

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I  
J  
R  
C  
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

*Indexed & Listed at:*

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.,

Open J-Gate, India [link of the same is duly available at Infilbnet of University Grants Commission (U.G.C.)],

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 3770 Cities in 175 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

# CONTENTS

| Sr. No. | TITLE & NAME OF THE AUTHOR (S)   | Page No. |
|---------|--|----------|
| 1.      | PERFORMANCE ANALYSIS THROUGH RATIO ANALYSIS OF MICROFINANCE INSTITUTIONS OF KARNATAKA, INDIA<br><i>JAYANTHI PATIL &amp; DR. R. K. GOPAL</i>                              | 1        |
| 2.      | THE UPSIDE OF JOB HOPPING AMONG MEDICAL REPRESENTATIVES IN INDIA<br><i>SWAPNIL UNDALE &amp; DR. MILIND PANDE</i>   | 7        |
| 3.      | STATISTICAL PROCESS CONTROL<br><i>A. MYSTICA &amp; J.MARY SUGANTHI BAI</i>   | 10       |
| 4.      | MICRO FINANCE THROUGH SHG-BANK LINKAGE PROGRAMME: A STUDY OF SELECT COMMERCIAL BANKS IN YSR DISTRICT, ANDHRAPRADESH<br><i>O. MOHAMMAD RAFAE &amp; DR. P. MOHAN REDDY</i> | 14       |
| 5.      | ASSESSMENT OF ECONOMIC VALUE CREATION OF SELECT INDIAN PUBLIC SECTOR BANKS: A COMPARATIVE STUDY<br><i>DR. B. M. KANAHALLI &amp; RAVI B KASHINATH</i>                     | 21       |
| 6.      | DR. AMBEDKAR'S VISION ON INDIAN FARMING<br><i>DR. LAXMIKANT SHARMA</i>   | 25       |
| 7.      | MARKETING OF INSURANCE PRODUCTS IN RURAL INDIA: A BIG CHALLENGE<br><i>DR. PANDIT C BILAMGE</i>   | 28       |
| 8.      | BUYER BEHAVIOUR TOWARDS COSTUME JEWELLERY IN RAMANATHAPURAM DISTRICT, TAMIL NADU<br><i>DR. C. VIJAYAKUMAR &amp; R. KALYAN KUMAR</i>                                      | 32       |
| 9.      | CONSUMER SWITCHING BEHAVIOR IN CELLULAR SERVICE PROVIDER IN NORTH GUJARAT REGION<br><i>AMIT B. PATEL &amp; DR. TEJAS N DAVE</i>  | 36       |
| 10.     | IMPACT OF RURAL DEVELOPMENT SCHEMES ON HUMAN CAPITAL<br><i>DR. MIR PARVEZ A. &amp; UNJUM BASHIR</i>  | 40       |
| 11.     | RECENT TRENDS IN ON-LINE MARKETING ISSUES AND CHALLENGES<br><i>J.RAVI &amp; U.ELANGOVAN</i>  | 44       |
| 12.     | A STUDY ON THE STATUS OF CORPORATE SOCIAL RESPONSIBILITY INITIATIVES BY INFORMATION TECHNOLOGY COMPANIES IN INDIA<br><i>DR. A. M. SURESH &amp; VIJAYALAKSHMI. S</i>      | 47       |
| 13.     | MARKETING CHALLENGES IN SMALL TOURISM ENTERPRISES<br><i>A.ANCEY SANGEETHA &amp; M.P.PRINCE ALLWYN JEBARAJ</i>  | 52       |
| 14.     | CONSUMER PROTECTION STATUS IN TIGRAI: A SURVEY STUDY ON SELECTED FOOD ITEMS<br><i>DESTA KIDANU, ETSEGENET KIDANE &amp; MAHMUD ABADR</i>                                  | 55       |
| 15.     | INFORMAL INSTITUTIONS IN ETHIOPIA<br><i>KIROS HABTU</i>  | 62       |
| 16.     | REGULATORY ISSUES IN PRACTICE OF CORPORATE GOVERNANCE IN NIGERIAN BANKING INDUSTRY<br><i>ABDULLAHI SHEHU ARAGA</i>   | 72       |
| 17.     | STUDY ON FOOD FRANCHISE IN INDIA: WITH SPECIAL REFERENCE TO BANGALORE<br><i>LAKSHMI PRIYA. S, LATHA MANI BB, CHAITHRA H, KAVYA T &amp; ASHWANTH ROOPIKA</i>              | 80       |
| 18.     | LUXURY HERITAGE AND SERVICECAPE MANAGEMENT IN HOSPITALITY SECTOR OF JAMMU AND KASHMIR REGION<br><i>PARVINDER KOUR, AKSHI BHAGAT &amp; SUDHANSHU GUPTA</i>                | 84       |
| 19.     | A STUDY OF EMPLOYEE REWARDING & SOCIAL SECURITY PRACTICES OF PAINT UNITS IN GUJARAT<br><i>ANN PAUL AYNICKAL</i>  | 89       |
| 20.     | MICRO FINANCE FOR WOMEN EMPOWERMENT<br><i>RANJINI. M.L</i>   | 92       |
|         | <b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>   | 96       |

## CHIEF PATRON

**PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur

*(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)*

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi

Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

## FOUNDER PATRON

**LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana

Former Vice-President, Dadri Education Society, Charkhi Dadri

Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

## CO-ORDINATOR

**DR. SAMBHAV GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

## ADVISORS

**DR. PRIYA RANJAN TRIVEDI**

Chancellor, The Global Open University, Nagaland

**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

**PROF. M. N. SHARMA**

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

## EDITOR

**PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

## CO-EDITOR

**DR. BHAVET**

Faculty, Shree Ram Institute of Business & Management, Urjani

## EDITORIAL ADVISORY BOARD

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. SANJIV MITTAL**

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

**PROF. ANIL K. SAINI**

Chairperson (CRC), GuruGobindSinghI. P. University, Delhi

**DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

**DR. SHIVAKUMAR DEENE**

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

**ASSOCIATE EDITORS**

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

**PROF. V. SELVAM**

SSL, VIT University, Vellore

**PROF. N. SUNDARAM**

VITUniversity, Vellore

**DR. PARDEEP AHLAWAT**

Associate Professor, Institute of Management Studies & Research, MaharshiDayanandUniversity, Rohtak

**DR. S. TABASSUM SULTANA**

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

**DR. JASVEEN KAUR**

Asst. Professor, University Business School, Guru Nanak Dev University, Amritsar

**TECHNICAL ADVISOR**

**AMITA**

Faculty, Government M. S., Mohali

**FINANCIAL ADVISORS**

**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

**LEGAL ADVISORS**

**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

**CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

**SUPERINTENDENT**

**SURENDER KUMAR POONIA**

## CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

### 1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**  
IJRCM

**Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF**

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

**DEAR SIR/MADAM**

Please find my submission of manuscript entitled ' \_\_\_\_\_ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

**NAME OF CORRESPONDING AUTHOR:**

Designation:  
Affiliation with full address, contact numbers & Pin Code:  
Residential address with Pin Code:  
Mobile Number (s):  
Landline Number (s):  
E-mail Address:  
Alternate E-mail Address:

**NOTES:**

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:  
**New Manuscript for Review in the area of** (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
  - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use (ed.) for one editor, and (ed.s) for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parentheses.
  - The location of endnotes within the text should be indicated by superscript numbers.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:****BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

**UNPUBLISHED DISSERTATIONS AND THESES**

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

**WEBSITES**

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

**CONSUMER SWITCHING BEHAVIOR IN CELLULAR SERVICE PROVIDER IN NORTH GUJARAT REGION**

**AMIT B. PATEL**  
**ASST. PROFESSOR**  
**MANISH INSTITUTE OF MANAGEMENT**  
**SANKALCHAND PATEL SAHAKAR VIDYADHAM**  
**VISNAGAR**

**DR. TEJAS N DAVE**  
**ASSOCIATE PROFESSOR**  
**SCHOOL OF LIBERAL STUDIES**  
**PANDIT DEENDAYAL PETROLEUM UNIVERSITY**  
**RAISAN**

**ABSTRACT**

*It's been very tough competition among the various mobile service providers in all over the world. The Indian mobile market continues to be dominated by prepaid subscribers. There has been a massive growth rate of subscribers. Indian mobile market is one of the fastest growing markets and is forecasted to reach 868.47 million users by 2013. The availability of a number of subscriber options for consumers and varied tariff rates of each player, lead the consumers to switch between service providers. Everyday number competitors come with new and attractive promotional schemes and or services that has made possible to reduce the tariff rates at all time low, which directly or indirectly affect the consumers and it encourages customers to change the mobile service providers. With this reference the proposed study is designed to know the existing subscribers, their switching behaviour and most important factors contributing to their switching behaviour with the sample size of 400 customers in the region of north Gujarat.*

**KEYWORDS**

Switching Behaviour, Cellular service provider.

**INTRODUCTION**

The growing competition in the global market is showing that it is becoming increasingly important for companies to retain their existing customers. Gaining knowledge about customers' switching behavior is substantively important which can only be examined by analyzing the role of various factors affecting switching processes. The mobile communication plays a major role in telecommunication industry. Indian telecommunication sector is prosperous as Indian economies are considerably good. Mobile network comes under the service sector, which is experiencing a rapid development which in turn is supporting the growth in Indian economy, provides ample chances employment and self employment generation. The telecom industry is one of the fastest growing industries in India. India has about 960.9 million (May 2012) telephone subscribers making it the third largest network in the world after China and USA, and 929.37 million mobile phone users. With a growth rate of 45 per cent, Indian telecom industry has the highest growth rate in the world (www.telecommunications.com). "The Indian telecom sector, seen as providing the most affordable services in the world, has grown by leaps and bounds in the last decade. This remarkable journey to 100 million consumers is a testament to the vision and commitment of a company that benchmarks itself with the best in the world," Sunil Bharti Mittal, chairman and group chief executive officer of Bharti Enterprises said. (Times of India May 2009).

Switching behaviour is a consumer behaviour where the behaviour of the consumers differs based on the satisfactory level of the consumers with the service providers or companies. Switching behaviour can be articulated as the process of switching from one service provider to another service provider, due to dissatisfaction or any other problems. Service switching is defined as the act of replacing and exchanging the current service provider with another that is available to the consumer in the market (Bansal, 1997). Normally customer satisfaction is found to be the most common factor impinging upon switching intentions (Fernandes and Santos, 2007). Even if a consumer is loyal to a particular brand, if the brand does not satisfy his/her needs, the consumers switch to a competitor brand. There are different factors and determinants which affect the consumers in switching their service from one service to another. The cost which is incurred during the switching process is called switching cost. Consumer loyalty can be defined as "the degree to which a Consumer exhibits repeat purchasing behaviour from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service arises" (Gremler and Brown, 1996, p. 173). Losing a consumer is a serious issue for the firm in terms of its present and future earnings. In addition to losing the benefits discussed above, the firm needs to invest resources in attracting new consumers to replace the ones it has lost (advertising, promotion, initial discounts). Peters (1987) shows that it can cost five times more to acquire a new consumer than to retain an old one. Consequently, retaining the current consumer base is much more attractive and viable than searching for new consumers.

**LITERATURE REVIEW**

Mohammed Sohel Islam (2008), in his study examined the relationship between switching cost, corporate image, trust and Customer loyalty. The research finds that although all the independent variables, switching cost, corporate image, and trust have certain degree of relationship with the dependent variable, Customer loyalty, only trust has the strongest relationship with Customer loyalty.

Jeong and Park (2003) examined the difference of subscribers' switching intention before and after the introduction of MNP in Korea. He reported that brand image, price and service were major factors of MNP. This research focused on price, perceived commitment, and outcome quality and anger incident as predicting variable to explain switching intentions. Previously, Antón et al., (2007) analyzed the predicting qualities of these variables in Spanish environment and found that poor quality, a perception of low organization commitment or interest, perceived unfair price and an anger incident can help in explaining the consumers' intention to switch. To retain customers, organizations have to satisfy them particularly in service industry (Oyeniya and Abiodun, 2010). If customers are satisfied with the service, this not only enhances repurchase intentions (Hellier et al., 2003) but also addresses the switching intentions (Fernandes and Santos, 2007). Switching and switching intentions are considered as the most important variable in service sector. Affordability is a measure of cost related to the amount that a purchaser is able to pay. Kollmann (2000) states that Price plays a vital role in telecommunication market especially for the mobile telecommunication service providers.

**OBJECTIVES**

- To find the most preferred service provider.
- To identify responsible factor for the preferred service provider.
- To find the likeliness of switching the service provider with demographic variables
- To identify the factors that affects most to the consumers into switching the service provider.

**SCOPE**

- The present study can be extended to other geographical areas.
- It can be extended to study the usage of mobile services of different age groups and accordingly new plans can be formulated.
- This study can be extended to understand the switching behaviour of a particular cellular service provider.

**RESEARCH METHODOLOGY**

For the purpose of the study descriptive research design was used. The tool used was structured questionnaire. The method of obtaining responses was personal interview with convenience sampling of non-probability sampling method. The responses obtained were then further analyzed using statistical software.

**ANALYSIS**

**Ho:** There is no significance relationship between likeliness to switch mobile service provider and gender of the respondents

**H1:** There is significance relationship between likeliness to switch mobile service provider and gender of the respondents

To test the hypothesis likeliness to switch mobile service provider and gender of the respondents have been cross tabulated as follow.

**TABLE – 1: CROSS TABULATION OF GENDER AND LIKELINESS TO SWITCH**

|        |        | Likeliness to switch |        |         |          |               | Total |
|--------|--------|----------------------|--------|---------|----------|---------------|-------|
|        |        | Very likely          | Likely | Neutral | Unlikely | Very unlikely |       |
| Gender | Male   | 74                   | 122    | 38      | 6        | 2             | 242   |
|        | Female | 22                   | 52     | 40      | 22       | 22            | 158   |
| Total  |        | 96                   | 174    | 78      | 28       | 24            | 400   |

From the table we can say that more of male are likely or very likely to switch mobile service provider and female are more unlikely and very unlikely to switch the mobile service provider. To test the same Chi-Square test was used and following results were obtained.

**TABLE – 2: CHI-SQUARE TESTS**

|                              | Value               | df | Asymp. Sig. (2-sided) |
|------------------------------|---------------------|----|-----------------------|
| Pearson Chi-Square           | 67.526 <sup>a</sup> | 4  | .000                  |
| Likelihood Ratio             | 70.213              | 4  | .000                  |
| Linear-by-Linear Association | 63.252              | 1  | .000                  |
| N of Valid Cases             | 400                 |    |                       |

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.48.

From the above table we can say that the null hypothesis is rejected as the Asymp. Sig. is 0.000 which is less than 0.05. It indicates that gender is an influencing factor in understanding the mobile switching behavior of the respondents.

**Ho:** There is no significance relationship between likeliness to switch mobile service provider and age of the respondents

**H1:** There is significance relationship between likeliness to switch mobile service provider and age of the respondents

The above mentioned hypothesis is again tested using cross tabulation between age and likeliness to switch, shown in the following table.

**TABLE – 3: CROSS TABULATION OF AGE AND LIKELINESS TO SWITCH**

|       |                | Likeliness to switch |        |         |          |               | Total |
|-------|----------------|----------------------|--------|---------|----------|---------------|-------|
|       |                | Very likely          | Likely | Neutral | Unlikely | Very unlikely |       |
| Age   | 15 to 24 years | 58                   | 86     | 2       | 6        | 8             | 160   |
|       | 25 to 34 years | 22                   | 44     | 32      | 2        | 4             | 104   |
|       | 35 to 44 years | 16                   | 30     | 30      | 2        | 2             | 80    |
|       | Above 45 years | 0                    | 14     | 14      | 18       | 10            | 56    |
| Total |                | 96                   | 174    | 78      | 28       | 24            | 400   |

From Table -3 we see that the respondents having age between 15 years to 24 years and 25 years to 34 years are very likely and likely to switch other service provider. Whereas respondents having age between 35 years to 44 years and more are interested in same mobile service provider or don't like to change the mobile service provider. So we can say that as the age increases likeliness to switch the service provider is decreases. To test this Chi-Square test was used and following results were obtained.

**TABLE – 4: CHI-SQUARE TESTS**

|                              | Value                | df | Asymp. Sig. (2-sided) |
|------------------------------|----------------------|----|-----------------------|
| Pearson Chi-Square           | 1.565E2 <sup>a</sup> | 12 | .000                  |
| Likelihood Ratio             | 160.309              | 12 | .000                  |
| Linear-by-Linear Association | 69.840               | 1  | .000                  |
| N of Valid Cases             | 400                  |    |                       |

a. 3 cells (15.0%) have expected count less than 5. The minimum expected count is 3.36.

From the above table we see that the null hypothesis is rejected as the Asymp. Sig. is 0.000 which is less than 0.05. It indicates that age is an influencing factor in understanding the mobile switching behavior of the respondents.

**Ho:** There is no significance relationship between likeliness to switch mobile service provider and Education of the respondents

**H1:** There is significance relationship between likeliness to switch mobile service provider and Education of the respondents

The above mentioned hypothesis is tested using cross tabulation between education and likeliness to switch, shown in the following table.



TABLE- 5: CROSS TABULATION OF EDUCATION AND LIKELINESS TO SWITCH

|           |               | Likeliness to switch |        |         |          |               | Total |
|-----------|---------------|----------------------|--------|---------|----------|---------------|-------|
|           |               | Very likely          | Likely | Neutral | Unlikely | Very unlikely |       |
| Education | High school   | 24                   | 30     | 0       | 16       | 6             | 76    |
|           | Undergraduate | 36                   | 46     | 2       | 0        | 10            | 94    |
|           | Graduate      | 12                   | 20     | 10      | 2        | 6             | 50    |
|           | Post graduate | 18                   | 58     | 22      | 2        | 0             | 100   |
|           | Doctorate     | 2                    | 16     | 26      | 2        | 2             | 48    |
|           | others        | 4                    | 4      | 18      | 6        | 0             | 32    |
| Total     |               | 96                   | 174    | 78      | 28       | 24            | 400   |

According to Table – 5 respondents having higher the education they are more unlikely, very unlikely and neutral to switch the service provider, where as the respondents having less education they are more very likely and likely to switch the service provider. To test this Chi-Square test was used and following results were obtained.

TABLE- 6: CHI-SQUARE TESTS

|                              | Value                | Df | Asymp. Sig. (2-sided) |
|------------------------------|----------------------|----|-----------------------|
| Pearson Chi-Square           | 1.706E2 <sup>a</sup> | 20 | .000                  |
| Likelihood Ratio             | 188.327              | 20 | .000                  |
| Linear-by-Linear Association | 7.577                | 1  | .006                  |
| N of Valid Cases             | 400                  |    |                       |

a. 7 cells (23.3%) have expected count less than 5. The minimum expected count is 1.92.

Using Chi-square test we found the Asymp. Sig. value is .000 which is less than .05, so the null hypothesis will be rejected and it can be concluded that there is a significance relationship between education and likeliness to switch mobile service provider.

**H0:** There is no significance relationship between likeliness to switch mobile service provider and occupation of the respondents

**H1:** There is significance relationship between likeliness to switch mobile service provider and occupation of the respondents

The above mentioned hypothesis is tested using cross tabulation between occupation and likeliness to switch, shown in the following table.

TABLE- 7: CROSS TABULATION BETWEEN OCCUPATION AND LIKELINESS TO SWITCH

|            |              | Likeliness to switch |        |         |          |               | Total |
|------------|--------------|----------------------|--------|---------|----------|---------------|-------|
|            |              | Very likely          | Likely | Neutral | Unlikely | Very unlikely |       |
| Occupation | Student      | 44                   | 54     | 4       | 2        | 0             | 104   |
|            | Businessman  | 12                   | 48     | 26      | 4        | 8             | 98    |
|            | Salaried     | 12                   | 28     | 24      | 2        | 2             | 68    |
|            | Professional | 12                   | 32     | 22      | 8        | 0             | 74    |
|            | Retired      | 4                    | 6      | 2       | 12       | 14            | 38    |
|            | Housewife    | 12                   | 6      | 0       | 0        | 0             | 18    |
| Total      |              | 96                   | 174    | 78      | 28       | 24            | 400   |

From the table we can say that more of students are likely or very likely to switch mobile service provider and Businessman and salaried are more likely and neutral to switch the mobile service provider. Whereas retired respondents are more unlikely and very unlikely to switch the mobile service provider. To test the same Chi-Square test was used and following results were obtained.

TABLE- 8: CHI-SQUARE TESTS

|                              | Value                | df | Asymp. Sig. (2-sided) |
|------------------------------|----------------------|----|-----------------------|
| Pearson Chi-Square           | 2.010E2 <sup>a</sup> | 20 | .000                  |
| Likelihood Ratio             | 174.444              | 20 | .000                  |
| Linear-by-Linear Association | 28.581               | 1  | .000                  |
| N of Valid Cases             | 400                  |    |                       |

a. 9 cells (30.0%) have expected count less than 5. The minimum expected count is 1.08.

Using Chi-square test we found the Asymp. Sig. value is again .000 which is less than .05, so the null hypothesis will be rejected and it can be concluded that there is a significance relationship between occupation and likeliness to switch mobile service provider.

**H0:** There is no significance relationship between likeliness to switch mobile service provider and income of the respondents

**H1:** There is significance relationship between likeliness to switch mobile service provider and income of the respondents

The above mentioned hypothesis is tested using cross tabulation between income and likeliness to switch, shown in the following table.

TABLE- 9: CROSS TABULATION BETWEEN INCOME AND LIKELINESS TO SWITCH

|        |                         | Likeliness to switch |        |         |          |               | Total |
|--------|-------------------------|----------------------|--------|---------|----------|---------------|-------|
|        |                         | Very likely          | Likely | Neutral | Unlikely | Very unlikely |       |
| Income | Less than Rs.1,00,000   | 50                   | 68     | 8       | 2        | 4             | 132   |
|        | Rs.1,00,000 - 3,00,000  | 20                   | 56     | 24      | 2        | 2             | 104   |
|        | Rs.3,00,001 - 6,00,000  | 6                    | 20     | 22      | 2        | 0             | 50    |
|        | Rs.6,00,001 - 9,00,000  | 8                    | 10     | 20      | 2        | 0             | 40    |
|        | Rs.9,00,001 - 11,00,000 | 0                    | 12     | 0       | 20       | 8             | 40    |
|        | Above Rs.11,00,001      | 12                   | 8      | 4       | 0        | 10            | 34    |
| Total  |                         | 96                   | 174    | 78      | 28       | 24            | 400   |

From the table we can say that more of respondents having income < Rs. 100000 and Rs. 100000 to Rs. 300000 are very likely or likely to switch mobile service provider and Rs. 300000 to Rs. 600000 and Rs. 600001 to Rs. 900000 are more likely or neutral to switch mobile service provider. The respondents having income more than Rs. 900000 are more unlikely and very unlikely to switch the mobile service provider. To test the same Chi-Square test was used and following results were obtained.

TABLE- 10: CHI-SQUARE TESTS

|                              | Value                            | df | Asymp. Sig. (2-sided) |
|------------------------------|----------------------------------|----|-----------------------|
| Pearson Chi-Square           | 2.678E <sup>2</sup> <sup>a</sup> | 20 | .000                  |
| Likelihood Ratio             | 212.133                          | 20 | .000                  |
| Linear-by-Linear Association | 64.742                           | 1  | .000                  |
| N of Valid Cases             | 400                              |    |                       |

a. 8 cells (26.7%) have expected count less than 5. The minimum expected count is 2.04.

Using Chi-square test we found the Asymp. Sig. value is .000 which is less than .05, so the null hypothesis will be rejected and it indicates that there is a significance relationship between income level of the respondents and likeliness to switch mobile service provider.

## CONCLUSION

From the above analysis we came to know that males are more likely to switch service provider as compared to females. Respondents having age between 15 years to 24 years and 25 years to 34 years are very likely and likely to switch other service provider as compared to others. Respondents having higher education are more likely to switch the service providers as compared to others. Even respondents having less income are also more likely to switch the service provides as compared to higher income level.

## REFERENCES

1. Anto'n C., Camarero C. & Carrero M. (2007), Analyzing firms' failures as determinants of consumer switching intentions: The effect of moderating factors. *European Journal of Marketing*, 41, 1/2, 135-158.
2. Bansal H. S. (1997), *Service Switching Model SSM: A Model of Customer Switching Behavior in the Service Industry*. Queen's University Kingston, Ontario Canada, 1-192.
3. Fernandes D.V.H. & Santos C.P.D. (2007), Consumer Complaining Behavior in Developing Countries: The Case of Brazil, *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 20, 86-109.
4. Hellier P.K., Geursen G.M., Carr R.A. & Rickard J.A. (2003). Customers repurchase intention - A general structural equation model. *European Journal of Marketing*, 37, 11/12, 1762-1800.
5. Jeong, J.H. and Park, M.C. (2003), "A study on service churning intention in Korean mobile communication industry: impact of mobile number portability", *JCCI 2003*, 2003.4.
6. Kollmann T. "The Price/Acceptance Function: Perspectives of a Pricing Policy in European Telecommunication Markets", *Eur. J. Innov. Manage.* 3(1): 7-14, 2000.
7. Malhotra Naresh; (2010), "Marketing Research, 5<sup>th</sup> ed", Pearson Education, New Delhi, Fifth Edition
8. Oyeniyi J.O. & Abiodun J.A. (2009), *Switching Cost and Customers Loyalty in the Mobile Phone Market: The Nigerian Experience*. *Business Intelligence Journal*, 111-121.

## WEBSITES

9. [http://en.wikipedia.org/wiki/List\\_of\\_countries\\_by\\_number\\_of\\_mobile\\_phones\\_in\\_use](http://en.wikipedia.org/wiki/List_of_countries_by_number_of_mobile_phones_in_use) (27th July, 2012)
10. [http://www.telecomtiger.com/PolicyNRegulation\\_fullstory.aspx?storyid=14145&flag=1&passfrom=topstory&section=S174](http://www.telecomtiger.com/PolicyNRegulation_fullstory.aspx?storyid=14145&flag=1&passfrom=topstory&section=S174) (27th July, 2012)

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-  
**Co-ordinator**

## **DISCLAIMER**

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor its publishers/Editors/Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal is exclusively of the author (s) concerned.

## ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

