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CRACKING THE NEURAL CODE OF RURAL PEOPLE REGARDING MOBILE PHONE USAGE PATTERNS IN KARNATAKA: A CASE STUDY OF HASSAN DISTRICT

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ABSTRACT

Although there are reports published by various research agencies such as KPMG and AC Nielsen on migration of rural people in India to cities in search of better earning alternatives following real estate boom, still NCAER reiterates that India has 69% of rural population drawing a tag of 'Real India' to rural India. Rangarajan committee (2011) has often emphasized on using technology to speed up financial inclusion campaign and also highlighted the need to include rural people in to socio-economic mainstream. Government of India has been pushing stakeholders such as telecom companies and banks to concentrate on giving mobile services to rural areas. Even developed countries have gone through the issue of technology resistance many times. Government of India is taking financial inclusion seriously. So in order to design a successful campaign, there is a need for clear information on perceptions, opinions and attitudes of rural people on mobile phones. There is a big gap of information regarding usage patterns, perceptions and attitudes towards mobile technology in rural areas. This study adopts survey methodology to meet the objective of find out the mobile phone usage pattern by rural people by using chi-square with the help of SPSS.

KEYWORDS

Mobile Phone, Rural people, Karnataka, Patterns.

1. INTRODUCTION

Technological innovations have given world many gifts. Especially the field information technology and electronic communications have unveiled many new products to the world. There are many examples for electronic miracles and one of the most familiar examples is mobile phones. Modern communications channels are much upgraded with an individual at the one end of planet able to convey his/her message to partner at the other end of the planet. So, undoubtedly the distance in our planet is no more a constraint and virtually the world has shrunk in its size. The first fixed telephone was invented in 19th century and by 21st century world has mastered using the mobile phone technology. There is an interesting revelation about diffusion of mobile phone innovation. Swedish mobile manufacturers used the mobile phone in the 1946. Again in the year 1983 Motorola came up with promising portable mobile phone. After wards mobile phone technology experienced a huge rush of people ready to own it. The table below will give data of time taken to achieve mobile phone technology implementation targets.

TABLE 1.1: TIME TAKEN TO COVER 3.5 BILLION BY TIME SEGMENTS

Stage	Time Taken	People covered
1	20 Years to cover	1 billion mobile subscribers
2	40 Months	To reach 2 Billion mark
3	2 Years	3.5 Billion

Source: Worldwide Mobile Users Survey 2010

Mobile phones have become inseparable part of the human being's life by enabling him to contact, speak, and socialize with many strangers in recent times. Mobile phones after successfully annihilating the trend of pagers were extensively used for talking and texting. Later, as more and more business communities started targeting this attractive market, continuous segmentation of markets as well as battle for market share started. To gain a competitive edge over other competitors many players stepped on augmented services, value pricing, and utilitarian targeted products by enabling internet availability also by adding many features in mobile phones. This again became attraction for many business communities to sell their service as well as brands. Many issues like technological compatibility, reachability, complexity, individual brand strength and perception on brands get included in overall marketing picture. One of the most frequently used utility among mobile users around the world is SMS or texting. According to latest study by mobinet (2007), the intensity of market penetration in many countries has improved. In almost in all the European countries people use SMS atleast once in the month. Millions of users using SMS atleast once a month makes the SMS consistently consumed service. In September 2007, it was predicted that despite emergence of new technologies the SMS service is going to rule the traffic and revenue streams (Forrester, 2008). So this means SMS will be preferred to multimedia, instant messaging and even voice calls. A consumer research agency called Metrics in US, UK, France and Germany have come out with a finding that 60% of the respondents in their survey had camera phones and 30% were frequently involved in image exchanges by their phones (Digital Trends 2006). In Asia alone volume of camera phones sold in the year 2006 increased by whopping 44% and by now it has become a common feature in all mobile phones to sell (Wireless Design & Development Asia 2007). According to latest Mobinet study (2010), people are showing interest to use their mobile phones for small cash transaction such as transit fees in bus, taxi, train. Some services like mobile commerce, mobile banking are also becoming preferred services by business elites who don't have time to go out and physically make the payment. The advantage with mobile banking or mobile commerce is mobility that gives a person liberty to be independent of location constraints and conduct bank transactions. Even teenagers and students who own high end and complex mobile phones are going for mobile commerce and mobile banking to check the balance in their accounts. The mobile phone has bought a great change in the social behavioral patterns of the people.

TABLE 1.2: THE M-COMMERCE USAGE INTENTION IN PERCENTAGE

Countries	Intention in Percentage
Japan	50%
Europe	46%
Rest of Asia	43%
US	38%

Source: Mobinet 2010

After the introduction of email to the cyber space and people's mind space, the texting became even more chief utility that promoted and encouraged individuals to express their expressions. Especially the mobile phones have made every conversation public and slowly the line of difference is getting thin in between the public and private environment. This change has also increased the mobile phones utility in social networking. In case of public transport the speaker may face the feeling of inconvenience and that's where the SMSs have a good makeover. The user can utilize the service to chat with his bystander in a silent or more private manner. Messaging or texting over a period of time has managed to become a habit among many young people world wide. Based on this industry introductory data, we can develop research questions like:

RQ1: Have rural people performed online transaction through their mobile phones?

RQ2: Does online transaction preference have relationship with age?

RQ3: Does different types of online transactions have any association with age and gender?

RQ4: Which the mobile phone feature is largely preferred by rural people?

Young consumers have been open and positively responding to the SMS advertising, SMS-TV integrated marketing communication (Iii and Woodside, 2006). In India the usage rate of mobile text services has reached the stable levels and is still growing with SMS having impressed consumers with participation in many polls, votes and contests. The behavior of texting sets trend has set a perfect impetus for more mobile driven services, marketing tools and to even target a certain segment in case of marketing promotion. Even computers have taken a hit from burgeoning mobile phone market that has come out with different operating systems other than windows with less complications and speedy internet service in mobile phones. The miracle river known as internet has flown to mobile phones and has led to opening of vast number of business nodes by creating opportunities.

2. LITERATURE REVIEW

Many firms in this 21st century believe that information is the key that provide strong edge against all competitors. But what kind of information always matters to gain edge over the others players in the market. Some information like usage patterns of mobile phone technologies are not readily available but are very valuable information. They have to be acquired by designing apt research methodologies. These ground breaking information can help many stakeholders to understand their present position and some generic, specific needs and expectations of consumers and finally gain insight into the operations that are being performed in mobile phones among youth. It is predicted that mobile phones instead of being merely used as products, consumers are looking forward for experience after owning a mobile phone. There is lot of other services launched with a target of evangelizing a consumer from texting services. Based on above literature the possible observation can be:

1. P2T: Push to talk services may turn mobile sets into walkie-talkies. But texters view it as nothing more than a real time voice call which offers limited time, space for self-presentation and P2T cannot replace the hyper-personal advantage that is available with SMS provider (Reid, Fraseer J M; Reid, Donna J 2004)
2. IMPS: Instant messaging and presence services offer a continuous virtual text messaging where the user will be able to update his profile in the mobile phone +and it also allows the other users to check whether the user is available or not. So that if IMPS is enhanced and produced the users might accept it (Reid, Fraseer J M; Reid, Donna J 2004).
3. MMS: The MMS depends on the ratio of multimedia supportive handsets to ordinary handsets. The MMS may survive if there is large number of ordinary mobile phones. In India, over 99% of people use SMS texting and only 13% of people use the MMS to send photos. (Krupa Nathwani; Eason, Ken 2005)

According to (silicon.com, 2005), the Indian male mobile users are most enthusiastic people in using the new services. The service provider should realize that the users should be provided with low complexity level functionality. As female users continue to be dominant users of text messages, the network providers can work towards promoting and offering more services like supporting one-click person-to-person or person to group sociability messages. The network operators should not underestimate the psychological characteristics of text circles and as per the evidence, we can say that when usage pattern among the boys and girls differ in case of information expectation from the service providers. If males are happy with the group wide activities the females will be interested on server-centered network.

There even alternatives such as desktop oriented services like email or online chat. These alternatives help individuals better in projecting their personalities to the other party with emoticons (O'Sullivan, 2000). Then the impressions of the other party communicating with online chat would be deeper, and more intense (Hancock and Dunham, 2001). So the SMS can provide better environment in expressing oneself, and its is not one which opens communications between one to one person but it also results in hyper personal communication (Walther, 1996).

A survey was conducted in 2003 where many people were interviewed to find out whether they are comfortable with SMS or mobile talk to develop deeper relationships. But surprisingly the results showed that most of the people responded that they are comfortable with text messages and also expressed that text messages helped them to develop deeper relationships (Reid and Reid, 2003). Texters also consume more time in rewriting, editing their messages compared to mobile talkers and they also use full texting limit while sending a message. According to Ling (2003), the females are rigorous texters when compared to their male counterparts.

Texters stick to their fewer contacts in the mobile phones and they do not chat with others as happens in case of mobile talkers. The contacting or talking goes more diverse or it cannot be expected whether a person is always going to talk with the people in the contact list. The messaging is done with only selected people in the phone contact list. But if classified into gender groups, the boys indulge in more group oriented activities and girls with relationships (Seeley et. al., 2003). According to nestle social research program in UK it was found that every person used to text atleast five times a day. If observed females are more communicative where they use email for a longer time. According to Nestle social program, 2005, the age also plays a vital factor to work on the intensity of the communication among people. when the relationship happens whatever may be the outcome maybe flirting, chatting the individual will be comfortable and will be matured enough to handle the relationship. At the overall to manage the relationship, the texting medium is preferred by large amount of people. In case of privacy and mobility the mobile phones will be used by young people for texting which gives an individual an unlimited time and space limitations, the young people will have better control on communication leading to the messaging boom. The consumers have mostly used mobile devices mainly for simple services, such as voice services and text messaging. Based on this factor, it is important to understand the driving forces of consumers' intentions to use mobile services and to adapt the services to fulfill consumers' motives for using those (Nysveen et al., 2005).

The main intention of consumers behind mass adoption of mobile telephony technology among young people was to sustain relationships with other (Power & Horstmanshof, 2004) as well as expanding their social networking (Srivastava, 2005). It was also believed that many people when they purchased mobile phones got a sense of security so that they could immediately spread or communicate, explain the event to their nearest ones (Taylor & Harper, 2001; Chapman & Schofield, 1998, Carroll et al. 2002). Especially youth segment expect social enjoyment, access and convenience aspects from the mobile phones (Tjong et al, 2003).

Post globalization, as dual income nuclear families in developing economies are increasing. Couples who were parenting their children found it easy to keep in touch with their siblings through mobile phones (Frissen, 2000 & Matthews, 2004). With these above utilities in the literature, we can clearly observe that there has been significant change in the way mobile phones are used. The main reason for the changing patterns is lifestyles of people across the world following economic development. This includes many domains like peer groups, families and work. When a new product emerges in the market, after smelling its success, people will intend to immediately adopt it. In case of mobile phones increased and abnormal usage of the same has led to opportunity spotting among students as they have turned addictive towards technologies (Ling & Yttri 2002).

→ RESEARCH GAP 1

According to (Madrid 2003), if a normal person feels that he has to use mobile phones overwhelmingly more than one 30 minutes in one hour, he can be called addictive. Many researches have acknowledged that people of all ages have adopted the mobile phones but at the same line they have sighted complexities with younger generation needs, expectations and behavior with mobile phones (Bianchi and Phillips 2005, Paragras, 2003, Monk et al 2004, Palen et al 2001).

→ RESEARCH GAP 2

According to (James & Drennan 2005), the usage rate among students was as high as 1.5 hrs to 5 hrs in a day and interestingly their average bill will amount to \$ 140 per month. In Australia 97% of teenagers were making less than 5 calls and 85 % of the mobile phones usage was done for sending receiving SMS (Mathews 2004). This reminds us of parreto principle. As the market is getting increasingly segmented with competition there is a need to understand specific information and usage patterns of mobile phones among major target market that is teenagers and youth. The challenge for the marketers or designers in different companies is to maintain balance between features addition and complexity. Even certain information like social, cultural and public behaviors of youth with their mobile phones needs to be studied (Karjaluoto et al., 2003; Lin, 2005 Aoki and Downes, 2003; McGuigan, 2005; Kim, 2008). As per the general conception, the more features get added, more complex the mobile phone is going to become. This balance has to be maintained and whoever has maintained the balance between these two features has conquered the market. It is also said that there are very little empirical work about gaining insights into mobile phone using and operating behavior of youth (Bar et al., 2007; Lindqvist and Svensson, 2007; Okabe, 2004; Wirth et al., 2008). → Research Gap 3

3. RESEARCH OBJECTIVES

Based on research questions developed and evidences of literature review, the research objectives developed for the study are as follows

- To assess the feature that is frequently used in the mobile phones
- To evaluate whether there is any association between age, gender and discipline with online banking transaction preference.
- To evaluate whether there is any association between age, gender and discipline with online ticket reservation.
- To evaluate whether there is any association between age, gender and discipline with online purchase preference
- To come out with the model that explains associations between age, gender discipline and online banking transaction, online ticket reservation and online purchase.

The methodology, methods and techniques employed to meet above research objectives are stated in the research methodology section.

4. RESEARCH METHODOLOGY & HYPOTHESIS DEVELOPMENT

The study has adopted survey research technique under exploratory research it is very much evident that many constructs have come up to measure adoption and usage but as per the research gap identification in the chapter 2, many studies have indicated that there are some unexplored gaps when it comes to youth mobile phone using behavior. The study starts with exploratory research to come up with a model that tells about association between variables. Inductive method was followed to arrive at a hypothetical model. Primary data was collected through a questionnaire that is a structured tool of measurement. Every questionnaire was administered to the respondents by researcher. Secondary sources were referred from research agencies such as Forrester, Mobinet and Digital Trends to gain industrial overview and for literature review; proquest database was used to gain insight into number of studies done to examine the effect of variables in the category of youth mobile phone using behavior. Measurement scales employed in the study are nominal and ordinal scale of measurements. Reliability test was done to proceed ahead with data analysis. Further, Chi-Square test was done to measure the association of variables by evaluating hypothesis. Based on literature review and research objectives hypothesis developed as follows:

H1: There is an association between Age of rural respondents and Banking transaction preference.

H2: There is an association between Gender of rural respondents and Banking transaction preference.

H3: There is an association between Age of rural respondents and ticket reservation preference.

H4: There is an association between Gender of rural respondents and ticket reservation preference.

H5: There is an association between Age of rural respondents and Online Purchase preference.

H6: There is an association between Gender of rural respondents and Online Purchase preference.

The Sampling method selected for the study is non probabilistic sampling method with judgmental sampling as the sampling technique. The researcher before administering the questionnaire decides whether to add the respondent in the sample are not based on his experience and wisdom. This study doesn't intend to generalize the findings but it wants to gain insight into specific behaviors of the rural at Hassan district. In this study we are focusing on associations and specific online transactions preferences of respondents.

The confidence level for the study is selected at 95% that is widely accepted for management related research and the probability of error allowed is 5% (0.05).

The data analysis strategy was more of a quantitative pattern by running tests that measure association between two variables in cross tabulation. Due to enormous time crunch the data that we could get was around 62 responses out of 62, 9 were eliminated after detailed scrutiny of questionnaire because of their ineligibility for inclusion in the data set of SPSS. The total valid responses came to 53. Overall the research philosophy employed in this study was interpretivism.

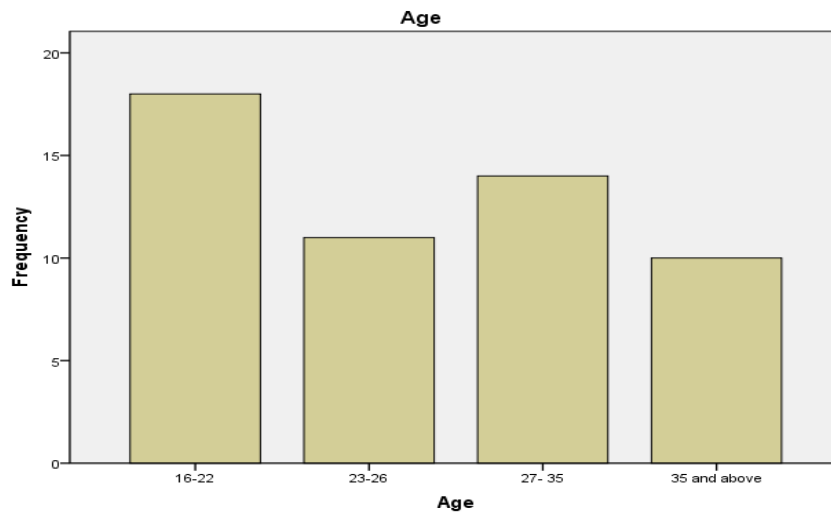
5. DATA ANALYSIS AND INTERPRETATION

The data set was analyzed with the help of IBM SPSS, version 19. The techniques employed to meet the objectives were frequency tabulations, cross tabs, Reliability Analysis and Chi-square test. At first, the demographic details of the respondents as follows

TABLE 5.1: FREQUENCY TABLE OF RESPONDENTS CLASSIFIED BY THEIR AGE

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 16-22	18	34.0	34.0	34.0
23-26	11	20.8	20.8	54.7
27-35	14	26.4	26.4	81.1
35 and above	10	18.9	18.9	100.0
Total	53	100.0	100.0	

FIGURE 5.1: RESPONDENTS CLASSIFIED BY THEIR AGE

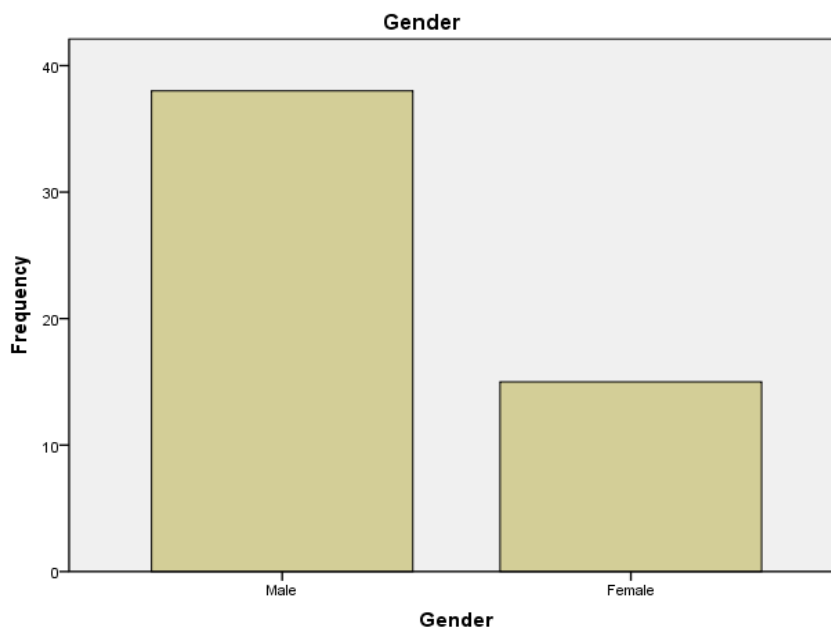


The survey research consisted of 53 respondents out of which it consisted 34% of the respondents were from the age group of 16-22 and next biggest response have come from 27-35 age category. The lowest response has come from 35 and above category.

TABLE 5.2: FREQUENCY TABLE OF RESPONDENTS CLASSIFIED AS PER GENDER

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Male	38	71.7	71.7	71.7
Female	15	28.3	28.3	100.0
Total	53	100.0	100.0	

FIGURE 5.2 RESPONDENTS CLASSIFIED AS PER GENDER



Majority of the respondents from the gender category are males and females covered 28.5% out of 53 respondents in the survey.

5.3 CROSS TABULATIONS

Cross tabulation help in gaining more insights into the different variable behavior and observation can be done by classifying the independent variable in rows and dependent variables in columns.

TABLE 5.3: CROSS TABULATION OF GENDER AND ONLINE TRANSACTION PERFORMED BY RURAL

		Online_transactMP		Total
		Yes	No	
Gender	Male	22	16	38
	Female	4	11	15
Total		26	27	53

When a frequency tabulation of the internet transaction performed among rural people was drawn, it didn't reveal much of information with very less difference in the response. The same was subjected to cross tabulation to get more insight about gender and online transaction preference. Males have overtaken females in their use of online transaction across the internet. This finding falls in the line with literature review.

TABLE 5.4: RELIABILITY ANALYSIS OF THREE ITEMS IN THE QUESTIONNAIRE

Cronbach's Alpha	N of Items
.852	3

The reliability analysis of the items in the questionnaire was done where the output was 0.8 that is much recommended in all the studies and it is certainly more than 0.5 of Cronbach’s Alpha value. The three items were targeted to collect ranked preferences towards kind of online transaction performed in the mobile phones of the respondents. The three ordinal scale items were Ticket Reservation, Banking transaction and Online purchase.

5.5. CHI-SQUARE ANALYSIS

Chi-Square Analysis was done to test whether the categorical variables such as age and discipline has some kind of an association with the ranking preference given to all the three items that have undergone reliability tests.

TABLE 5.5: CHI SQUARE TABLE FOR THE DEMOGRAPHIC VARIABLES ASSOCIATION WITH ONLINE TRANSACTION PREFERENCES

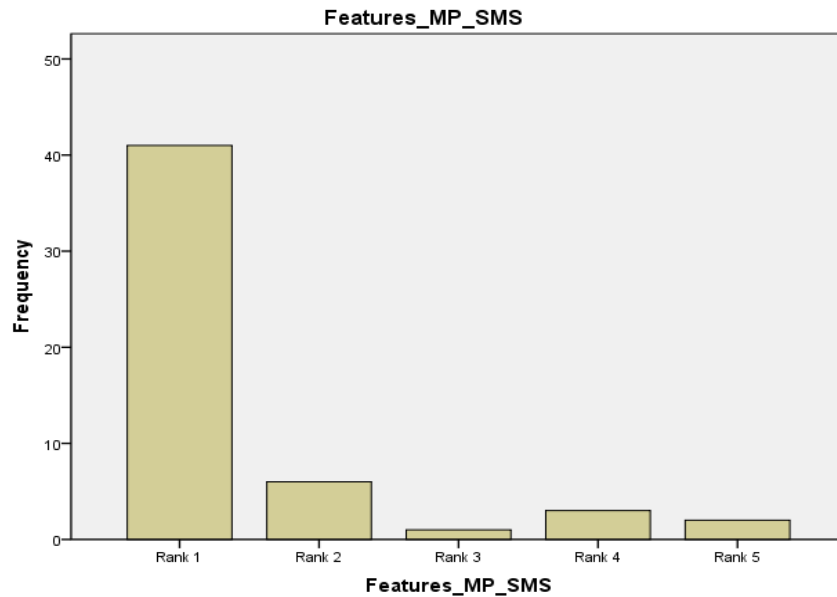
Sl No	Variables in Chi Square	Pearson Chi Square Value
1	Age and Banking Transaction	0.71 (H1 Supported)
2	Gender and Banking Transaction	0.15 (H2 Not Supported)
3	Age and Ticket Reservation	0.17 (H3 Not Supported)
4	Gender and Ticket Reservation	0.22 (H4 Not Supported)
5	Age and online Purchase	0.07 (H5 Not Supported)
6	Gender and Online Purchase	0.15 (H6 Not Supported)

The below table 5.6 presents a clear cut view of association between age, Age and gender of students with online transaction preferences. Age has only association with banking transaction preferences and ended having no association with variables ticket reservation and online purchase. Gender has not supported association with any of the three variables. Even the hypothesis that are supported and not supported has been indicated in the table. H1 was supported and remaining other hypothesis was not supported through the test.

TABLE 5.6 FREQUENCY TABLE OF SMS FEATURE RANKINGS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rank 1	41	77.4	77.4	77.4
	Rank 2	6	11.3	11.3	88.7
	Rank 3	1	1.9	1.9	90.6
	Rank 4	3	5.7	5.7	96.2
	Rank 5	2	3.8	3.8	100.0
	Total	53	100.0	100.0	

FIGURE 5.6: SMS MOBILE PHONE FEATURE RANKINGS

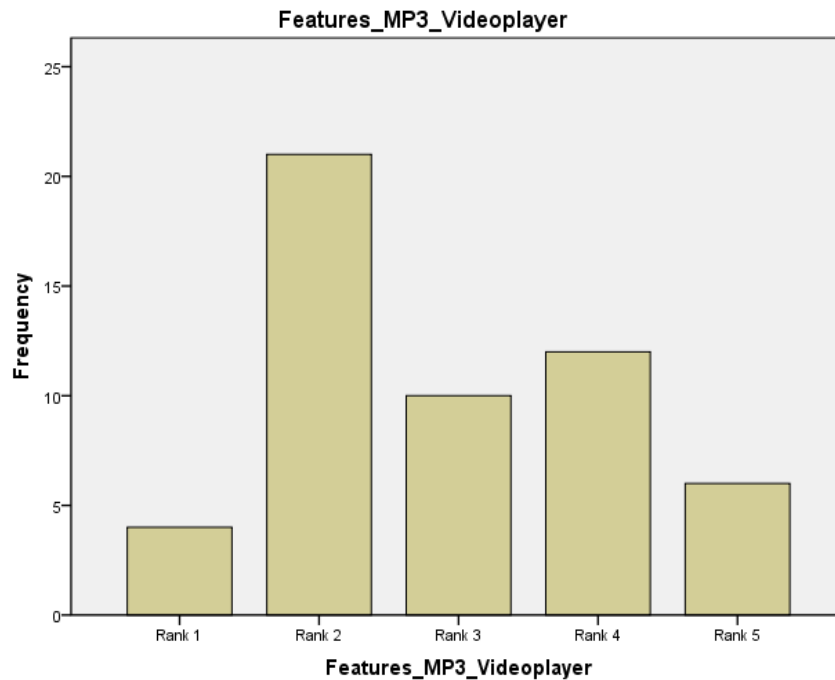


From table 5.6 it can be concluded that SMS is the feature that is largely used among the among the rural people in hassan district with the SMS/MMS feature in the mobile phone being ranked as the first most used feature in the mobile phone compared to other features.

TABLE 5.7: FREQUENCY TABLE OF MP3/VIDEO PLAYER FEATURE RANKINGS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rank 1	4	7.5	7.5	7.5
	Rank 2	21	39.6	39.6	47.2
	Rank 3	10	18.9	18.9	66.0
	Rank 4	12	22.6	22.6	88.7
	Rank 5	6	11.3	11.3	100.0
	Total	53	100.0	100.0	

FIGURE 5.7: MP3/VIDEO PLAYER FEATURE RANKINGS

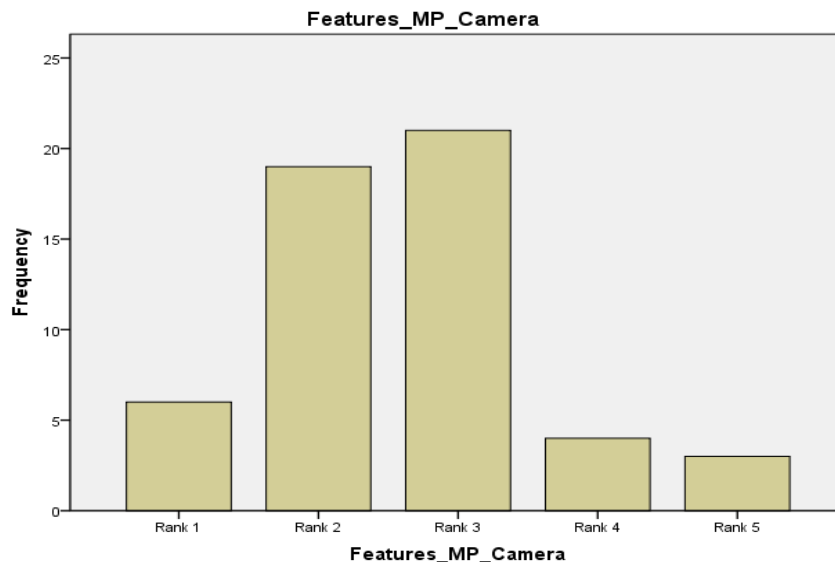


From table 5.7 it can be observed that most of the rural people around Hassan are using Mp3/Video Players in their phones more frequently compared to camera and other features just second to the SMS and MMS feature usage in mobile phones. over 39.6% of the respondents have second ranking to Mp3/Video players.

TABLE 5.8: FREQUENCY TABLE OF CAMERA FEATURE RANKINGS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rank 1	6	11.3	11.3	11.3
	Rank 2	19	35.8	35.8	47.2
	Rank 3	21	39.6	39.6	86.8
	Rank 4	4	7.5	7.5	94.3
	Rank 5	3	5.7	5.7	100.0
Total		53	100.0	100.0	

FIGURE 5.8: MOBILE PHONE CAMERA FEATURE RANKINGS



From table 5.8 we can understand that camera has been third most preferred and used feature in the mobile phones among rural community with 39.6 % of respondents giving the same Rank 3. With these frequency tables we can clearly observe the ranked preferences of mobile phones features in the order of rank 1, 2 and 3. The features in the mobile phones help the companies to sell their products and survive in the market.

6. FINDINGS, CONCLUSION AND RECOMMENDATIONS

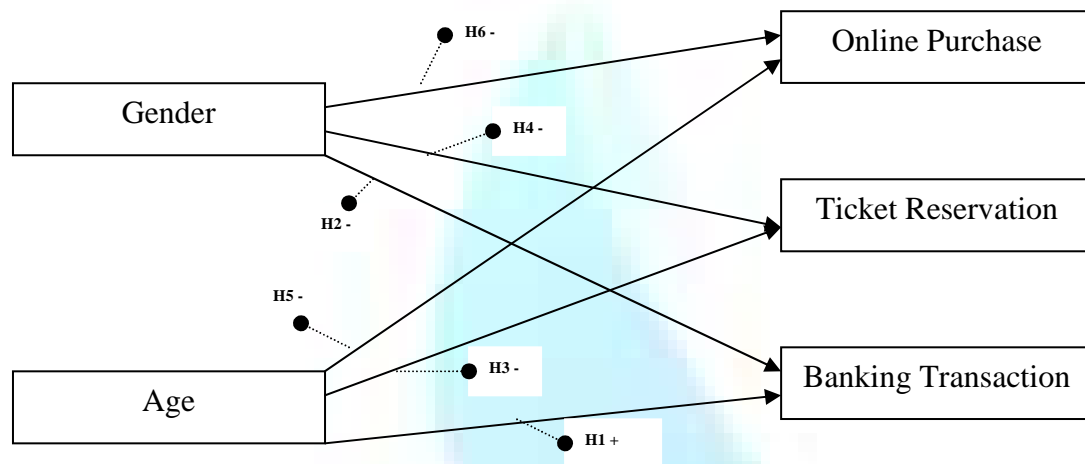
Most of the findings in the study are in synch with the industrial norms and literature review observations. The specific findings from the study are as follows:

1. SMS/MMS features are the most frequently used feature in a mobile phone. (Previously supported by Silicon.com)
2. MP3/ Video Players are the second most frequently used feature in a mobile phone where camera feature follows it.
3. Males have come out as aggressive users of internet than females (Previously supported by Seeley et. al., 2003, Amin et al., 2006).
4. There is a good association between age and online banking transaction done.
5. There is no association between gender and banking transaction done.

6. There is no association between age of rural people and online ticket reservation done.
7. There is no association between gender of rural people and online ticket reservation done.
8. There is no association between age of rural people and online purchases done.
9. There is no association between gender of rural people and online ticket reservation done.

From the above listed findings, conclusion can be drawn that rural people in and around Hassan are robust users of mobile phone with SMS/MMS feature ranked as the most frequently used feature followed by MP3/ video players and camera feature. The survey revealed much more crucial information by scanning and scrutinizing the association between various categorical variables like age gender and discipline with the different types of online transaction conducted. Considerable numbers of rural students are active online through their mobile phones. This defies the overall literature indications that mobile commerce adoption even in developed and developing countries is moving at a snail phase that is supported by (Riivari, 2005).

FIG 6.1: ASSOCIATIONS BETWEEN VARIABLES FROM THE STUDY



The above figure No 6.1 shows the hypothetical relationships that were tested with chi-square analysis to arrive at the association of different variables. This model stands as a basic window opener for many future studies related to association of variables associating variables in this research. Recommendations based on conclusions can be made that companies can go on efficiently targeting youth with their attractive internet package schemes with banking transaction and ticket reservation being done at an increasing rate compared to online purchases. But the online purchases are being made at a lower percentage compared to other two internet transactions. This research helps companies to effectively segment the market by evaluating the association of different variables with the online transacting behavior of youth.

7. LIMITATIONS & FUTURE SCOPE FOR RESEARCH

The sample size could not be largely covered because of time constraint. The findings of the study remains confined to rural people in around of Hassan district. As there was very less sample size regression analysis could not be employed. Any exploratory research should come out with a model that has empirical evidence. But this study forms a basic impetus for further studies to build more and more sophisticated models that clearly depict the relationships especially about the mobile phone usage behavior of youths. Gender has no association with any online transactions but interestingly age has very good association with the banking transaction where mobile banking transaction can be further probed with the age. The findings vary demographically. Future studies can further conduct more critical tests to evaluate the relationships and regression patterns related to the finding of this study by identifying constructs.

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