

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & 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 Inlibnet of University Grants Commission (U.G.C.)].

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 2980 Cities in 165 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.	PROFESSIONAL COMMITMENT IN HIGHER EDUCATION: AN EMPIRICAL STUDY <i>H. SHAMINA & DR. VIJILA KENNEDY</i>	1
2.	STRESS MANAGEMENT IN RELATION TO SOCIO ECONOMIC STATUS OF SECONDARY SCHOOL STUDENTS <i>DR. DEEPA. P & SUJA. P.V</i>	5
3.	PREDICTIVE ANALYTICS: A WAY TO PROACTIVE ACTIONS IN HUMAN RESOURCE MANAGEMENT <i>VIKAS BANSAL</i>	7
4.	CAPITAL STRUCTURE AND ITS IMPACT ON PROFITABILITY: EVIDENCE FROM SRI LANKAN LISTED BANKS <i>V. A. SUBRAMANIAM & RAVIVATHANI THURAISSINGAM</i>	10
5.	VALUE ADDITION IN FISHERY MARKETING, GAINS AND LOSSES ALONG THE SUPPLY CHAIN IN INDIA <i>SHIFERAW MITIKU TEBEKA, EMMANUEL ZIVENGE, USHADEVI K.N & K. JESY THOMAS</i>	14
6.	A STUDY ON PRE-PURCHASE BEHAVIOR OF TWO WHEELER MOTORCYCLE USERS IN NELLORE DISTRICT, ANDHRA PRADESH, INDIA <i>DR. D. V. RAMANA, DR. P. SUBBIAH & P. V. L. NARASIMHA RAO</i>	17
7.	A FRAMEWORK OF AUDIT REPORT IN BANK AUDIT: STUDY ON LFCAR, GHOSH & JILANI AND BASEL COMMITTEE REPORT <i>DR. AKHIL MISHRA & NEHA JAISWAL</i>	25
8.	DEVELOPMENT OF SELF HELP GROUPS IN TAMIL NADU <i>J. PAVITHRA & DR. M GANESAN</i>	30
9.	PROBLEMS OF PAIN AND PALLIATIVE CARE VOLUNTEERS IN KERALA <i>DR. SANTHA S.</i>	38
10.	MICRO-FINANCE: A BOON TO THE SELF-HELP GROUP MEMBERS IN SIVAGANGAI DISTRICT, TAMIL NADU, INDIA <i>CAPT. DR. JEYA KUMAR, KR. & DR. SREEDEVI.N</i>	44
11.	POLICY HOLDERS AWARENESS AND ADOPTION OF INFORMATION COMMUNICATION TECHNOLOGY OF LIFE INSURANCE CORPORATION OF INDIA <i>S. RANI LAKSHMI & DR. P. SANTHI</i>	51
12.	HRM AND ETHICAL BEHAVIOUR: REVIEW AND CONCEPTUAL ANALYSIS <i>DR. SUPRIYA CHOUDHARY</i>	56
13.	WOMEN ENTREPRENEURIAL OPPORTUNITIES IN FOOD INDUSTRY: A CASE OF CREMICA PRODUCTS <i>VANIKA CHUGH & MANISH JHA</i>	60
14.	FACTORS INFLUENCING BRAND SWITCHING IN TELECOM INDUSTRY: WITH SPECIAL REFERENCE TO LUDHIANA CITY <i>PREETI THAKUR, KARAN JOSHI & PRACHI KAPIL</i>	65
15.	ROLE OF FINANCIAL INSTITUTIONS IN DEVELOPMENT OF MSME AND AGRICULTURAL SECTOR IN INDIA: A VISION FOR YEAR 2020 <i>AMOGH TALAN & GAURAV TALAN</i>	73
16.	IMPACT OF MONETARY POLICY ON BSE BANK STOCKS <i>MANISHA LUTHRA & SHIKHA MAHAJAN</i>	78
17.	MOBILISATION AND MANAGEMENT OF FINANCIAL RESOURCES BY URBAN LOCAL BODIES <i>YASHODA</i>	80
18.	AN EMPIRICAL ANALYSIS OF FACTORS AFFECTING INTERNET BANKING IN PUNJAB STATE (INDIA) <i>RITU SEHGAL</i>	83
19.	RUPEE DOWNFALL: A THEORETICAL OUTLOOK <i>GEORGE PAULY & ARUN B CHANDRAN</i>	90
20.	A COMPARATIVE STUDY ON THE PERFORMANCE OF SELECTED MUTUAL FUND TAX SAVING SCHEMES: AN IMPLICATION OF SHARPE'S MEASURE <i>RAJIB DEB</i>	95
21.	AN ANALYSIS OF CASE STUDY PROPRIETORSHIP AND SATURATION - CASE STUDY SOURCE FROM 'DHURVA INSTITUTE OF MANAGEMENT HYDERABAD INDIA': INTERNATIONAL CASE STUDY COMPETITION, AUTHOR: DR.JAGADEESHA.M <i>ESAYAS DEGAGO & TESFAYE HAILU</i>	103
22.	EXPLORING THE FACTORS LEADING TOWARDS STUDENT DEVELOPMENT: A STUDY OF UNIVERSITY STUDENTS OF PAKISTAN <i>HINA AFFANDI, NAHEED RAZA & ANUM AFFANDI</i>	105
23.	CUSTOMERS' PERCEPTION TOWARDS ONLINE ADVERTISEMENT AND ITS IMPACT ON PURCHASE BEHAVIOUR <i>VIJIN KUMAR</i>	110
24.	LOK ADALAT IN JAMMU AND KASHMIR: AN EMPIRICAL ANALYSIS <i>UNANZA GULZAR</i>	114
25.	DISCLOSING NONFINANCIAL INFORMATION LEADS TO THE SHAREHOLDERS' WEALTH MAXIMIZATION: EVIDENCE FROM BANGLADESHI LISTED FINANCIAL COMPANIES <i>SALEH MOHAMMED MASHEHDUL ISLAM</i>	117
26.	MAHATMA GANDHI: DEMOCRATIC LEADERSHIP AND HIS ECONOMIC VISION <i>NEHA BOTHRA</i>	124
27.	ANALYSIS OF EMPLOYMENT DISCRIMINATION OF SCs AND STs IN NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (NREGS) <i>SIDDHARTH RATHORE</i>	128
28.	EUROPEAN UNION AS A GLOBAL SECURITY ACTOR <i>H.S VENKATESHA</i>	134
29.	FINANCIAL INCLUSION: A STUDY OF CANARA BANK <i>AMANJOT SINGH</i>	139
30.	THE POPULATION GROWTH AND ECONOMIC DEVELOPMENT <i>SANGHARSHA BALIRAM SAWALE & NEHA RAKESH NAMDEO</i>	143
	REQUEST FOR FEEDBACK & DISCLAIMER	146

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. BHAVET

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. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

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

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

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

PROF. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

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

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S.M.S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

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 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>

FACTORS INFLUENCING BRAND SWITCHING IN TELECOM INDUSTRY: WITH SPECIAL REFERENCE TO LUDHIANA CITY

PREETI THAKUR

ASST. PROFESSOR

**DEPARTMENT OF MANAGEMENT STUDIES
MAHARISHI MARKANDESHWAR UNIVERSITY
SOLAN**

KARAN JOSHI

ASST. PROFESSOR

**DEPARTMENT OF MANAGEMENT STUDIES
MAHARISHI MARKANDESHWAR UNIVERSITY
SOLAN**

PRACHI KAPIL

ASST. PROFESSOR

**DEPARTMENT OF MANAGEMENT STUDIES
MAHARISHI MARKANDESHWAR UNIVERSITY
SOLAN**

ABSTRACT

The purpose of this paper seeks to find out the factors that are influencing the brand switching in Telecom Industry, while giving the special reference to Ludhiana City. The findings of this research shows that most preferred GSM service provider in Ludhiana is Vodafone (38%) and majority of respondents are using it from 1-2 years. Strong network coverage emerged the most influential in the selection of a particular GSM service provider. Convenience factors such as the after sales service and the change in the place of residence are the most important factors in the switching behavior, then price issues are the second most important factor for switching, which includes the excess balance deductions, call rate, hidden charges, and the internet charges.

KEYWORDS

MNP, GSM, CDMA, Brand Switching.

INTRODUCTION

TELECOMMUNICATION

The Indian telecommunication network is the third largest in the world and the second largest among the emerging economies of Asia. The Indian telecom sector is largely dominated by private operators that control a share of 87.9 per cent share of the entire sector. Among the top players in the telecom sector, Bharti Airtel owns the largest share at 21.75 per cent, followed by Vodafone (17.4 per cent), Reliance (13.98 per cent), state-owned BSNL (11.41 per cent), Tata (11.08 per cent) and Idea (10.97 per cent). Vodafone has recorded the fastest growth rate in the month of February, at 17.61 per cent in its subscription base.

As per statistics, the total mobile subscriber base in the country has hit 867.80 million on march, 2013 and it is further expected that this figure will steadily rise to 1.25 billion by 2015. It has also been projected that the users for the broadband base are going to reach 100 million mark by 2014, as the telecom companies have rolled out their 3G services, as per the research study conducted by Crisil.

REVIEW OF LITERATURE

Ahmed, M. et. al. (2011), has studied on Factors behind the Brand Loyalty, Developing and Proposing a Conceptual Model. The study is carried out to determine the impact of key factors i.e. Price, Quality, Perceived value, Services and other factors (promotion, distribution, existence, social class, demographics etc) on brand loyalty of the customers and to propose a conceptual model. **Durukan, T., Bozaci, I., (2011)**, has studied mobile number portability in turkey:an empirical analysis of consumer switching behaviour. The study was carried out to determine the consumer awareness and switching behaviour after the introduction of mobile number portability in India. The objective of the study was to study the effects of mobile number portability on several factors were investigated like mobile traffic ,subscriber quantity, churn rate, penetration, market concentration, competition, transferred mobile numbers and monthly usage. **Iqbal, T.,(2011)**, has studied mobile number portability in south asia. The study was carried out to determine the preconditions necessary for implementing Mobile Number Portability (MNP) in emerging South Asia. This paper explores Pakistan's experience in introducing Mobile Number Portability (MNP) and will investigate the suitability of introducing the same in India and the Maldives. The study also made it clear that multiple SIM use was to primarily make use of discounts for calling on the same network; subscribers also relied on many connections to avail of better network prices. **Kumaravel, V., Kandasamy, C., (2011)**, The study was carried out to determine Impact of mobile number portability on mobile users switchover behaviour-Indian mobile market. The objectives of the study was to find out network switching behavior of mobile users, reason for network switching, examine the growth of Mobile number portability in India, identify factors which determine the network switching behavior of mobile users, satisfaction level of current network service provider. This is obvious fact that all the mobile network service providers can not satisfy their customers equally despite they have their own facilities and options. The findings were that more number of unhappy mobile service users are there in India. According to research IDEA Cellular, Bharti Airtel and Vodafone emerged as most preferred mobile service operators in terms of MNP, and they continued to gain customers from other service providers. **Malhotra, G. et. al. (2011)**, has studied on Consumer Behavior towards Mobile Phone Service Provider - An Empirical Research on Mobile Number Portability in India. This research paper focuses on the different purposes people use their mobile phones and their criteria of selection of a service provider in their region. Apart from that, with the new introduction of Mobile Number Portability (MNP) scheme there have been quite a lot of transitions of service-providers among the customers. Analysis of various factors and inputs collected in the study shows varying customer satisfaction levels across different mobile subscribers. The research results shows that the behaviors of the consumers towards mobile service providers are influenced broadly by two factors service quality and cost to customers. **Nitzan, I. & Libai, B. (2011)**, has studied on Social Effects on Customer Retention. This study explores the role of customers' social network in their defection from a service provider. The authors use data on communication among one million customers of a cellular company to create a large-scale social system composed of customers' individual social networks. The study's results indicate that exposure to a defecting neighbor is associated with an increase of 80% in the defection hazard, after controlling for a host of social,

personal, and purchase-related variables. This effect is comparable in both magnitude and nature to social effects observed in the highly researched case of product adoption: The extent of social influence on retention decays exponentially over time, and the likelihood of defection is affected by the strength and homophile with defecting Neighbors and by these neighbors' average number of connections. Siddiqui, K. (2011), has studied on Personality influences Customer Switching. The purpose of this study was to examine relationships between personality factors and customer switching for services. The study has various distinctive features. Previously there has been no meaningful research on the relationship between personality traits and customer switching variables. The personality factor Openness to Experience emerged as a single predictor for Customer Switching for both services. Personality facets Artistic Interests and Achievement Striving were consistent in providing major predictive Power predicting customer switching for the two services. A number of factors suggest that these results generalizable globally but they were subject to a number of limitations, and hence further research is warranted. Lyons, s., (2006), has studied the benefits of mobile number portability. The study was carried out to determine MNP's impact on market outcomes using international time-series cross-section data. Regression analysis was used in the following research which showed that modelling churn, initial estimation using OLS with fixed effects gave rise to heteroscedasticity and autocorrelation. It was found that no significant effect of mobile number portability was there on churn or average prices for countries that applied less stringent target for maximum porting time and MNP reduced average prices and encouraged churn (a proxy for switching) when the switching process was rapid (e.g. less than 5days) but not when it was slower. It was also found that mobile number portability reduced retail prices but only when its quality was high. Buehler, S., (2004), This paper examined the consequences of introducing mobile number portability (MNP). It was found that mobile number portability have subtle price effect as the incumbent lowered its fixed subscription fee as the entrant increased the price as it doesn't wanted to compete for customers without mobile number portability. As mobile number portability was expected to divide providers of mobile services into supporters and opponents. Lam, S. et. al. (2010), has studied on Resistance to Brand Switching When a Radically New Brand Is Introduced: A Social Identity Theory Perspective. Relative customer-brand identification with the incumbent apparently exerts a stronger longitudinal restraint on switching behavior than relative perceived value of the incumbent. The study has important strategic implications for devising customer relationship strategies and brand investment. Alom, K., Khan, A., Meshquat, U. (2010), has studied on selection of cellular operations in Bangladesh: an empirical analysis. Results reveal that two factors, brand image and perceived call rate, have strong positive and significant influence on consumers' selection of a cellular operator in Bangladesh. Perceived value-added services and perceived customer services have less impact compared to other factors, but have positive and significant influence on consumers' brand selection. Only strong network coverage has shown comparatively less positive influence on brand selection. The study identifies unanswered questions and shows future research implications. Hanif M., (2010), the results of the study focused at customers of telecommunication companies showing that if a brand is fulfilling its promises, it would enhance customer satisfaction and create a feeling in customer that he has chosen one of the best brand. This paper took into account all the dimensions that would be accounted for customer satisfaction like coverage quality, over all experience and fulfilment of communication needs. Research has shown that customer satisfaction is created once the primary needs of customer are met by the brand. Sahay, A. & Sharma, N. (2010), has studied on Brand Relationships and Switching Behavior for Highly Used Products in Young Consumers. The results indicate that: young consumers do form relationships with brand(s) on all the six dimensions of consumer brand relationship that have been postulated in the literature, love and passion dimension of brand relationship is stronger amongst teenagers as compared to young adults. Jahanzeb, S., Fatima, T. & Khan, B. (2010), has studied on An empirical analysis of customer loyalty in Pakistan's telecommunication industry. The omnipresence of mobile phones in a developing country such as Pakistan suggests that genders share their usage for technology and appreciate cellular service both on account of its utilitarian aspects, as well as hedonic features. Mobile service has become a communication channel that aids in marketing, maintains social networks and also facilitates an informal system of learning. Oyeniyi, O. j., (2009), The research has been conducted on Switching cost and customers loyalty in the mobile phone market: The Nigerian experience It described that assurance of service and reliability of service was positively related to loyalty and when customers are satisfied they tend to be loyal. Zikiene, K., Petras, A. (2009), has studied Research of Factors Influencing Loyal Customer Switching Behavior. Knowing customer-specific factors that affect potential switching behavior of their loyal customers (defined through empirical research), companies could reduce the probability of occurrence of loyal customer switching behavior, find new ways to prevent customers' turnover and make better targeted decisions regarding loyalty building. Findings of the empirical research showed, factors supporting customer switching behavior are by far more relevant for loyal customers than factors repressing customer switching behavior. The following factors supporting customer switching behavior are also relevant for loyal customers: dissatisfactory quality, response to service failures, new value, core service failures, service encounter failures, and price issues; and the following factors repressing customer switching behavior are relevant for loyal customers: lack of perceived available or attractive alternatives, perceived risk and uncertainty costs, economic costs, and search and evaluation costs. Sathish, M., (2011), The research has been conducted on Switching Behaviour in Cellular Service Provider: A Study with reference to Chennai. Poor network coverage, Frequent Network Problems, High call rates, Influence from family and friends were the most important factors which affected the switching behaviour. It was found that majority of the consumers were influenced by the family to select their service provider and a sizeable number of the consumers were influenced by their friends. Kim, K. M., Park, C. M., (2004), They have studied the effects of customer satisfaction and switching barrier on customer loyalty in Korean mobile telecommunication services. This paper analyzed the effects on customer loyalty of customer satisfaction and the switching barrier, and the structural relationship between these factors in the Korean mobile telecommunication services industry. The factors creating the switching barrier were closely connected with customers' relationship-specific assets. Losses involved in removing special customer status or customer benefit programs, and move-in costs such as changing numbers, was also an important switching barrier for customers changing to other service providers. Trust and the personal relationships between the company and the customer were also significant in the mobile telecommunication industry

OBJECTIVE OF THE STUDY

- To know the factors considered by customers in selection of particular mobile phone service provider
- To study the factors behind brand switching from one cellular operator to another
- To study the effect of mobile number portability (MNP) on brand switching

RESEARCH METHODOLOGY

The research is descriptive in nature. The target population is the GSM service users of Ludhiana, Punjab. The sample size of the study will be 200 respondents. Probability sampling technique is used as in probability sampling technique there are equal chance to select each and every respondent. Further simple random sampling is used. Primary data will be collected from the GSM service users with the help of structured questionnaire which will include close and open ended questions. Secondary data is been collected from journals as well as magazines, newspapers and different websites. To analyze the factors influencing brand switching in telecom industry factor analysis will be used.

ANALYSIS & INTERPRETATION

Factors Considered while selecting a particular mobile phone service provider:

DESCRIPTIVE STATISTICS					
	N	Minimum	Maximum	Mean	Std. Deviation
Brand Image	200	1	6	3.15	1.650
Call Rate	200	1	6	2.65	1.520
Strong Network Coverage	200	1	6	2.63	1.505
Value Added Service	200	1	6	4.40	1.530
Customer Service	200	1	6	4.22	1.494
Tariff Plan	200	1	6	3.75	1.631
Valid N (listwise)	200				

ANALYSIS

The preconditions for the selection of the particular GSM service provider was revealed by using the weighted average mean of the factors.(where 1 was ranked as the highest and 6 for the lowest). Thus it was observed that people give more weightage to strong network coverage in selecting a particular GSM service provider. Secondly they consider call rate to be the second most important factor. Then they see the brand image of the service provider before selecting it and then the various tariff plans offers by the company. Customer service and value added service were considered the least in their selection of a particular GSM service provider.

INTERPRETATION OF THE CONSUMER SWITCHING BEHAVIOR

The KMO value is 0.754, which is greater than 0.5 and this shows that the sample is adequate.

The final statistics comprises the communality for all 28 variables and the Eigen value of all factors which have Eigen value of 1.

The first step in interpreting the output is to look at the factor extracted. The Eigen value table states that there are 8 factors which have Eigen value of 1. The last column in the table (cumulative percentage) shows that the 8 factors extracted together account for 55.615% of the total variance. This is a good deal because with only 8 factors (reducing them from 28) we have lost only about 44.385% of the information content, while 55.615% is retained by the 8 factors. Thus, the overall conclusion from the above analysis is that the only 8 factors are considered important by the respondents among the 28 factors. And these 8 important factors are- **convenience, Price Issues, Service, Social Factors, Network, Image & Speed, Internet charges & service failure.**

CHI-SQUARE TESTS					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	47.496 ^a	1	.000		
Continuity Correction ^b	45.382	1	.000		
Likelihood Ratio	47.688	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	47.259	1	.000		
N of Valid Cases ^b	200				
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 24.79.					
b. Computed only for a 2x2 table					

ANALYSIS:-The Chi – Square test output table we can see that a significance level of 0.000 (Pearson’s) has been achieved which is less than 0.05; hence we accept our null hypothesis. Thus we conclude that at 95% confidence level, there is no significant change in thinking of telecom consumers after introduction of MNP (mobile number portability).

MOST INFLUENTIAL FACTOR CONSIDERED IN MOBILE NUMBER PORTABILITY

NPar Tests

ONE-SAMPLE KOLMOGOROV-SMIRNOV TEST							
		Friend circle	Peer influence	Like because no numberchange	From prepaid to postpaid	From CDMA to GSM	Attractive plans
N		200	200	200	200	200	200
Normal Parameters ^a	Mean	1.80	2.56	2.01	3.17	2.92	2.22
	Std. Deviation	.960	1.001	1.094	1.265	1.256	1.188
Most Extreme Differences	Absolute	.264	.207	.267	.149	.156	.215
	Positive	.264	.207	.267	.148	.156	.215
	Negative	-.201	-.175	-.178	-.149	-.139	-.151
Kolmogorov-Smirnov Z		3.735	2.929	3.778	2.110	2.209	3.042
Asymp. Sig. (2-tailed)		.000	.000	.000	.000	.000	.000

a. Test distribution is Normal.

ANALYSIS

The Asymp. Sig. (2-tailed) should be less than 0.05, as we can see that it is .000, so we can proceed further. If we see the absolute value in this table we will be able to find out the most important factors that are considered while using the MNP service. The most important factors that came out were that People are mostly using the MNP service because there is no number change, their friend circle are their on that network, Attractive plans, Peer influence, from CDMA to GSM and from postpaid to prepaid. So we can say that the most lucrative part why people are using the MNP service because their number doesn't changes and it helps them to retain their contacts. Their friend circle are using particular service provider so he or she can also avail the benefits of same network services. The attractive plans / tariffs are attracting people to switch and grab the opportunity without changing their number.

FINDINGS

- The most preferred GSM service provider in Ludhiana is Vodafone (38%) and majority of respondents are using it from 1-2 years, the second most preferred service provider is Airtel (22%) and the majority of respondents are using it from 2-3 years, and the third most preferred service provider is Idea (12.5%) and the majority of respondents are using it from past 1-2 years, then BSNL (9.50%) and maximum respondents are using it from 2-3 years, Reliance (9%) where the maximum respondents are using it from 1-2 years and lastly there are other service providers also which account for (9%) such as Tata docomo, videocon etc. where the maximum people are using it from from past 1-2 years.
- Strong network coverage emerged the most influential in the selection of a particular GSM service provider. Secondly they consider Call rate to be the most important factor then Brand Image, various Tariff Plans offered, Customer service and value added service.
- Convenience factors such as the after sales service and the change in the place of residence are the most important factors in the switching behavior, then price issues are the second most important factor for switching, which includes the excess balance deductions, call rate, hidden charges, and the internet charges. Thereafter social factors, Network, Image, Speed, Internet Charges and Service failures are the important factors for customer switching.
- Mobile Number Portability (MNP) has not taken its place in India; we say that there is no significant change after the introduction of MNP.
- People are mostly using the MNP service because there is no number change, friend circle, Attractive plans, Peer influence, from CDMA to GSM and from prepaid to prepaid.

SUGGESTIONS

- From the study, it is abundantly clear that lack of convenience lead the consumers to switch the service provider. So, mobile service providers need to satisfy the Consumer with maximum convenience..
- Mobile service providers should invest more on improving their network coverage in order to retain their consumers.
- Mobile service providers have to provide more offers for family and friends. Enticing offers still hold a major sway.
- Mobile service provider should satisfy their current consumers by providing them innovative offers.
- Mobile service provider should accept valid feedbacks from consumers regularly and make sure that they satisfy the consumers.

LIMITATIONS

As everything has its advantage and disadvantage, similarly conducting a market research project has its limitations too: the following are the limitations for this project:

1. Sample size is 200 which does not account for the whole population.
2. The taste and preferences of a person keeps changing with time to time as well as it changes with days, and the occurrence of various events.
3. There may be some ambiguity in the response given by the Respondents.
4. As the research had limited time to be completed in so there is a boundation of time constraint in the study.
5. The economic condition and per capita income of the area might have some influence on the community in sample.

CONCLUSION

In this rapidly changing and hugely competitive telecom sector companies are fighting hard for their survival and to explore new markets throughout the globe. The feature of a particular GSM service provider plays an important role in the buying decision of customers. After analysing the findings of the study, we suggest that cellular service providers concentrate more on improving the service and quality by increasing network stability and setting tariff rates competitively. The findings also suggest that managers of these mobile operators should shift focus on building corporate image and analyse more carefully the reason for consumers to switch brands in this industry in order to increase loyalty among these consumers. Factors such as - Convenience, Price issues, Service, Social factors, Network, Image and Speed, Internet charges and Service failure are considered to be the most important factors why consumers switch and by improving or enhancing these eight factors, the company will score high numbers among customers perception. Because customers preference towards various GSM service providers mainly depends upon these eight factors. Also, the introduction of mobile number portability (MNP) hasn't much influenced the customers a lot to shift from one brand to another.

REFERENCES

1. Ahmed, M. et. al. (2011), Factors behind the brand loyalty, developing and proposing a conceptual model, interdisciplinary journal of contemporary research in business, copyright © 2011 Institute of Interdisciplinary Business Research 1217, July 2011, vol 3, no 3.
2. Alom, K., Khan, A. & Meshquat, U. (2010), selection of cellular operators in Bangladesh: An empirical analysis, Mobile Marketing Association, IJMM Winter 2010 Vol. 5. No. 2
3. Jahanzeb, S., Fatima, T. & Khan, B. (2010), An empirical analysis of customer loyalty in Pakistan's telecommunication industry, Database Marketing & Customer Strategy Management Vol.18,1,5–15, © 2011 Macmillan Publishers Ltd. 1741-2439
4. Lam, S. et. al. (2010), Resistance to Brand Switching When a Radically New Brand Is Introduced: A Social Identity Theory Perspective, Journal of Marketing, Vol. 74 (November 2010), 128–146, 2010, American Marketing Association ISSN: 0022-2429 (print), 1547-7185 (electronic)
5. Malhotra, G. et. al. (2011), Consumer Behavior towards Mobile Phone Service Provider - An Empirical Research on Mobile Number Portability in India, Advances In Management, Vol. 4 (6) June (2011
6. Nitzan, I. & Libai, B. (2011), Social Effects on Customer Retention, Journal of Marketing Vol. 75 (November 2011), 24–38, © 2011, American Marketing Association ISSN: 0022-2429 (print), 1547-7185 (electronic)
7. Sahay, A. & Sharma, N. (2010), Brand Relationships and Switching Behaviour for Highly Used Products in Young Consumers, vikalka, volume 35, no 1, january-march 2010
8. Siddiqui, K. (2011), Personality influences Customer Switching, interdisciplinary journal of contemporary research in business, copyright © 2011 Institute of Interdisciplinary Business Research 363 february 2011,vol 2, no 10
9. Zikiene, K. & Petras, A. (2009), Research of Factors Influencing Loyal Customer Switching Behaviour, Faculty of Economics and Management, Vytautas Magnus University, Lithuania.ISSN 1392-1142,organizacijų vadyba: sisteminiai tyrimai: 2009.52

ANNEXURE

FACTOR ANALYSIS

KMO AND BARTLETT'S TEST		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.754
Bartlett's Test of Sphericity	Approx. Chi-Square	1.031E3
	df	378
	Sig.	.000

COMMUNALITIES		
	Initial	Extraction
I would switch to another network for low prices.	1.000	.413
I would switch because of the brand image of the mobile operator.	1.000	.583
I would switch to another network for 3G connectivity.	1.000	.646
I would switch to another network for strong network coverage.	1.000	.672
I would switch to another network for Wide network coverage.	1.000	.600
I would switch to another network for response to service failures.	1.000	.472
I would switch to another network for minimum level of congestion in the network.	1.000	.595
I would switch to another network for better value deals.	1.000	.464
I would switch to another network for call service failures.	1.000	.574
I would switch to another network for Excess balance deductions	1.000	.526
I would switch to another network for lack of perceived available or attractive offers.	1.000	.656
I would switch to another network for refusal to modify service or product.	1.000	.549
I would switch to another network for superior after sales service.	1.000	.564
I would switch to another network because of Long Wait Times for Consumer Service.	1.000	.624
I would switch to another network for change of the place of residence	1.000	.553
I would switch to another network for change in service personnel i.e. Call Center	1.000	.643
I would switch to another network as per the suggestion of my Retailer.	1.000	.497
I would switch to another network for variety seeking.	1.000	.574
I would switch to another network because of no new schemes or up gradation facility	1.000	.487
I would switch to another network because of unsuitable plans for different age group in my present service providers service.	1.000	.498
I would switch to another network because I feel the call rate is high.	1.000	.514
I would switch to another network because of hidden charges.	1.000	.530
I would switch to another network because of high SMS charge	1.000	.437
I would switch to another network because of high Internet charge	1.000	.572
I would switch to another network because of high Internet charge	1.000	.603
I would switch to another network because of Influence from family and friend	1.000	.493
I would switch to another network because of Fancy Number	1.000	.621
I would switch to another network because of high service charges for recharges	1.000	.614
Extraction Method: Principal Component Analysis.		

TOTAL VARIANCE EXPLAINED									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.823	17.225	17.225	4.823	17.225	17.225	2.837	10.134	10.134
2	2.831	10.112	27.337	2.831	10.112	27.337	2.380	8.501	18.635
3	1.631	5.825	33.162	1.631	5.825	33.162	2.285	8.161	26.796
4	1.542	5.508	38.670	1.542	5.508	38.670	2.095	7.481	34.277
5	1.382	4.935	43.605	1.382	4.935	43.605	1.735	6.196	40.473
6	1.189	4.245	47.850	1.189	4.245	47.850	1.696	6.059	46.532
7	1.108	3.955	51.806	1.108	3.955	51.806	1.311	4.682	51.214
8	1.067	3.810	55.615	1.067	3.810	55.615	1.232	4.401	55.615
9	.993	3.547	59.163						
10	.987	3.525	62.687						
11	.910	3.251	65.939						
12	.879	3.140	69.079						
13	.830	2.965	72.045						
14	.811	2.895	74.940						
15	.737	2.633	77.573						
16	.700	2.501	80.074						
17	.653	2.330	82.404						
18	.596	2.130	84.534						
19	.578	2.064	86.598						
20	.535	1.909	88.507						
21	.508	1.813	90.320						
22	.492	1.756	92.076						
23	.448	1.600	93.676						
24	.417	1.490	95.166						
25	.409	1.462	96.628						
26	.353	1.259	97.887						
27	.309	1.103	98.990						
28	.283	1.010	100.000						

Extraction Method: Principal Component Analysis.



COMPONENT MATRIX ^a								
	COMPONENT							
	1	2	3	4	5	6	7	8
I would switch to another network for low prices.	.421	.004	.366	-.102	-.022	.032	-.300	-.011
I would switch because of the brand image of the mobile operator.	.324	-.207	.226	-.459	.200	.100	-.025	.351
I would switch to another network for 3G connectivity.	.407	-.023	.392	-.221	.240	-.303	.207	.291
I would switch to another network for strong network coverage.	.024	.509	.418	.214	.338	-.247	.090	-.093
I would switch to another network for Wide network coverage.	.049	.372	.542	-.216	.261	.181	-.079	-.110
I would switch to another network for response to service failures.	.313	.187	.344	.386	-.211	.105	.002	.125
I would switch to another network for minimum level of congestion in the network.	.443	-.042	.328	.134	-.466	.161	.126	.111
I would switch to another network for better value deals.	.501	.056	.183	.234	-.312	.050	.138	-.048
I would switch to another network for call service failures.	.192	.249	.034	-.130	.126	.139	.627	-.169
I would switch to another network for Excess balance deductions	.133	.514	-.181	-.202	.265	.309	-.069	-.009
I would switch to another network for lack of perceived available or attractive offers.	.434	-.051	-.179	.415	.289	-.093	.410	-.011
I would switch to another network for refusal to modify service or product.	.462	-.049	-.202	.242	.274	.037	.022	.396
I would switch to another network for superior after sales service.	.495	-.003	-.131	.270	.417	-.076	-.217	.054
I would switch to another network because of Long Wait Times for Consumer Service.	.426	-.063	-.296	7.698E-5	.212	.529	.042	-.157
I would switch to another network for change of the place of residence	.517	-.232	.105	.165	.209	-.076	-.203	-.320
I would switch to another network for change in service personnel i.e. Call Center	.651	-.154	.125	-.093	-.299	.124	.193	-.172
I would switch to another network as per the suggestion of my Retailer.	.525	-.342	-.166	-.156	.059	-.010	.111	-.190
I would switch to another network for variety seeking.	.712	-.200	-.039	-.098	.060	-.049	-.102	-.010
I would switch to another network because of no new schemes or up gradation facility	.627	.020	-.029	.150	.008	-.079	-.225	-.110
I would switch to another network because of unsuitable plans for different age group in my present service providers service.	.503	-.266	-.011	.157	-.141	.289	-.195	.087
I would switch to another network because I feel the call rate is high.	.101	.619	-.161	-.116	-.065	.069	-.162	-.213
I would switch to another network because of hidden charges.	.059	.670	-.045	.025	-.022	.210	-.050	.167
I would switch to another network because of high SMS charge	.070	.420	.110	.241	-.043	-.228	-.182	-.313
I would switch to another network because of high Internet charge	.202	.388	-.273	.201	-.166	-.145	-.108	.454
I would switch to another network because of high Internet charge	.213	.684	-.176	-.005	-.164	.054	.155	.080
I would switch to another network because of Influence from family and friend	.482	.147	-.328	-.156	-.126	-.268	.003	-.140
I would switch to another network because of Fancy Number	.459	.128	-.196	-.295	-.173	-.481	.075	-.031
I would switch to another network because of high service charges for recharges	.526	.212	-.066	-.507	-.107	-.037	-.124	.053
Extraction Method: Principal Component Analysis.								
a. 8 components extracted.								



ROTATED COMPONENT MATRIX ^a								
	Component							
	1	2	3	4	5	6	7	8
I would switch to another network for low prices.	.273	.076	.328	.093	.133	.324	-.161	-.262
I would switch because of the brand image of the mobile operator.	.114	-.016	.034	.062	-.201	.723	-.031	-.032
I would switch to another network for 3G connectivity.	.098	-.151	.125	.204	.273	.658	.114	.188
I would switch to another network for strong network coverage.	.047	.196	.009	-.110	.760	.097	.024	.179
I would switch to another network for Wide network coverage.	-.006	.372	.078	-.196	.387	.384	-.346	-.007
I would switch to another network for response to service failures.	.106	.088	.592	-.140	.230	.007	.172	-.013
I would switch to another network for minimum level of congestion in the network.	-.002	-.036	.756	.068	-.065	.114	.029	.022
I would switch to another network for better value deals.	.166	.016	.623	.156	.060	-.034	.047	.128
I would switch to another network for call service failures.	-.075	.225	.100	.097	.051	.100	-.143	.682
I would switch to another network for Excess balance deductions	.125	.681	-.162	-.005	-.016	.101	-.007	.104
I would switch to another network for lack of perceived available or attractive offers.	.453	-.127	.105	.055	.086	-.085	.292	.566
I would switch to another network for refusal to modify service or product.	.467	.032	.070	-.016	-.115	.198	.499	.154
I would switch to another network for superior after sales service.	.689	.056	-.032	.044	.123	.085	.247	.015
I would switch to another network because of Long Wait Times for Consumer Service.	.505	.310	.075	-.057	-.422	-.012	-.125	.264
I would switch to another network for change of the place of residence	.651	-.157	.163	.138	.126	.026	-.205	-.026
I would switch to another network for change in service personnel i.e. Call Center	.233	-.030	.580	.344	-.189	.132	-.203	.195
I would switch to another network as per the suggestion of my Retailer.	.418	-.164	.099	.358	-.274	.121	-.159	.206
I would switch to another network for variety seeking.	.536	-.043	.242	.368	-.137	.269	.003	.010
I would switch to another network because of no new schemes or up gradation facility	.546	.076	.289	.288	.077	.014	.057	-.085
I would switch to another network because of unsuitable plans for different age group in my present service providers service.	.432	-.027	.426	-.012	-.320	.068	.054	-.134
I would switch to another network because I feel the call rate is high.	-.008	.629	-.014	.228	.163	-.178	-.060	-.063
I would switch to another network because of hidden charges.	-.102	.659	.097	-.052	.149	-.008	.225	.008
I would switch to another network because of high SMS charge	.099	.211	.101	.132	.506	-.290	-.052	-.109
I would switch to another network because of high Internet charge	-.002	.284	.121	.178	.044	-.055	.652	-.121
I would switch to another network because of high Internet charge	-.130	.609	.177	.238	.127	-.096	.258	.189
I would switch to another network because of Influence from family and friend	.221	.146	.057	.636	-.033	-.061	.083	.068
I would switch to another network because of Fancy Number	.056	.018	.053	.761	.072	.115	.116	.054
I would switch to another network because of high service charges for recharges	.113	.355	.130	.544	-.122	.369	-.051	-.093
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.								
a. Rotation converged in 21 iterations.								

COMPONENT TRANSFORMATION MATRIX								
Component	1	2	3	4	5	6	7	8
1	.641	.134	.498	.457	-.058	.283	.091	.151
2	-.214	.818	.021	.101	.477	-.100	.178	.071
3	-.158	-.177	.447	-.332	.528	.469	-.351	-.109
4	.320	-.204	.299	-.437	.289	-.565	.409	.079
5	.504	.060	-.621	-.315	.251	.336	-.013	.285
6	.088	.460	.245	-.584	-.553	.013	-.253	.096
7	-.333	-.158	.118	.044	-.038	.037	.044	.918
8	-.210	-.017	.044	-.195	-.190	.506	.777	-.141
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.								

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & 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 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.

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

