INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

IJRCM

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., Google Scholar,
Open J-Gage, India [link of the same is duly available at Inflibnet of University Grants Commission (U.G.C.)],
The American Economic Association's electronic bibliography, EconLit, U.S.A.,
Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.
Circulated all over the world & Google has verified that scholars of more than **4767 Cities** in **180 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.	SMALL AND MEDIUM ENTERPRISES (SMEs) AND COMMERCIAL LOAN ACCESSIBILITY DEBATE: KIGALI CITY VOICES *EGWAKHE, A. JOHNSON & KABASHA, ALPHONSE*	1
2.	AN OVERVIEW OF SOCIO-ECONOMIC CONDITIONS AND PROBLEMS OF WOMEN ENTREPRENEURS AT DAVANAGERE CITY *SUNANDA V.M. & DR. HIREMANI NAIK*	10
3.	HUMAN RESOURCE MANAGEMENT PRACTICES AWARENESS IN SELECT SMEs (SMALL MEDIUM ENTREPRENEUR) *VANAMALA MOHANREDDY & DR. R. MAREGOUD*	14
4.	ASSESSING THE EXISTENCE OF THE GLASS CEILING THAT AFFECTS WOMEN'S CAREER GROWTH IN THE INDIAN HOSPITALITY INDUSTRY *USHA DINAKARAN*	18
5.	BUYER-SELLER RELATIONSHIP CONSTRUCTIONS IN THE BUSINESS BUYER BEHAVIOR: WHOLESALER AND DISTRIBUTOR FAST MOVING CONSUMER GOODS (FMCG) INDUSTRY IN INDONESIAN MARKET PLACE *AGUS TRIHATMOKO, R., MUGI HARSONO, SALAMAH WAHYUNI & TULUS HARYONO*	24
6.	VALUE OF INFORMATION IN MANAGEMENT OF AGRI-RISK: A CASE STUDY OF MOBILE BASED AGRICULTURAL INFORMATION SYSTEMS IN INDIA *DR. G. KOTRESHWAR & V. GURUSIDDARAJU*	34
7.	EXPLORE E-COMMERCE STRATEGY IN CHINA *CHAO CHAO CHUANG & DR. FU-LING HU*	37
8.	LITERATURE REVIEW OF CORPORATE GOVERNANCE AND THE ROLE OF INDEPENDENT DIRECTORS *DR. MITA MEHTA & SAYANI COOMAR*	40
9.	AFFECT AND ORGANISATIONAL CITIZENSHIP BEHAVIOUR (OCB): A CONCEPTUAL EXPLORATION *P. VIJAYALAKSHMI & DR. M. V. SUPRIYA*	42
10.	NON-MONETARY BENEFITS & ITS EFFECTIVENESS IN MOTIVATING EMPLOYEES *JYOTHI.J*	45
11.	A STUDY OF POST RECESSION INDIVIDUAL INVESTMENT BEHAVIOR *SONIYA SINGH*	49
12.	BASEL III IMPLEMENTATION IN THE INDIAN BANKING SYSTEM *GEETIKA*	56
13.	A STUDY ON CUSTOMER SATISFACTION AND LOYALTY IN INDIAN BANKING SECTOR *DR. A. R. SUDHAMANI*	60
14.	COMPARATIVE ANALYSIS OF NUMBER OF LOANS DISBURSED TO AMOUNT OF LOANS DISBURSED (WITH SPECIAL REFERENCE TO SHGS-INDIA) *DURGAPRASAD NAVULLA & DR. G. SUNITHA*	64
15.	DETERMINANTS OF EMPLOYEE SPIRITUALITY AND THEIR OUTCOMES: A STUDY OF BANKING SECTOR AT AGRA REGION *SHWETA KHEMANI & DR. SUMITA SRIVASTAVA*	68
16.	CORPORATE SOCIAL RESPONSIBILITY AS A BRANDING TOOL WITH REFERENCE TO CARBORUNDUM UNIVERSAL LIMITED (CUMI), KOCHI *P. BALASUBRAMANIAN, SREEJA P.S, SURYA P.T & SHEETHAL M.S*	74
17.	IMPACT OF GREEN MARKETING ON CONSUMER BUYING DECISION (WITH SPECIAL REFERENCE TO BANGALORE CITY) *NAGALAKSHMI G S*	79
18.	A STUDY OF RURAL CONSUMERS' SATISFACTION AND THEIR PERCEPTION TOWARDS TELECOM (WIRELESS) SERVICE *SUSHILKUMAR M. PARMAR & MILAN S. SHAH*	82
19.	EMPLOYEE PERCEPTION ON HR PRACTICES: A STUDY WITH REFERENCE TO PUBLIC AND PRIVATE LIFE INSURANCE ORGANISATIONS *B. RAGHAVENDRA & DR. D. APPALA RAJU*	87
20.	ORGANISATIONAL CONFLICT AND MOST PREFERRED CONFLICT MANAGEMENT STYLES (A RESEARCH STUDY CONDUCTED AT NTPC, PATNA) *KIRTI*	92
	REQUEST FOR FEEDBACK & DISCLAIMER	101

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the 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/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled '____' for likely publication in one of your journals.

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

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR	:
Designation/Post*	:
Institution/College/University with full address & Pin Code	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD code	:
Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:
Landline Number (s) with country ISD code	:
E-mail Address	:
Alternate E-mail Address	:
Nationality	:

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation **etc**. ***The qualification of author is not acceptable for the purpose***.

NOTES:

a) The whole manuscript has to be in ***ONE MS WORD FILE*** only, which will start from the covering letter, inside the manuscript. ***pdf. version is liable to be rejected without any consideration***.

b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail**:

New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

c) There is no need to give any text in the body of the 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 expected to be below **1000 KB**.

e) Only the **Abstract 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 within twenty-four hours*** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.

g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.

2. **MANUSCRIPT TITLE**: The title of the paper should be typed in **bold letters**, **centered** and **fully capitalised**.
3. **AUTHOR NAME (S) & AFFILIATIONS**: Author (s) **name**, **designation**, **affiliation** (s), **address**, **mobile/landline number** (s), and **email/alternate email address** should be given underneath the title.
4. **ACKNOWLEDGMENTS**: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
5. **ABSTRACT**: Abstract should be in **fully Italic printing**, ranging between **150** to **300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. ***Abbreviations must be mentioned in full***.
6. **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 stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
7. **JEL CODE**: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
8. **MANUSCRIPT**: Manuscript must be in ***BRITISH ENGLISH*** prepared on a standard A4 size ***PORTRAIT SETTING PAPER***. *It should be free from any errors i.e.* ***grammatical, spelling*** *or* ***punctuation.*** *It must be thoroughly edited at your end*.
9. **HEADINGS**: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
10. **SUB-HEADINGS**: All the sub-headings must be bold-faced, aligned left and fully capitalised.
11. **MAIN TEXT**:

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

The manuscript should preferably be in ***2000 to 5000 WORDS***, But the limits can vary depending on the nature of the manuscript.

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self-explained, and the **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.*

13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.

14. **ACRONYMS**: These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.

15. **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 may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper**. 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 italic printing. 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 parenthesis.
- ***Headers, footers, endnotes*** *and* ***footnotes*** *should* ***not be used*** *in the document.* However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

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, 19–23

UNPUBLISHED DISSERTATIONS

- 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 Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

A STUDY OF RURAL CONSUMERS' SATISFACTION AND THEIR PERCEPTION TOWARDS TELECOM (WIRELESS) SERVICE

SUSHILKUMAR M. PARMAR
LECTURER
SMT. T. J. PATEL COMMERCE COLLEGE
NADIAD

MILAN S. SHAH
LECTURER
SMT. T. J. PATEL COMMERCE COLLEGE
NADIAD

ABSTRACT
Net Neutrality, stain of 2G spectrum and the waves of 3G & 4G have rattled the Telecom Industry and there is a lot more brewing. The post liberalization period witnesses the unprecedented growth in telecom industry and a significant rise in tele-density in India due to the wide spread of cellular network and internet technology. The development of rural area is possible through telecom sector as the growth of telecom and development of infrastructure are directly related. The affordability of telecom service leads to increase in tele-density in rural areas. As telecom industry is competitive, it becomes imperative for wireless telecom service providers to offer quality services to customers and develop long term relationship. The primary objectives of this research study are to study the rural consumer satisfaction and to understand their perception towards telecom service. The researchers have collected necessary data from 106 rural consumers availing wireless telecom services through questionnaire for which a convenient sampling method was used. Moreover, the present status of tele-density in rural area is documented with the help of secondary data. Multiple Regression Analysis and descriptive statistics such as mean score and standard deviation have been used as statistical tools. The findings indicate that customer care service and value added service have the significant impact on customer satisfaction towards telecom services in rural areas. In addition to this, the result shows that majority of respondents are Idea subscribers in rural areas and 35% of rural consumers are highly satisfied while 44% of respondents agreed that call and SMS plans are consumer friendly.

KEYWORDS
telecom, tele-density, customer satisfaction, cellular network.

1. INTRODUCTION
The phenomenal growth of telecom industry can lead to the accomplishment of objective of a nation such as Digital India, Infrastructure development and improvement in rural lifestyle etc. The ultimate reason is that the industry is greatly influenced by wide spread of cellular network and internet technology. The tele-density is on rising due to Government's telecom policies and regulatory framework of TRAI. Similarly, the emergence of wireless telecom service and liberalization has brought significant revolution in the industry. Actually, the growth of telecom industry largely relies on the development of necessary infra-structure consequently the rapid growth of a developing country. In India, telecom industry is facing competition because of the existence of number of private cellular companies and their basic and value added services (VAS).

TABLE 1: WIRELESS MARKET SHARE (Total Subscribers in India)

Wireless Telecom Operator	Market Share (%)
Bharti Airtel	23
Vodafone	18
Idea	15
Reliance	12
BSNL	10
Aircel	8
Tata	7
Telewings	4
Sistema	1
Other	2

Source: A Brief Report on Telecom Sector in India – January 2015

The above table clearly depicts wireless market share in terms of total subscribers in India. As shown above, Bharti Airtel has a larger market share (23%) followed by Vodafone (18%). The market shares held by Idea, Reliance, BSNL and Aircel are 15%, 12%, 10% & 8% respectively. Moreover, the shares of urban subscribers and rural subscribers at the end of October 2014 were 59.27% and 40.73% respectively. And the wireless subscription in urban area increased from 547.70 million at the end of September 2014 to 548.78 million at the end of October 2014. The wireless subscription in rural areas increased from 382.50 million to 386.57 million during the same period. The monthly growth rates of urban and rural wireless subscription were 0.20% and 1.06% respectively. According to a report of Telecom Regulatory Authority of India (TRAI), the total, urban and rural teledensity as of March 31, 2014 were 75.2%, 145.8% and 44% respectively which shows the significant growth over the last 15 years. 'Today, the Indian telecom industry suffers from major problems of customer attrition in the name of "number portability" because of multiple service providers or close substitutes with zero or less switching cost. (Naidu & Ponduri, 2015)

TABLE 2: COMPOSITION OF TELEPHONE SUBSCRIPTION IN INDIA

Market and type of subscription	% of Subscription
Urban Wireless	57
Rural Wireless	40
Urban Wireline	2
Rural Wireline	1

Source: A brief report on Telecom Sector in India, January 2015

Above statistics give the correct picture of total % of subscription in both urban and rural market. Total share of wireless subscription in urban and rural areas are 57% and 40% respectively. While total share of wireline subscription are reported 2% and 1%.

TABLE 3: MARKET SHARE OF THE SERVICE PROVIDERS IN TOTAL RURAL SUBSCRIBER
(base Q.E. June 15)

Service Provider	No. of Total Subscribers (in millions)	No. of Rural Subscribers (in millions)	Percentage of Rural Subscribers %	Market Share of Rural Subscribers %
Bharti	234.11	110.25	47.09	26.08
Vodafone	185.47	99.26	53.52	23.48
IDEA	162.08	92.73	57.21	21.94
BSNL	93.29	30.75	32.96	7.27
Aircel	83.05	29.13	35.07	6.89
Reliance Com.	111.08	27.86	25.08	6.59
Tata	63.26	15.85	25.06	3.75
Telewings	48.13	14.91	30.97	3.53
Sistema	8.75	1.89	21.54	0.45
Quadrant	3.04	0.13	4.16	0.03
Videocon	7.61	-	-	-
MTNL	7.08	-	-	-
Total	**1006.96**	**422.75**	**41.98**	**100**

Source: The Indian Telecom Services Performance Indicators April-June 2015, 23rd November, 2015 (Telecom Regulatory Authority of India)

As on 30th June 2015, there were total 1006.9 million subscribers, out of which 422.5 million were rural subscribers. Moreover, there were 980.81 million wireless subscribers out of which 471.85 million were rural subscribers and rural density was 48.10. Total internet subscribers were 319.42 million out of which 114.44 million are rural Internet subscribers and rural internet density was 13.17.

2. LITERATURE REVIEW

(Sharma, 2014)**,** investigated variety of factors which influence customer satisfaction. The findings showed that customers are more satisfied with quality of service network coverage, quality of SMS and mobile internet. The results also indicate the significant relationship between customer satisfaction and the age, occupation and education level of customers, but no significant relation was reported between customer satisfaction and the monthly income. Similarly, (Yadav & Dabhade, 2013), attempted to know the impact of service quality on customer satisfaction among mobile users by using SERQUAL model. They found that customers remain content with the availability of VAS (value added service) and good network coverage and suggested that service providers are required to carry out marketing research to know the customer satisfaction. (Umair, Saeed, Arshad, Haider, & Ahmad, 2013), used structural model to analyse the relationship between customer loyalty and service quality, customer satisfaction, brand image, product value. The results reveal that customer loyalty has a direct and positive relationship with customer satisfaction, quality and value and no significant relationship was found with perceived brand image. (Ratnesh & Kansal, 2013), found that customer satisfaction with caller tune services of mobile service providers is not significantly related to the occupation of consumers, whereas significant relationship was resulted between customer satisfaction with call rates of mobile service providers and income of consumers and between that of with availability of customer stores and age of consumers. In their research, they recommended customised VAS, convenience, network coverage and call tariff. (Dineshkumar & Moorthy), conducted a research aimed to know the satisfaction level of customers with service provided by Airtel prepaid and determine their preference. (Naidu & Ponduri, 2015) attempted to study Customer Relationship Management practices followed by the major public (BSNL) and private (Airtel) sector telecom service providers in India and concluded that BSNL has improved a lot in its performance and quality of service after the emergence of private players in terms of uninterrupted services, customer satisfaction, retention and providing customized products.

3. IMPORTANCE OF STUDY

Now, the telecom industry has become the most competitive and so, it is an alarm for the service providers to revamp their marketing strategy to offer customers satisfaction and to capture the larger market share. Telecom services providers are required to concentrate more on rural areas as majority of customers reside there. This study offers an insight on rural consumers' perceptions and satisfaction towards telecom service.

4. STATEMENT OF PROBLEM

There is a lot more brewing in Telecom Industry. Broadly speaking, net neutrality, black stain of 2G spectrum and waves of 3G and 4G have rattled the entire telecom industry and therefore the Government and TRAI have raised the eyebrow over the phenomenal growth in the industry. Today, telecom industry has gained the status of most competitive in nature with the existence of public and private players and the access of telecom (wireless) service in rural area is no longer any dream because of its affordability and availability which has resulted into rise in teledensity in rural area. However, yet lower rural tele-density has been reported as compared to urban area. Through this study, the researchers are striving to give an account on rural teledensity and rural consumer satisfaction and their perceptions towards telecom service especially wireless.

5. RESEARCH OBJECTIVES

5.1. To study the impact of Value Added Service, Customer Care Service and Commercial aspects of telecom service on Customer Satisfaction
5.2. To understand rural consumer's perception towards telecom service
5.3. To analyze the present trend of wireless subscription and tele-density in rural area

6. RESEARCH HYPOTHESES

6.1. Ho1: There is no significant impact of Commercial Aspects on Customer Satisfaction towards telecom service in rural areas.
6.2. Ho2: There is no significant impact of VAS on Customer Satisfaction towards telecom service in rural areas.
6.3. Ho3: There is no significant impact of Customer Care Service on Customer Satisfaction towards telecom service in rural areas.

7. RESEARCH METHODOLOGY

To successfully realize the aforementioned objectives, following research methodology was used by the researcher. All rural consumers availing wireless telecom service of Kheda district were considered as the universe of the study. The researchers have collected relevant data from 106 rural consumers availing telecom service. A convenient sampling method was adopted to collect the data. A structured questionnaire with 5 points rating Likert Scale was used to collect the primary data. The researchers have distributed 130 questionnaires, out of which 117 were received back and 11 questionnaires were found to be incomplete. Hence, 106 questionnaires were fit for the research. Multiple Regression Analysis and Descriptive Statistic such as Mean and S.D were used as statistical tools. To furnish more information on tele-density in rural area and related research done in the similar area, the researchers reviewed some secondary sources like books, magazines, journals and other published information.

8. RESULTS & DISCUSSION

TABLE 4: TYPE OF MOBILE USER

Type of Mobile	No. of User
Simple	22 (20.75)
Smart Phone	84 (79.25)
Total	**106 (100)**

The Table 4 shows that 20.75% of respondents have simple mobile phone while majority of respondents (79.25%) possess smart phone. This statistic makes it clear that affordability and popularly of smart phone in rural areas

TABLE 5: TELECOM OPERATOR WISE CLASSIFICATION

Name of Telecom Operator	No. of User
Idea	47 (44.34)
Airtel	20 (18.87)
Vodafone	18 (16.98)
Telenor (Uninor)	13 (12.26)
BSNL	4 (3.77)
Tata Docomo	3 (2.83)
Reliance	1 (0.94)
Total	**106 (100)**

The table 5 portrays the clear picture of telecom operators whose services are availed by rural consumers. The maximum number of respondents (44.34%) have been availing the service of Idea followed Airtel (18.87%), Vodafone (16.98) and Telenor (12.26%).

TABLE 6: TYPE OF ACCOUNT

Type of Account	No. of User
Post paid	4 (3.77)
Pre paid	102 (96.23)
Total	**106 (100)**

As shown in the table 6, 96.23% of rural consumers have prepaid account whereas only 3.77% of rural consumers have post-paid account.

TABLE 7: FREQUENCY OF LOSS OF SERVICE

Frequency of loss of service	No. of User
Never	10 (9.43)
Once	10 (9.43)
Rarely	14 (13.21)
Often	7 (6.60)
Sometimes	65 (61.32)
Total	**106 (100)**

The above statistics make it clear that 9.43% of respondents have reported the ‘Never’ loss of service, 9.43 % of respondents shared ‘Once’ loss of service, 13.21% of respondents have reported ‘Rarely’ loss of service, 6.60% of respondents experienced ‘Often’ loss of experience while majority of respondents (65%) have opined ‘Sometimes’ loss of service.

TABLE 8: USE OF INTERNET THROUGH MOBILE

Internet user in Mobile	No. of user
User	91 (85.85)
Non- user	15 (14.15)
Total	**106 (100)**

The above table gives an account of the access of internet facility through mobile. As per the given data, 85.85% of respondents have access of internet through their mobile whereas only 14.15% do not avail internet facility in their mobile. Moreover, Appendix II offers the bird view of rural consumers’ perception toward telecom services, 35% of respondents are highly satisfied whereas 33% are just satisfied. Moreover, Majority of respondents (55%) opined that they enjoy availing service and 35% agreed that they will not switch over to other operators. Similarly, 39% of rural respondents strongly believed that staffs are courteous, polite and well behaved, 34% of respondents agreed that there is availability of customer care offices. In the similar line, 43% of respondents agreed that technical support and problem assistant are taken care of. Surprisingly, 55% of rural consumers strongly agreed for 24 x 7 hours’ customer care service.

TABLE 9: DESCRIPTIVE STATISTICS AND RELIABILITY TEST

Variables	No. of Items	Mean	S.D.	Cronbach's Alpha
Commercial Aspects	05	3.0981	0.69625	0.584*
VAS (Value Added Service)	11	3.6973	0.44105	0.622
Customer Care Service	06	3.7484	0.61946	0.657
Customer Satisfaction	04	3.8113	0.74866	0.700

The reliability and internal consistency of the items representing each construct were evaluated using Cronbach’s alpha. The reliability statistics for independent and dependent variables given in the table 9 show that the values of variables range between 0.584 and 0.700. There is a general consensus among the researchers that the acceptable alpha limit could be as low as 0.600 or 0.500* for scales consisting of a small number of items (Carmines & Zeller, 1979; Cronbach & Meehl, 1955; Pedhazur & Schmelkin, 1991). Hence, the reliability and internal consistency values of the measures are accepted.

8.1. MULTIPLE REGRESSION ANALYSIS & HYPOTHESES TESTING

TABLE 10: REGRESSION MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.504[a]	.254	.232	.65601
a. Predictors: (Constant), Customer Care Service, Commercial Aspects, VAS				

The above tables indicate that independent variables have an impact on rural customer satisfactions towards telecom service since the value of R is 0.504 and 25.4% variance is explained by independent variables in dependent variable.

TABLE 11: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	14.956	3	4.985	11.584	.000[b]
	Residual	43.896	102	.430		
	Total	58.851	105			
a. Dependent Variable: Customer Satisfaction						
b. Predictors: (Constant), Customer Care Service, VAS, Commercial Aspects						

The ANOVA table shows that overall model is significant as the p sig. value (0.000) is less than 0.05. So, the model is statistically significant and fit.

TABLE 12: REGRESSION COEFFICIENTS

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	.411	.594		.692	.491
	Commercial Aspects	.100	.094	.093	1.067	.289
	VAS	.582	.166	.343	3.496	.001
	Customer Care Service	.250	.120	.207	2.077	.040
a. Dependent Variable: Customer Satisfaction						

The Regression Coefficients table depicts that the commercial aspects of telecom service has an insignificant impact on customer satisfaction. So, the Ho1 is accepted. The rest of the variables namely VAS and CCS have the significant impact on customer satisfaction as p sig. value is less than level of significant 0.05. And, therefore, Ho2 and Ho3 are rejected. Among all variables, VAS is the major variable contributing highly with standardized coefficient β=0.343. While CCS is the second variable contributing moderately with standardised coefficient β= 0.207.

9. FINDINGS, RECOMMENDATIONS & MANAGERIAL IMPLICATION

Looking at present trend in telecom sector, all telecom companies are required to formulate such benefit offering strategies as can retain the customers for long time and be capable of fetching more number of new customers. Similarly, telecom service providers should adopt customer oriented approach instead of product oriented. To a larger extent, consumer friendly approach in service sector especially telecom adds value to the customer satisfaction. Most importantly, rural consumers often complain about the loss of connectivity or service which may negatively influence their perceptions and satisfaction. To capture larger market share, service providers need to develop necessary infrastructure suited to wireless telecom service and make available customer care offices at particular destination in rural areas. Besides, receipt of junk stuff such as unwanted SMS and unsolicited call develop feeling of irritation among the consumers which in turn switching to other service providers. It is also recommended that telecom service providers should think of such variety of promotion offers as can satisfy the diversified needs of rural consumers. Today, highest attrition rate is observed in telecom industry and therefore, service providers should revamp the marketing strategy which is aggressive in nature and more attention should be paid on quality of service. To wisely deal with rural consumers and to persuade them, staffs should be well trained, courteous, polite and well mannered.

10. CONCLUSION

In a nutshell, tele-density of wireless telecom subscription in rural areas is yet lesser than that of in urban areas. And factors like customer care services, fair charges of SMS and call, non-receipt of spam SMS and unsolicited calls, courteous and polite staff contribute significantly to customer satisfaction.

11. LIMITATIONS OF STUDY

The study is confined to only few selected rural areas of Kheda district and therefore, the result cannot be generalized. Moreover, the research involves small sample size. Hence, the same study can be conducted with large sample size and in the context of other rural areas.

12. SCOPE FOR FURTHER RESEARCH

Similar study can also be carried out in rural areas by taking other services such as healthcare, education, insurance, banking etc.

REFERENCES

1. Camines, E.G., & Zeller, R.A. (1979). *Reliability and validity assessment. Sage university paper series on quantitative applications in the social Sciences* (07-017). CA: Sage Publications.
2. Cronbach, L. J., & Meehl, P.E. (1955). Construct Validity in psycological tests. *Psychological Bulletin*, 52, pp. 281-302
3. Dineshkumar, U., & Moorthy, V. (n.d.). A Study on Customer Satisfaction towards Airtel with Special Reference to Dharampuri (District). *IOSR- Journal of Business and Management*, pp. 09-12.
4. Jain, R. &. (2015, March). Lessons of Reforms of the Telecom Sector. *Research and Publication, IIM Ahmedabad*, pp. 1-54.
5. Naidu, Y. K., & Ponduri, S. N. (2015, April). A Comparative Study on Customer Relationship Management Practices in Telecom Industry. *Indian Journal of Marketing*, *45* (4), pp. 42-55.
6. Pedhazur, E.J., & Schemelkin, L.P. (1991). *Measurement, design and analysis: An integrated approach.* New Jersey: Hillsdale, Lawrence Brilbaum.
7. Puschita, Emanuel et al, (2013), Challenges for a Broadband Service Strategy in Rural Areas: A Romanian Case Study (Telecommunication Policy), http://dx.doi.org/10.1016/j.telpol.2013.08.01
8. Rahman, Abdur (2012), Customer Satisfaction Level of Prepaid Subscribers of Airtel Bangladesh Limited, Internship Report, BRAC Business School, BRAC University
9. Ratnesh, K., & Kansal, A. (2013). An Analytical Study of Customer Satisfaction Influencing Brand Loyalty and Foster Recommendation for Mobile Services Providers of Indian Telecom Industry. *International Journal of Emerging Research in Management*, *2* (12), pp. 84-90.
10. Sharma, R. B. (2014). Customer Satisfaction in Telecom Sector in Saudi Arabia: An Empirical Investigation. *European Scientific Journal*, *10* (13), pp. 354 - 363.
11. Umair, R., Saeed, R., Arshad, H. M., Haider, S. A., & Ahmad, W. (2013). Determinants of Customer Satisfaction: The Case of Pakistan Industry. *Journal of Basic and Applied Scientific Research, 3* (11), pp. 251-258.
12. Yadav, R. K., & Dabhade, N. (2013). Impact of Service Quality on Customer Satisfaction of Mobile Users - A Case Study of Airtel. *International Journal of Innovative Research & Studies*, *2* (5), pp. 139-163.
13. A Brief Report on Telecom Sector in India – January 2015
14. www.trai.gov.in
15. http://censusindia.gov.in/2011census/hlo/hlo_highlights.html accessed on 20/12/2015

APPENDIX I - PROFILE OF RESPONDENTS

No	Demographic Details of Respondents		Number and % of Respondents
1	Gender	Male	59 (55.66)
		Female	47 (44.34)
2	Age Group	18-24	91 (85.85)
		25-30	3 (2.83)
		31-40	6 (5.66)
		41-50	5 (4.72)
		Above 50	1 (0.94)
3	Education	SSC	4 (3.77)
		HSC	60 (56.60)
		Graduation	13 (12.26)
		Under Graduation	27 (25.47)
		Post Graduation	2 (1.89)
4	Occupation	Student	87 (82.08)
		Housewife	2 (1.89)
		Self-employed	3 (2.83)
		Businessman	7 (6.60)
		Service	7 (6.60)
5	Monthly Family Income	Less than Rs.5000	7 (6.60)
		Rs. 5000-10000	50 (47.17)
		Rs.11000-20000	25 (23.58)
		Above Rs. 20000	24 (22.64)

Source: Primary Data compiled by the authors

APPENDIX II - TOTAL SCORE AND PERCENT SCORE ON VARIABLES

Variables	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree
Commercial Aspects					
Fair SMS Charges	14(13.208)	26(24.5)	26(24.5)	22(20.76)	18(16.98)
Fair Call Charges	19 (17.92)	42(39.62)	13(12.26)	20(18.87)	12(11.32)
Correctly charged video call	5 (4.7)	13(12)	66(62)	17(16)	5(4.7)
No hidden charges are imposed	10 (9.4)	25(24)	45(42)	11(10)	15(14)
Tariff Charged as per the advertisement	14 (13)	25(24)	40(38)	21(20)	6(5.7)
VAS (Value Added Service)					
Better Voice quality	44(41.5)	42(39.6)	18(17)	2(1.89)	0(0)
Barrier free voice call & video call	10(9.4)	32(30)	44(42)	14(13)	6(5.7)
Ability to check balance	67(63.2)	31(29.2)	4(3.7)	3(2.83)	1(0.94)
Quick and Easy Recharge	74(69.8)	27(25.5)	3(2.83)	2(1.89)	0(0)
Consumer Friendly call & SMS Plan	32(30)	47(44)	20(19)	6(5.7)	1(0.94)
Variation in Internet Schemes	34(32.1)	27(25.5)	26(24.5)	14(13.2)	5(4.72)
Good Speed of Internet	30(28)	25(24)	26(24.5)	19(18)	6(5.7)
Wide network coverage & connectivity	28(26)	35(33)	23(22)	17(16)	3(2.8)
Varity of promotional offers	24(23)	38(36)	30(28)	10(9.4)	4(3.8)
No Receipt of Spam SMS	8(7.5)	18(17)	38(36)	18(17)	24(23)
No Receipt of unsolicited Call	10(9.4)	13(12)	43(41)	17(16)	23(22)
Customer Care Service					
24 x 7 hours Customer Care Service	58(55)	30(28)	12(11)	4(3.8)	2(1.9)
Courteous, polite & well behaved staff	38(36)	41(39)	23(22)	1(0.9)	3(2.8)
Timely complaint handling	20(19)	46(43)	29(27)	7(6.6)	4(3.8)
Technical Support & Problem Assistant	11(10)	46(43)	37(35)	10(9.4)	2(1.9)
Minimum Waiting Period	23(22)	35(33)	38(36)	9(8.5)	1(0.9)
Availability of Customer Care Offices	22(21)	36(34)	18(17)	13(12)	17(16)
Customer Satisfaction					
I enjoy availing the service	27(25)	58(55)	12(11)	5(4.7)	4(3.8)
I will not switch over to other operator	30(28)	37(35)	25(24)	9(8.5)	5(4.7)
I will recommend it to other	24(23)	40(38)	27(25)	12(11)	3(2.8)
Overall, I am satisfied with the service	37(35)	35(33)	24(23)	8(7.5)	2(1.9)

Source: Primary, complied by the authors

REQUEST FOR FEEDBACK

Dear Readers

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

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail **infoijrcm@gmail.com** 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 to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-
Co-ordinator

DISCLAIMER

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