

A Monthly Double-Blind Peer Reviewed Refereed 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 as well as in Open J-Gage, India Ilink of the same is duly available at Inflibnet of University Grants Commission (U.G.C.)

Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than 1388 Cities in 138 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

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	CUSTOMER RELATIONSHIP MANAGEMENT: A CASE STUDY OF BRITISH TELECOM BROADBAND CUSTOMERS	1
-	HYDER KAMRAN & NITIN RAJ SRIVASTAVA INFLUENCE OF ORGANIZATIONAL STRUCTURE, SOCIAL INTERACTION AND DEMOGRAPHICAL VARIABLES ON ORGANIZATIONAL	7
2.	COMMITMENT: AN EMPIRICAL ASSESSMENT OF TWO LEVELS OF EMPLOYEES OF SAUDI ARABIA	
3.	FINANCIAL DEREGULATIONS AND PRODUCTIVITY CHANGE IN PAKISTAN BANKING INDUSTRY RAFAQET ALI & MUHAMMAD AFZAL	12
4.	BRILLIANT INTELLIGENCE AND INTERNAL MARKETING EFFECT ON ORGANIZATIONAL CITIZENSHIP BEHAVIOR- STUDY OF EMPLOYEE IN HIGH TECHNOLOGY INDUSTRY	17
5.	FENG-LI LIN, JUI-YING HUNG & KUO-SONG LU AN IDENTIFICATION OF CRITICAL STRATEGIC SUCCESS FACTORS THAT MAKES ETHIOPIA ONE OF THE MOST ATTRACTIVE TOURIST DESTINATION DR. GETIE ANDUALEM IMIRU	25
6.	BARRIERS TO KNOWLEDGE MANAGEMENT IMPLEMENTATION IN UNIVERSITIES ROYA DARABI & AHMAD GHASEMI	32
7 .	AN ASSESSMENT OF BANGLADESHI COMMERCIAL BANKS TREND TOWARDS UNIVERSAL BANKING MD. AL MAMUN	37
8.	COMPARISON OF IMAGE ENHANCEMENT TECHNIQUES ABDUL RASAK ZUBAIR	44
9.	STATIONARY DEMAND CURVE MODEL UNDER JUST IN TIME INVENTORY SYSTEM DR. KAVITA DAVE & DR. NITIN D. SHAH	53
10 .	A STUDY OF LEADERSHIP STYLES IN PUBLIC-SECTOR ENTERPRISES (A CASE STUDY OF BHARATH EARTH MOVERS LIMITED) K. V. GEETHA DEVI, DR. G. RAMA KRISHNA REDDY & DR. G.HARANATH	55
11.	A STUDY ON CONSUMER AWARENESS, USAGE PENETRATION AND ADOPTION OF 3G MOBILE SERVICES IN INDIA SARIKA KHANNA & DR. NISHA AGARWAL	64
12 .	THE IMPACT OF WORKPLACE STRESS ON HEALTH: THE MEDIATING ROLE OF SPIRITUALITY IN THE WORKPLACE NAGALAKSHMI. P & DR. K. JAWAHAR RANI	69
13.	EMPLOYMNET TO WOMEN IN INDIAN BEEDI INDUSTRY AN OPPORTUNITY OR THREAT: A CASE STUDY OF NIZAMABAD DISTRICT GIRISH KUMAR PAINOLI	72
14.	CELEBRITY ADVERTISEMENT AND ITS IMPACT ON BUYING BEHAVIOUR DR. S. BANUMATHY & DR. M. SUBASINI	76
15.	INFLUENCE OF PERSONALITY ON QUALITY OF WORK LIFE OF TEACHERS J. PARAMESWARI & DR. S. KADHIRAVAN	79
16.	LEADERSHIP ENHANCEMENT THROUGH ASSESSMENT AND DEVELOPMENT (LEAD) AT ALPHA PHARMACEUTICALS INDIA PRIVATE LTD. DR. GOWRI JOSHI & DR. BHARATI DESHPANDE	83
17.	ANALYSIS OF CUSTOMERS'PERCEPTION IN INDIAN BANKING SECTOR DR. ROSY KALRA	86
18.	DEMOGRAPHIC CHARACTERISTICS OF EMPLOYEES IN INFORMATION TECHNOLOGY INDUSTRY IN INDIA DR. DEEPAKSHI GUPTA	93
19.	IMPACT OF ANIMATION ON CHILDREN J. J. SOUNDARARAJ & DR. D. V. S. JANAKIDAS	98
20 .	A CASE STUDY ON TRAINING AND DEVELOPMENT WITH REFERENCE TO NUTRINE CONFECTIONERY COMPANY LTD., CHITTOOR (A.P) C. RAJANIKANTH	109
21 .	SHIFTING PARADIGMS IN TEACHING PEDAGOGY OF B-SCHOOLS PRITAM P. KOTHARI, AVINASH A. DHAVAN & SHIVGANGA C. MINDARGI	116
22.	IMERATIVES FOR GLOBAL RETAILERS EYEING INDIAN RETAIL MARKET- A STUDY OF WAL MART DR. SIDDHARATHA S BHARDWAJ & DR. MAMTA RANI	122
23.	CUSTOMERS' PERCEPTION TOWARDS E-BANKING SERVICES OF THE COMMERCIAL BANKS IN CUDDALORE DISTRICT RAVICHANDRAN & DR. A. MURUGARATHINAM	125
24.	CUSTOMER RETENTION CHALLENGES IN THE HYPERCOMPETITIVE INDIAN INDUSTRIES NIDHI KHURANA & AJEET KUMAR PATHAK	128
25.	SERVICES INNOVATION INSIDE AND OUTSIDE OF THE ORGANIZATION WITH THE HELP OF ICT DR. RAJESH N. PAHURKAR	133
26 .	CREATING A SYSTEMATIC TRADING PLAN WITH AT THE MONEY CALENDAR CALL SPREAD IN NIFTY PRIYANKA VASHISHT	137
27.	GENDER EMPOWERMENT IN PRACTICE: A CASE STUDY OF BHARAT COKING COAL LIMITED, DHANBAD DR. N. C. PAHARIYA & ABHINAV KUMAR SHRIVASTAVA	143
28.	RETAIL STORE SELECTION CRITERIA USED BY CUSTOMERS IN DELHI-NCR: IMPLICATIONS FOR THE RETAILERS ANOOP KUMAR GUPTA	147
29.	CUSTOMER RELATIONSHIP MANAGEMENT IN TELECOM INDUSTRY – WITH REFERENCE TO BHARTI AIRTEL, ANDHRA PRADESH DR. K. RAJI REDDY, DR. D.THIRUVENGALA CHARY & SHATHABOINA. RAJU	152
30.	INITIATIVE TAKEN TOWARDS RETAIL MARKETING IN INDIA WITH REFERENCE TO LUCKNOW CITY (U.P.), INDIA SMRITI SRIVASTAVA & RAJEEV GUPTA	156
	REQUEST FOR FEEDBACK	161

<u>CHIEF PATRON</u>

PROF. K. K. AGGARWAL Chancellor, Lingaya's University, Delhi Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

<u>PATRON</u>

SH. RAM BHAJAN AGGARWAL Ex. State Minister for Home & Tourism, Government of Haryana Vice-President, Dadri Education Society, Charkhi Dadri President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

AMITA Faculty, Government M. S., Mohali

<u>ADVISORS</u>

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, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

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, Delh PROF. ANIL K. SAINI Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi DR. SAMBHAVNA Faculty, I.I.T.M., Delhi DR. MOHENDER KUMAR GUPTA

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

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT $_{\rm iii}$

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories WWW.ijrcm.org.in **DR. SHIVAKUMAR DEENE**

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

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

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. A. SURYANARAYANA** Department of Business Management, Osmania University, Hyderabad **DR. ASHOK KUMAR** Head, Department of Electronics, D. A. V. College (Lahore), Ambala City **DR. SAMBHAV GARG** Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana **PROF. V. SELVAM** SSL, VIT University, Vellore **DR. PARDEEP AHLAWAT** Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak **S. TABASSUM SULTANA** Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad SURJEET SINGH Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

TECHNICAL ADVISOR

AMITA Faculty, Government H. S., Mohali **MOHITA** Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

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

SURFNDER KUMAR POONIA

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories www.ijrcm.org.in

DATED:

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; 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; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor 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; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: <u>infoijrcm@gmail.com</u> or <u>info@ijrcm.org.in</u>.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

THE EDITOR

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.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

- 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 5. commas and full stops at the end.
- 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 6. 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.
- 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 7. heading.
- SUB-HEADINGS: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. 8.
- 9. MAIN TEXT: The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUD

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

RECOMMENDATIONS/SUGGESTIONS

SCOPE FOR FURTHER RESEARCH

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.
- EQUATIONS: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right. 11
- 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 BOOK

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.

RNAL 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.

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

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT vi

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

ISSN 2231-5756

A STUDY ON CONSUMER AWARENESS, USAGE PENETRATION AND ADOPTION OF 3G MOBILE SERVICES **IN INDIA**

SARIKA KHANNA LECTURER WILSONIA DEGREE COLLEGE **MORADABAD**

DR. NISHA AGARWAL DFAN **INSTITUTE OF FOREIGN TRADE & MANAGEMENT** MORADABAD

ABSTRACT

From August 2008, the Apple iPhone 3G is available in India on Airtel and Vodafone. This study focused on Moradabad's users' usage pattern, awareness and adoption of 3G mobile services amongst university students. A primary data collection tool (structured questionnaire)was administered and the results (n=76) indicate high (98%) saturation level in terms of usage, awareness and adoption of mobile phones compared to several countries. Most of the users are sensitive to price. It is found that prices of 3G mobiles influenced their purchasing power. The 3G mobile service usage rate was found to be low (8%) in comparison to other parts of the world. While their responds towards its usage, ease of use and intention to use through survey was highly motivating, the respondents reported that they would be influenced by peer usage instead of TV and advertising.. The study also found that security of 3G services and speed of the service was the dominating factors in the adoption of these services in India. TV, hoardings and friends were the dominating awareness media for 3G related information. The findings have future implications for the marketing strategy by the operators and security aspects of 3G mobile services in India. The paper also discusses the future direction of research.

KEYWORDS

Awareness, adoption, 3G mobile service, usage pattern.

INTRODUCTION

G is an improvemnet of 2G services, is a family of standards for mobile telecommunications defined by the International Telecommunication Union.3G services include wide-area wireless voice telephone, video calls, and wireless data, all in a mobile environment. It allows simultaneous use of speech and data services and higher data rates.3G is defined to facilitate growth, increased bandwidth and support more diverse applications. These applications are mainly made possible due to the enhanced data rates as a result of the 2-8MBPS bandwidth availabilities.

Some of the applications are (1) Mobile TV (2) Video Conferencing (3) Tele-medicine (4) Location Based Services (5) Video on Demand. Many studies have investigated the user acceptance and success factor of mobile services in general, and 3G in particular. Despite the wide range of value added services provided by 3G, consumer usage of this technology remains low. According to the latest report released by Telecom Regulatory Authority of India (TRAI), India has 538.38 million Urban Subscribers while 267.74 million Rural subscribers. 3G services have already become popular in Japan, UK, Hong Kong, Australia, Sweden and Denmark etc. Countries such as South Korea, Taiwan and Indonesia, where mobile technology usage, in general, is higher than 70%, 3G technology users are below 30% Japan, being the exception, has a record high of 80% 3G users, out of the 84.1% of mobile users. However, there are no studies dealing with the awareness, adoption and usage of 3G mobile services in India.

The three mobile operators in the country introduced the 3G technology at present-MTNL and BSNL. MTNL is targeting four field jumps in its 3G mobile subscriber base to 6 lakhs by March 2010 in Mumbai and Delhi. Also, BSNL launched 3G service on Feb.27 in 70 cities of India. Coverage of the networks are concentrated in the country's one largest region of western U.P. Moradabad. The recent introduction of 3G mobile services has motivated this study.

LITERATURE REVIEW

3G (Third Generation) is the latest wireless technology. It is also known as UMTS (Universal Mobile Telecommunications System), an improvement over 2G (Second Generation) providing wireless access to the data and information to the users from anywhere and anytime. It is the latest mobile technology. 3G cellular phones were first launched in Japan in October 2001 The literature on various aspects on 3G is scattered and sketchy. There has been research on current usage, adoption and factors that affect usage in various countries, while some authors have presented their views regarding the past generation services and future of 3G and its potential. With this background, this study was conducted. According to Carlsson Christer , Hyvönen Kaarina , Repo Petteri and Walden Pirkko [3], mobile phones encourages users to try out new services, but the adoption rate of them is nowhere close to SMS, which still reaches a much wider audience. Barnes J. Stuart [2] indicates on business-to-consumer markets, he examines how value is added in the stream of activities involved in providing mcommerce (mobile commerce) to the consumer. As such, it analyses the key players and technologies that form part of the m-commerce value chain, providing a foundation for future strategic analysis of the industry. He also provides predictions regarding the future of m-commerce.

According to C. Thavamani [6] they focused on the evolution of 3G technology , their impact on society and their importance and limitations. Dulyalak Phuangthong and Settapong Malisawan [9] aims to examine the factors affecting the user adoption in mobile learning on 3G mobile Internet technology in Thailand by using technology acceptance model (TAM).

Pagani [16] have also found user information technology acceptance literature, formulate a model of consumer adoption of third generation mobile multimedia services, validate it through a qualitative exploratory study comprising 24 focus groups in six markets, and empirically test the proposed model on the Italian market. They also show that the importance of determinants differs by age groups or segments. G.Robert suggest that the potential for audio and video services streamed to mobile handset from the perspective of consumer behaviour. The author argues that consumer choice rather than technology or supply side activities will determine the success of the services and that demand for mobile broadcasting services will come primarily from consumers who are currently using mobile audio and video services with other technologies. The author argues that increased attention needs to be placed on pressing issues as mobile communications capabilities increase and that a wide range of factors will influence consumer demand for mobile services.

Dr. Singh Sudha, Dr. Singh D. K, Dr. Singh M. K. and Kumar Singh Sujeet [7] focused and examined the factors affecting the adoption of 3G services among Indian people. The study adopts the revised Technology Acceptance Model by adding five antecedents-perceived risks, cost of adoption, perceived service quality, subjective norms, and perceived lack of knowledge. They showed that perceived usefulness has the most significant influence on attitude towards using 3G services. Of the five antecedents, perceived risk and cost of adoption are found to be significantly influencing attitude towards use.

While Kuo and Yu [14] from a study in Taiwan propose that 3G telecom operators not only have to serve as network system and spectrum provider, but also have to develop into a "service- focused" instead of "Technique-focused". Further, 3G telecom operators should place their focus on "creating" 3G services

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT 64 A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

VOLUME NO. 2 (2012), ISSUE NO. 5 (MAY)

instead of "enhancing" already existing 2G or 2.5G services. Some operators are provided with 2G and 2.5 G services on a 3G network system, so the consumers are unable to take full benefits and convenience brought by the 3G system. Although the main highlight of 3G services are high speed data transmission, entertainment and e-payment in developing countries in Asia, Africa or even some parts of US suffer from lack of infrastructure to support these objectives. Income affordability, mobile network coverage, high subscription charges and telecommunication infrastructure to support all these activities classified with regard to findings is difficult for developing or even some developed countries in the world [6].

PURPOSE OF THIS STUDY AND METHODOLOGY

Literature suggests that there is great deal of research on adoption of mobile phones and mobile related services. This ranges from mobile Internet services [18], mobile device features and services [1], mobile value added services [22], usage of mobile applications [13, and 12] and mobile data service usage [14]. Although, some mobile services such as SMS, ring tones, internet have been adopted on a large scale or at least have been tried by a majority of users [4], advanced services such as MMS, Mobile TV, Video conferecing etc. have not yet found ways into the everyday lives of consumers. A growing field of research supports that cultural background influences the adoption of technology [19, and 8]. Abu [20] advices that future studies are required to perform a quantitative analysis on which technological innovations and policies are valid, considering the country's unique characteristics of geographical coverage, population, topography, and income level. However, there are few studies in India where per capita income as well as mobile penetration is very high. This study aimed at assessing the awareness and usage (penetration rate) and adoption of new 3G mobile services, perceived ease of use, perceived usefulness, behavioral intention to use, social influence, attitude towards 3G mobile services in India. A structured questionnaire was designed to collect data from Moradabad region. The reason for taking this region is that it covers whole western U.P..

DATA COLLECTION AND ANALYSIS

115 students of BTech participated in the study, by completing the questionnaire. 76 questionnaires were found valid. The reason for selecting students was that more than 90% of the students have a good financial status. Therefore, every student was able to afford a cell phone. 58% respondents were female and more than 70% of them were in the age group of 18-22 years, which was the target age. Further 99% of the respondents were using mobile phones; this indicates saturation level in penetration of usage of mobile phone. It is possible that some of them were subscribers of more than one telecom operator.

Regardless of the high level of mobile penetration, only 48% of the respondents were aware of 3G mobile services in India. Out of the 48%, 8% of the respondents were using 3G mobile services. This was relatively low as compared to other countries. Further comparison is made in the discussion section. Data revealed that less than 50% (43%) respondents were willing to change to 3G mobile handsets, suggesting low potential for growth in 3G mobile services in the Indian market.

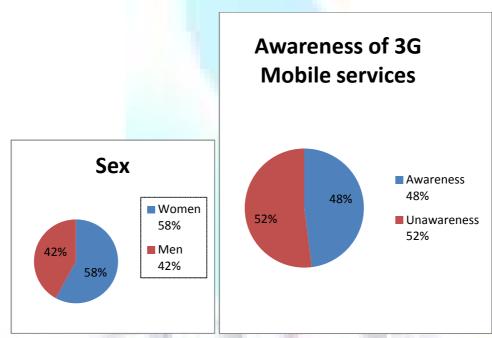


Table I indicates that the most used service was that of SMS (62%), followed by 32% of respondents using offline services, such as calendar, calculator, offline games. Internet usage and downloading, listening of ringtones is used by over 30% and 19% respectively of respondents. Watching/downloading movie /video and games were occasionally used by 19% of respondents, 15% respondents occasionally play/download music while less than 5% of the same using mobile email. Over 45% of the respondents have never used the MMS service .Also the service with highest unawareness rate was MMS.

The data in Table II confirms the low usage of 3G mobile services as found earlier. It is worth noting that majority of respondents had never used the 3G mobile service (above 50%).

It is evident from the table III that security of the system was extremely important, followed by speed of data transfer and usefulness of the service. Surprisingly, price was not the dominating factor as only 21% of the respondents found it extremely useful

Existing Mobile Services	I don't know the	I never used the	Occasionally	up to 5 times	6-20 times	over 20 times per
	service	service		per month	per month	month
Short Message Service (SMS)	1%	5%	18%	9%	12%	62%
MMS(Multimedia Message Service)	9%	45%	5%	5%	1%	3%
Mobile e-mail	7%	36%	17%	2%	4%	5%
Ring tones	2%	18%	23%	15%	3%	19%
Listening/downloading music	3%	12%	15%	5%	10%	12%
Watching/downloading movie/video	6%	18%	17%	6%	8%	18%
Playing/downloading online games	3%	34%	19%	8%	5%	15%
Internet	2%	12%	24%	5%	8%	30%
Offline Services (i.e., calendar calculator, offline games, etc)	2%	7%	17%	13%	12%	32%

TABLE I: CURRENT USAGE OF VARIOUS FACILITIES BY RESPONDENTS

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT 65

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

BAR CHART OF CURRENT USAGE OF VARIOUS FACILITIES

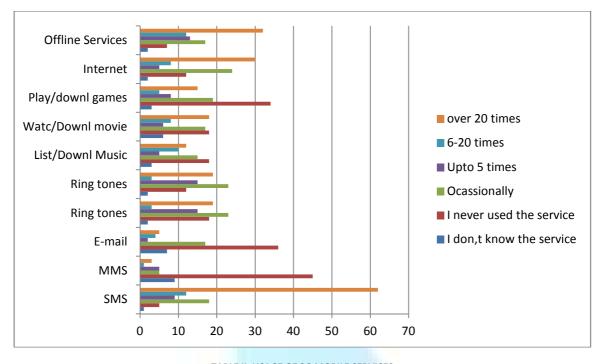
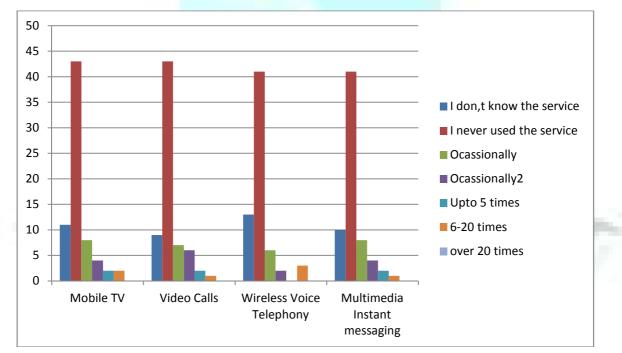


TABLE II: USAGE OF 3G MOBILE SERVICES								
Usage of new mobile services	Isage of new mobile services I don't I never		Occasionally	Used upto 5	Used 6-20	Used over 20		
	know the service	used the service	Used	times per month	times per month	times per month		
Mobile TV	11%	43%	8%	4%	2%	2%		
Video calls	9%	43%	7%	6%	2%	1%		
Wireless voice telephony	13%	41%	6%	2%	0%	3%		
Multimedia instant messaging	10%	41%	8%	4%	2%	1%		

CHART OF USAGE OF 3G MOBILE SERVICES



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories www.ijrcm.org.in

VOLUME NO. 2 (2012), ISSUE NO. 5 (MAY)

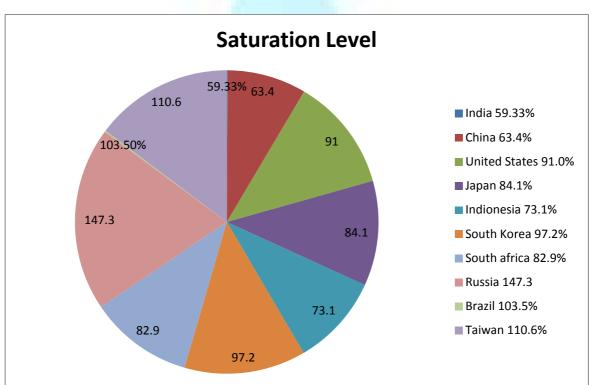
TABLE III: FACTORS IN THE USAGE OF 3G SERVICES								
How important are the following factors for using new 3G mobile services?	Extremely	Very	Important	Neither important	Unimportant			
	important	important		nor Unimportant				
Price	21%	12%	26%	25%	6%			
speed of data connection/transfer	55%	19%	10%	8%	1%			
screen size of the mobile device	26%	21%	15%	7%	2%			
complexity involved	14%	9%	29%	16%	2%			
Security	65%	26%	18%	5%	3%			
usefulness of the service	51%	13%	17%	14%	3%			

Given the low rate of usage of 3G Internet services in India, the data was further analyzed for Perceived Usefulness of 3G servicers, Perceived ease of Use and Attitude toward usage. The findings are that, although, the mobile usage was moderate (45%) but the respondent's perception towards its usage, ease of use and intention to use were highly motivating. More than 50% felt that 3G can enhance effectiveness and productivity, while 51% agreed that the 3G mobile service were easy to use. 50% of respondents are in the favor and willing towards the usage of mobile services, But the main matter for the the respondents were price ,most of them are not ready to buy expensive 3G mobile phones. From our earlier findings ,security being rated higher than speed, Speed and the network is another factot that is extremely important. Two most important Medias for getting awareness on the 3G mobile services was found to be TV ,newspaper and friends. The respondents reported that they will be highly influenced by peer usage.

DISCUSSION

The study revealed almost saturation of 3G mobile phone usage (59.33%) in the respondents. This subscription rate is much lower than many countries, for example China (63.4%), United States (91.0%), Japan (84.1%), Indonesia (73.1%), South Korea (97.2%), and South Africa (82.9%). However, it is much lower than countries like Russia (147.3%), Brazil (103.5%), and Taiwan (110.6%).

SATURATION LEVEL AMONG COUNTRIES



Given the high population of India, the 59.33% saturation of 3G mobile phone seems to be lower in this country. Future study on the factors affecting saturation rate in India can be done. Although the study found high 95% awareness of 3G, low usage (20%) of 3G mobile services was also concluded. 3G usage in India is lower compared to Japan (80%), Taiwan (28.5%), South Korea (14%) while comparable to Europe (11%) and Indonesia (8.2%). The high cost of 3G services in India could also support low usage. Another reason for low usage rate of 3G services in India could be that most of the users studied are not spending time in commutation and most of them not known how to use that services compared to other bigger countries and hence do not feel the need of the facilities provided by 3G which is 'anytime' and 'anywhere' connectivity. Various researchers have suggested ways to improve the low usage of 3G mobile services and factors that affect such usage. For example Kuo and Yu [21] suggest that 3G telecommunication operators face huge challenges on their way to success and they can only survive if only they develop into "service –focused" instead of "technique-focused" business models. Future studies could be taken in India telecommunication market to find suitable strategies for fast diffusion of 3G mobile services. The finding, that of the SMS being the only service adopted by majority of India's mobile users, is in line with other studies.

MMS usage remains low in India's market. Though European market has also not adopted multimedia messaging to large extent, due to various reasons such as pricing policy and relatively complex usage but Asians have eagerly adopted this service [15]. In relation to security, being the highest concern factor for usage in India, finding of Bohlin, et al [10] suggest that phones need to be turned into secure communication devices to enable them to be used for authentication and avoid risks to privacy. Accordingly, the operators in India would have to consider this aspect. Literature suggests that pricing of the 3G services is one of the biggest challenges facing telecommunication companies[11] [5] but this study reveals that for India's subscribers price is not one of the main criteria for choosing this technology.

LIMITATIONS OF THE STUDY

Students of BTesch residing in the city region were used as the sample and therefore, the results needs to be tested on larger group comprising of respondents from all other areas and cities.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories www.ijrcm.org.in

CONCLUSION AND FUTURE RESEARCH

The study reveals insights into the usage and adoption of 3G mobile services in India. It compared with others markets and conclude that the subscription rate is much lower than many countries.

The highest concern factor for the users of 3G in India is Security(65%), the follow up studies could examine this factor to investigate the context (for example intrusion, collection or transfer of personal information, security features of the phone etc.) that is relevant for these users. Further studies should concentrate on country specific characteristics or culture specific characteristics to explain the adoption of 3G in India. In addition, the current and future prospects of individual services like mobile Commerce, mobile Internet, mobile advertising etc should be examined in depth in light of 3G. However, 3G technology poses a challenge for the operators who have to develop innovative business models for increasing subscribers of 3G. From business point of view, telecommunication policies for exploitation of cost and performance of 3G networks need to be addressed.

REFERENCES

- 1. A.Economides, and A. Grousopoulou, "Students' thoughts about the importance and costs of their mobile devices' features and services," Telematics and Informatics, vol. 26 (1), pp. 57-84, 2009
- Barnes J. Stuart, "The mobile commerce value chain: analysis and future developments" International Journal of Information Management, New Zealand 2002, page 91–108
- 3. Bohlin, J-C Burgelman, C. Rodriguez, "The Future of Mobile Communications in the EU", Telematics and Informatics, vol. 24 (3) pp.238-242, 2007
- 4. Buellingen, and M. Woerter, "Development perspectives, firm strategies and applications in mobile commerce," Journal of Business Research, vol. 57 (12), pp. 1402-1408, 2004
- 5. Carlsson Christer , Hyvönen Kaarina , Repo Petteri and Walden Pirkko "Adoption of Mobile Services across Different Technologies" 18th Bled eConference eIntegration in Action Bled, Slovenia, June 6 8, 2005
- 6. Carlsson, J. Carlsson, K. Hyvönen, J. Puhakainen and P. Walden, "Adoption of Mobile Devices/Services Searching for Answers with the UTAUT", in Proc. of the 39th Hawaii International Conference on System Sciences, HICSS, 2006
- 7. Dr. Singh Sudha, Dr. Singh D. K, Dr. Singh M. K. and Kumar Singh Sujeet "The Forecasting of 3G Market in INDIA Based on Revised Technology Acceptance Model" International Journal of Next-Generation Networks (IJNGN) Vol.2, No.2, June 2010.
- Dulyalak Phuangthong and Settapong Malisawan "A Study of Behavioral Intention for 3G Mobile Internet Technology: Preliminary Research on Mobile Learning" Proceedings of the Second International Conference on eLearning for Knowledge-Based Society, Bangkok, Thailand, August 4-7, 2005.
- 9. Indrawati, S. Murugesan, and M. A Raman "New Conceptual Model of Mobile Multimedia Services (MMS) and 3G Network Adoption in Indonesia," International Journal of Information Science and Management Special Issue January / June, 2010
- 10. J fenton, G. O. Moss, D. W. Lock, R. Bloomfield, J. F.Fisher, D.M. Pratt, A. Brookland, and J. Gil, "3G trials and developments," BT Technology Journal, vol. 19 (1), pp. 127-137, 2001
- 11. J. Harno, "Impact of 3G and beyond technology development and pricing on mobile data service provisioning, usage and diffusion," Telematics and informatics, vol. 27 (3), pp. 269-282, August 2010.
- 12. L. Sigurdson, and P. Ericsson, "New services in 3G- new business models for streaming and video," International Journal of Mobile Communications, vol. 1 (1/2), pp. 15-34, 2003
- 13. P. Ford, C. E.Connelly, and D. B. Meister, "Information systems research and hofstede's culture's consequences: an uneasy and incomplete partnership," IEEE Transactions on Engineering Management 50 (1) pp. 8-25, 2003
- 14. P. Jiang "Consumer Adoption of Mobile Internet Services: An Exploratory Study," Journal of Promotion Management, vol. 15 (3), pp. 418-454, 2009
- 15. P. Norris, "Digital Divide: Civic Engagement, Information Poverty and the Internet in Democratic Societies," Cambridge University Press, New York 2001
- 16. Pagani, M. "Determinants of Adoption of Third Generation Mobile Multimedia Services", Journal of Interactive Marketing, summer, 2004, pp.46-59.
- 17. Picard G.Robert "Mobile telephony and broadcasting: are they compatible for consumers" Int. J. Mobile Communications, 2005, Vol. 3, No. 1, Pg 19
- 18. S.T. Abu, "Empirical analysis of global diffusion of 3G mobile phones: a cross-cultural review," Discussion Paper No. AIDP0906. Graduate School of Applied Informatics, University of Hyogo, Japan 2010
- 19. Thavamani "3G Mobile Technology" ICFAI Journal on Information Technology , April 2010, Vol. 5.
- 20. Verkasalo, C. López-Nicolás, F. J. Molina-Castillo, H. Bouwman: "Analysis of users and non-users of smartphone applications," Telematics and Informatics, vol. 27(3): pp. 242-255, 2010
- 21. Y. F. Kuo, and S. N. Yen, "Towards an understanding of the behavioral intention to use 3g mobile value-added services," Computers in Human Behavior, vol. 25, pp. 103-110, 2009
- 22. Y-F Kuo, and C.-W Yu, "3g Telecommunication Operators'Challenges and Roles: A Perspective of Mobile Commerce Value Chain," Technovation, vol. 26 (12), 1347-56, 2006



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT and 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-mails i.e. **infoijrcm@gmail.com** or **info@ijrcm.org.in** 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

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 cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Fournals







INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT IV

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories WWW.ijrcm.org.in