors." Now, to find out from these factors which is the most influencing factor for consumers switching behavior, the researcher have used regression analysis.

REGRESSION ANALYSIS:

The four factors which have been identified from the Factor Analysis are, Service related factors, Network related factors, Price related factors and Promotional & Environmental factors. Here the Switching behavior has been used as a Dependent Variable and the remaining four factors have been used as an Independent variable.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.851[a]	.724	.718	4.989	1.991

a. Predictors: (Constant), Service related factors, Network related factors, Price related factors, Promotional & Environmental factors

b. Dependent Variable: Consumer Switching behavior

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
2	Regression	14666.590	4	3666.648	331.689	.000[b]
	Residual	4366.520	395	11.054		
	Total	19033.110	399			

a. Dependent Variable: Consumer Switching behavior

b. Predictors: (Constant), Service related factors, Network related factors, Price related factors, Promotional & Environmental factors

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	12.594	.796		15.829	.000	11.029	14.158
Price related factors	3.026	.151	.498	20.061	.000	2.729	3.322
Service related factors	2.556	.205	.321	12.479	.000	2.153	2.959
Promotional & Environmental factors	.788	.133	.145	5.941	.000	.527	1.049
Network related factors	**3.342**	.191	.451	17.460	.000	2.966	3.718

a. Dependent Variable: Consumer Switching behavior

Collinearity Statistics

Factors	Tolerance	VIF
Price related factors	.997	1.003
Service related factors	.997	1.003
Promotional & Environmental factors	.995	1.005
Network related factors	.996	1.004

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.

0.851 is the Correlation coefficient (R) for Model 1, it emphasizes an amount of correlation between the independent variables and dependent variable (Consumer Switching behavior). The R square value explains the 0.724 or 72.4% which is quite significant. Here the significance level also implies .000 significance level which means it is quite acceptable.

From the coefficient table the researcher has found that Network related factors is having highest un-standardized B value of 3.342. So it is having the highest influence factor in consumer switching behavior. After that the second highest will be Price related factors with the B value of 3.026. Service related factors (2.556) & Promotional & Environmental factors (.778) are following after that.

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

Switching Behavior = 12.594 + (3.026) X_1 + (2.556) X_2 + (.788) X_3 + (3.342) X_4.

X_1 = Price related factors

X_2 = Service related factors

X_3 = Promotional & Environmental factors

X_4 = Network related factors

HYPOTHESIS:

H_{a1}: Price related factors are having significant relationship with switching behavior

H_{01}: Price related factors do not have any significant relationship with switching behavior

Here it approves that alternate hypothesis that is H_{a1} has been accepted.

H_{a2}: Service related factors are having significant relationship with switching behavior

H_{02}: Service related factors do not have any significant relationship with switching behavior

Here it approves that alternate hypothesis that is H_{a2} has been accepted.

H_{a3}: Promotional & Environmental related factors are having significant relationship with switching behavior

H_{03}: Promotional & Environmental related factors do not have any significant relationship with switching behavior

Here it approves that alternate hypothesis that is H_{a3} has been accepted.

H_{a4}: Network related factors are having significant relationship with switching behavior

H_{04}: Network related factors do not have any significant relationship with switching behavior

Here it approves that alternate hypothesis that is H_{a4} has been accepted.

FINDINGS & SUGGESTIONS:

- In service related factors the most influencing variable is "Lack of attractive plans/ innovative ideas". It seems that if the marketers can use the innovative ideas or various attractive plans for different age groups then it will be really fruitful for them.
- In network related factors the most influencing variable is "Poor or no network coverage". Marketers anyhow need to improve their network to sustain in the market & they also need to look after the coverage area as well as the quality of the network.
- In price related factors the most influencing variable is "High call rate/SMS/ Internet charges". The researcher have understood from the study that marketers have to lower their call rate or internet charges especially after the Reliance Jio has launched free offers & lower fee offers.
- In promotional & environmental factors the most influencing determinant is "Better services offered by competitors." The marketers have to look an eye on competitors' offers & accordingly they have to act if they want to capture the market.
- From the study it has been revealed that Network related factors are the highest influencing factor in consumer switching behavior. After that the other factors like Price related factors, Service related factors & Promotional & Environmental factors are following.

- It is clear from the study is the rural people are mainly concern about network related issues and after that the price related issues are evolving. It seems that nowadays rural people or "ruralites" are more concern about the basic services compare to the cost of the services.

LIMITATIONS:

- The survey has been done only on the West Bengal. The study can be done on other parts of India to understand the behaviour of rural consumers.
- This study is mainly reflecting the perception of rural people. It might not be applicable to the urban people.
- Sample size of 400 is small; increasing the sample size can give other results also.

CONCLUSION:

The influencing factors towards rural consumers switching behavior have been identified and analyzed empirically and theoretically in this research which can help to make the strategies for marketers and advertising agencies in rural India. This study provides empirical evidence by using Factor Analysis (PCA method) in modeling rural consumers switching behavior towards various mobile phone services which is supported by previous literature review. This study contributes a conceptual model for how to retain the customers in mobile service providers & which are the factors mainly influencing the rural customers to leave a particular company's service. This model also has been suggested for various practitioners, researchers and academicians for further research.

ANNEXURE

Constructs	Questions
Service Related factors	Companies are having lack of attractive plans/ innovative ideas
	Error in bills are quite common nowadays
	No proper services from customer care/ not reliable helpline
	Costly Value Added Services (VAS)
	Poor or no network coverage
	Frequent network related issues

Network Related factors	High rate of call drop
Price Related factors	High call rate/SMS/ Internet charges
	Hidden charges
	Companies are taking high service charges against recharges
Environmental & promotional factors	Better services offered by competitors
	Influence from family/friends/relatives/colleagues to buy the particular service
	Exclusive advertisements in electronic & print media
	Brand name is there
Consumer Switching Behavior	Switching will provide the mental satisfaction to me
	Switching cost is very nominal & easy process
	Switching behavior will provide a strong message to the service provider

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