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**NEED/IMPORTANCE OF THE STUDY**

**STATEMENT OF THE PROBLEM**

**OBJECTIVES**

**HYPOTHESES**

**RESEARCH METHODOLOGY**

**RESULTS & DISCUSSION**

**FINDINGS**

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# AN EMPIRICAL STUDY ON EXPLOITATION AND EXPLORATION OF BUSINESS OPPORTUNITIES FOR BSNL IN INDIAN TELECOM MARKET

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## ABSTRACT

*The study is an attempt to examine and assess empirically the market views of Bharat Sanchar Nigam Limited, BSNL, the state run telecom services provider of India. The purposes of the study are to see how well BSNL is serving its customers and to identify opportunities for serving new customers, given its resource capabilities, to identify opportunities for serving the existing customers even better and to tap more customers by maximizing capabilities. Eliciting views of customers, the study uses tools of MANOVA and discriminant analysis to decide from the consumers' point of view, how competitive the offerings of BSNL are, when compared to those of BSNL's competitors.*

## KEYWORDS

exploitation/exploration, discriminant analysis, MANOVA, user of BSNL/private mobile service provider.

## INTRODUCTION

Effectiveness and efficiency are becoming of paramount importance for competitiveness and are of very high relevance to sustain India's telecom revolution. With open market policies India has adopted, competition in several segments of telecom is reaching levels close to hyper-competitive. For instance, best growth examples of telecom industry like China, Japan, Korea have often 2 to 3 players (often less if segmentation is carefully viewed), but 6 major players are already competing in India and many more are waiting to get licenses. In such hyper-competitive environment in a developing country, firms will have to achieve best efficiency positions on several competitiveness factors.

## REVIEW OF LITERATURE

While in the short-run the cost competitiveness factors drive customer growth, high dissatisfaction as reflected in higher churn will demand rapid enhancement on service quality (e.g. Seth et al., 2008), innovative solutions capability, new product development capability; many of these can demand technological competitiveness (Mittal et al., 2009).

A search of the literature suggests that such a comparative study of public and private sector mobile service providers has not been undertaken, though numerous studies on the quantification and assessment of customer satisfaction of private sector and BSNL have been done.

Understanding the nature of the mechanism through which a brand influences consumer purchase behavior – choice behavior, consideration behavior, repeat purchase and consumer recommendation behavior is a long-standing area of inquiry among marketing scholars and practitioners.

While anecdotal evidence suggests the existence of serious service-related problems in both sectors, this study was done to examine significance of differences between the users of BSNL and the users of other private and foreign services providers in terms of their demographic profile, preferences, usage motives of mobile services, perceptions of quality, accessibility, innovation, etc. These characteristics, when found to be significantly different between the two user groups, predict user choice of BSNL or private service provider.

## NEED/IMPORTANCE OF THE STUDY

Since the time of its genesis, BSNL, not having the liberty of the private sector nor any special dispensation from the Government of India, is only playing a catch up game with the aggressive private players in the markets which are significant source of revenues. While there are multifarious reasons evident on the face of it for the poor market performance of BSNL, the strengths of BSNL are also so unique and potent such that if harnessed to the maximum, they can present excellent opportunities for BSNL to bounce back strong in this fierce industry.

## OBJECTIVES

- 1) To identify the characteristics, consumer preference and consumer behavior variables peculiar to users of BSNL and to infer the significant differences between the two groups of users – users of BSNL and users of private service provider on all variables.
- 2) To generate a linear combination of variables that maximizes the possibility of correctly assigning observations to their pre-determined groups and to classify new observations into one of the two groups.

**(Strategies for growth) - exploit opportunities by leveraging capabilities and explore opportunities by developing new service capabilities**

BSNL to keep its head afloat has to deliberate on two things:

1. Qualitative competitive edge – deployment capability of advanced technologies or innovative business models (technology driven) - the value added offerings – mobile TV, mobile gaming, mobile banking, mobile ticketing, mobile commerce etc.
2. Quantitative competitive edge – investing in market segments that have high potential for growth - Immature markets. (finance driven) - The untapped rural market wherein voice and data service providers are conspicuous by their absence.

Customers of telecom industry are highly empowered, thanks to strong bargaining power, power of choice, availability of technology, information technology etc. and no longer want prosaic and mundane offerings from battle hardened players.

In 2001, when mobile services had just been introduced, the call rates were as high as Rs. 24 per minute and the rates have come down drastically to 1 paisa per six seconds for a local call and 1 paisa per two seconds for a STD (Subscriber Trunk Dialing) call, thanks to TATA DOCOMO rising to the occasion and spearheading the reduction in tariffs and other players also following suit.

On the other hand, the price for VASs via a voice portal for downloading ringtones, dedicating songs, checking cricket scores, etc. cost about Rs 6 at the time of introduction and has not reduced significantly over a period of time resulting on rates of Rs 3 to Rs 6 per minute.

The price for all the VAS services, in India, is still very high and there has been no big reduction in VAS costs. Thus, one of the major drivers for VAS is to increase the ARPU to a better level, a valid requirement for mobile service operators.

The VAS market in India is estimated at around Rs 5,400 Crore (Cr.), and it is likely to exceed Rs.12,000 Cr. by the end of 2015, with the new opportunities available for VAS after 3G is rolled out in the market. The MVAS market in India is largely dominated by the urban population, with rural subscribers constituting a very small percentage of the total market.

However, the rural MVAS market could witness growth at a much higher rate than the total market in the next few years. The growth drivers for this growth might be the availability of entertainment services, content in the local language(s), and an increased number of voice based services.

## RESEARCH METHODOLOGY

**The study carried out is a descriptive research.** The research in this study was conducted by employing a quantitative methodology. In this context, a structured questionnaire was developed, consisting as many as 12 scaled-response questions (likert's scale – 1 to 5) and 4 questions on demographic profile, which are nominally scaled. The **demographic variables** are age, gender, occupation and social background.

The **12 scaled response variables** are innovativeness of the service provider, purpose of availing service where '1' indicates basic and low usage and '5' indicates value added services and high usage, emotional value, network availability, call quality, call rate, customer orientation, perceived fairness in billing, product range (tariffs and plans), promotional offers, the effect of service failures – consumers rating 1 indicating their tendency to overreact and those rating 5 indicating extreme levels of tolerance with the service provider and the future behavioural intentions – 1 indicating very fickle customers and 5 indicating very loyal customers.

**MANOVA** and **Discriminant Analysis** are the tools used to see if the users of BSNL are different from the users of private service providers on various variables. The tools have demonstrated satisfactory predictive power of user choice. **Chi-square tests** have been done between the demographic variables and the other categorical variable – the user type (2\*2 cross-tabs).

**Convenient sampling** technique is adopted. As many as 60 users of BSNL mobile service and 60 users of private service providers constitute the sample.

Questionnaires have been distributed and in some cases electronically mailed and responses collected. The questionnaire administered is a multi-dimensional questionnaire wherein different constructs are measured with respect to the sample studied.

## CHI-SQUARE TESTS

### CASE PROCESSING SUMMARY

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Age of the respondent * User of BSNL or other service providers	120	82.2%	26	17.8%	146	100.0%

### age of the respondent \* User of BSNL or other service providers Cross tabulation

Count

		User of BSNL or other service providers		Total
		user of BSNL	user of other service providers	
Age of the respondent	below 25	6	21	27
	25-40	20	16	36
	40-60	22	11	33
	above 60	12	12	24
Total		60	60	120

## CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.444(a)	3	.006
Likelihood Ratio	13.009	3	.005
Linear-by-Linear Association	5.090	1	.024
N of Valid Cases	120		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 12.00.

The two variables are independent i.e. users of BSNL and users of private service providers are equally divided among all age groups.

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender of the respondent * User of BSNL or other service providers	120	82.2%	26	17.8%	146	100.0%

### Gender of the respondent \* User of BSNL or other service providers

Cross tabulation

Count

		User of BSNL or other service providers		Total
		user of BSNL	user of other service providers	
Gender of the respondent	Male	33	28	61
	Female	27	32	59
Total		60	60	120

## CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.834(b)	1	.361		
Continuity Correction(a)	.533	1	.465		
Likelihood Ratio	.835	1	.361		
Fisher's Exact Test				.465	.233
Linear-by-Linear Association	.827	1	.363		
N of Valid Cases	120				



a) Computed only for a 2x2 table

b) 0 cells (.0%) have expected count less than 5. The minimum expected count is 29.50.

The two variables are independent, as the significance is not less than 0.05, i.e. both males and females are equally divided in their usage of BSNL or private service providers.

## CASE PROCESSING SUMMARY

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Occupation * User of BSNL or other service providers	120	82.2%	26	17.8%	146	100.0%

Occupation \* User of BSNL or other service providers

Cross tabulation

Count

		User of BSNL or other service providers		Total
		user of BSNL	user of other service providers	
occupation	Student	6	21	27
	Self-employed	19	4	23
	Govt. employee	16	1	17
	Private employee	6	19	25
	Retired from service	13	15	28
Total		60	60	120

## CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	38.254(a)	4	.000
Likelihood Ratio	42.664	4	.000
Linear-by-Linear Association	.015	1	.903
N of Valid Cases	120		

a) 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.50.

There is a significant association between occupation category of the user and the choice of service provider, as the level of significance is below 0.05

## CASE PROCESSING SUMMARY

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Social background * User of BSNL or other service providers	120	82.2%	26	17.8%	146	100.0%

Social background \* User of BSNL or other service providers

Cross tabulation

Count

		User of BSNL or other service providers		Total
		User of BSNL	user of other service providers	
Social background	Rural	31	3	34
	Urban	10	39	49
	Semiurban	19	18	37
Total		60	60	120

## CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	40.249(a)	2	.000
Likelihood Ratio	45.207	2	.000
Linear-by-Linear Association	10.193	1	.001
N of Valid Cases	120		

a) 0 cells (.0%) have expected count less than 5. The minimum expected count is 17.00.

There is a significant association between demographic background and choice of service provider.

## MULTIPLE ANALYSIS OF VARIANCE (MANOVA)

## GENERAL LINEAR MODEL

## BETWEEN-SUBJECTS FACTORS

	Value Label	N
User of BSNL or other service providers	1.00 User of BSNL	60
	2.00 User of other service providers	60

## MULTIVARIATE TESTS (c)

Effect		Value	F	Hypothesis df	Error df	Sig.	Noncent. Parameter	Observed Power(a)
Intercept	Pillai's Trace	.994	1366.557(b)	12.000	107.000	.000	16398.687	1.000
	Wilks' Lambda	.006	1366.557(b)	12.000	107.000	.000	16398.687	1.000
	Hotelling's Trace	153.259	1366.557(b)	12.000	107.000	.000	16398.687	1.000
	Roy's Largest Root	153.259	1366.557(b)	12.000	107.000	.000	16398.687	1.000
User of BSNL or others	Pillai's Trace	.809	37.829(b)	12.000	107.000	.000	453.943	1.000
	Wilks' Lambda	.191	37.829(b)	12.000	107.000	.000	453.943	1.000
	Hotelling's Trace	4.242	37.829(b)	12.000	107.000	.000	453.943	1.000
	Roy's Largest Root	4.242	37.829(b)	12.000	107.000	.000	453.943	1.000

**Wilks' lambda** is a test statistic used in multivariate analysis of variance (MANOVA) to test whether there are differences between the means of identified groups of subjects on a combination of dependent variables.

For example to test whether the mean score of two categories of users – BSNL and private service providers, is the same across the twelve dependent variables simultaneously, the multivariate tests serve the purpose.

Wilks' lambda performs, in the multivariate setting, with a combination of dependent variables, the same role as the F-test performs in one-way analysis of variance.

Wilks' lambda is a direct measure of the proportion of variance in the combination of dependent variables that is unaccounted for by the independent variable (the grouping variable or factor).

The overall multivariate test reveals significant mean differences between the two user groups, as revealed by **Wilks' lambda value which is 0.191**. A small value indicates that only that much of variance in the combination of dependent variables is not accounted for by the different user groups, thereby signifying that 0.809 of the variation is due to the two user groupings.

Thus a large proportion of the variance is accounted for by the independent variable suggesting that there is an effect from the grouping variable and that the groups have different mean values on most of those twelve dependent variables.

#### HYPOTHESIS TESTING

The null hypothesis that the two user groups do not significantly differ on all these variables is rejected ( $p$  value less than 0.05) and there are significant differences between the two user groups.

The overall multivariate tests are significant thus showing that grouping the users into two has significantly contributed to mean differences of the dependent variables.

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.	Noncent. Parameter	Observed Power(a)
Corrected Model	innovativeness of the service provider	50.700(b)	1	50.700	97.649	.000	97.649	1.000
	main purpose of availing service	40.833(c)	1	40.833	52.640	.000	52.640	1.000
	Emotional value (appeal and novelty of applications, games etc.)	16.875(d)	1	16.875	30.896	.000	30.896	1.000
	Network availability, accessibility/service coverage	22.533(e)	1	22.533	49.855	.000	49.855	1.000
	Call quality	20.008(f)	1	20.008	38.758	.000	38.758	1.000
	customer orientation of the service provider and complaint handling	54.675(g)	1	54.675	91.751	.000	91.751	1.000
	perceived fairness in billing transactions	37.408(h)	1	37.408	66.296	.000	66.296	1.000
	call rate - outgoing tariffs	.008(i)	1	.008	.014	.906	.014	.052
	product range - range of tariffs, plans	66.008(j)	1	66.008	105.853	.000	105.853	1.000
	promotional offers - first time recharge cards and subsequent recharge	86.700(k)	1	86.700	103.339	.000	103.339	1.000
	service failures - the effect of it	37.408(l)	1	37.408	32.053	.000	32.053	1.000
	Future behavioural intentions	30.000(m)	1	30.000	20.194	.000	20.194	.994

#### TESTS OF BETWEEN SUBJECTS EFFECTS

The variables where F statistic is high ( $p$  value/significance level is less than 0.05) are those which have significant mean differences between the BSNL user group and the user group of private service providers.

**Except for call rate**, all other variables show significant mean differences between the two groups.

#### Tests of Equality of Group Means

#### Estimated Marginal Means

Only for call rates, the mean values do not significantly differ between the two user groups, which signifies that call rates do not contribute significantly to the discriminant function.

Dependent Variable	User of BSNL or other service providers	Mean	Std. Error	95% Confidence Interval	
				Lower Bound	Upper Bound
innovativeness of the service provider	user of BSNL	2.833	.093	2.649	3.018
	user of other service providers	4.133	.093	3.949	4.318
Main purpose of availing service	user of BSNL	2.633	.114	2.408	2.858
	user of other service providers	3.800	.114	3.575	4.025
Emotional value (appeal and novelty of applications, games etc.)	user of BSNL	3.450	.095	3.261	3.639
	user of other service providers	4.200	.095	4.011	4.389
Network availability, accessibility/service coverage	user of BSNL	4.567	.087	4.395	4.739
	user of other service providers	3.700	.087	3.528	3.872
Call quality	user of BSNL	4.183	.093	4.000	4.367
	user of other service providers	3.367	.093	3.183	3.550
customer orientation of the service provider and complaint handling	user of BSNL	2.983	.100	2.786	3.181
	user of other service providers	4.333	.100	4.136	4.531
perceived fairness in billing transactions	user of BSNL	4.067	.097	3.875	4.259
	user of other service providers	2.950	.097	2.758	3.142
call rate - outgoing tariffs	user of BSNL	4.050	.100	3.852	4.248
	user of other service providers	4.067	.100	3.869	4.264
product range - range of tariffs, plans	user of BSNL	2.700	.102	2.498	2.902
	user of other service providers	4.183	.102	3.981	4.385
promotional offers - first time recharge cards and subsequent recharge	user of BSNL	2.700	.118	2.466	2.934
	user of other service providers	4.400	.118	4.166	4.634
service failures - the effect of it	user of BSNL	2.567	.139	2.290	2.843
	user of other service providers	3.683	.139	3.407	3.960
Future behavioural intentions	user of BSNL	2.650	.157	2.338	2.962
	user of other service providers	3.650	.157	3.338	3.962

User of BSNL or other service providers

**Discriminant Analysis** is to formulate a discriminant equation and discriminant score which best discriminates the two user groups taking the significant discriminating variables and their impact (coefficients measure the impact of discrimination those variables have in user and non-user)

**ANALYSIS CASE PROCESSING SUMMARY**

Unweighted Cases		N	Percent
Valid		120	82.2
Excluded	Missing or out-of-range group codes	0	.0
	At least one missing discriminating variable	0	.0
	Both missing or out-of-range group codes and at least one missing discriminating variable	26	17.8
	Total	26	17.8
Total		146	100.0

**GROUP STATISTICS**

User of BSNL or other service providers		Mean	Std. Deviation	Valid N (listwise)	
				Unweighted	Weighted
User of BSNL	age of the respondent	2.6667	.91442	60	60.000
	gender of the respondent	1.4500	.50169	60	60.000
	occupation	3.0167	1.30827	60	60.000
	social background	1.8000	.89821	60	60.000
	innovativeness of the service provider	2.8333	.74029	60	60.000
	main purpose of availing service	2.6333	.66298	60	60.000
	Emotional value (appeal and novelty of applications, games etc.)	3.4500	.83209	60	60.000
	Network availability, accessibility/service coverage	4.5667	.62073	60	60.000
	Call quality	4.1833	.70089	60	60.000
	customer orientation of the service provider and complaint handling	2.9833	.89237	60	60.000
	perceived fairness in billing transactions	4.0667	.73338	60	60.000
	call rate - outgoing tariffs	4.0500	.76856	60	60.000
	product range - range of tariffs, plans	2.7000	.90760	60	60.000
	promotional offers - first time recharge cards and subsequent recharge	2.7000	1.13943	60	60.000
	service failures - the effect of it	2.5667	1.19840	60	60.000
	Future behavioural intentions	2.6500	1.16190	60	60.000
user of other service providers	age of the respondent	2.2333	1.14042	60	60.000
	gender of the respondent	1.5333	.50310	60	60.000
	occupation	3.0500	1.68166	60	60.000
	social background	2.2500	.54072	60	60.000
	innovativeness of the service provider	4.1333	.70028	60	60.000
	main purpose of availing service	3.8000	1.05445	60	60.000
	Emotional value (appeal and novelty of applications, games etc.)	4.2000	.63246	60	60.000
	Network availability, accessibility/service coverage	3.7000	.72017	60	60.000
	Call quality	3.3667	.73569	60	60.000
	customer orientation of the service provider and complaint handling	4.3333	.62887	60	60.000
	perceived fairness in billing transactions	2.9500	.76856	60	60.000
	call rate - outgoing tariffs	4.0667	.77824	60	60.000
	product range - range of tariffs, plans	4.1833	.65073	60	60.000
	promotional offers - first time recharge cards and subsequent recharge	4.4000	.61617	60	60.000
	service failures - the effect of it	3.6833	.94764	60	60.000
	Future behavioural intentions	3.6500	1.27326	60	60.000
Total	age of the respondent	2.4500	1.05201	120	120.000
	gender of the respondent	1.4917	.50203	120	120.000
	occupation	3.0333	1.50033	120	120.000
	social background	2.0250	.77202	120	120.000
	innovativeness of the service provider	3.4833	.97000	120	120.000
	main purpose of availing service	3.2167	1.05467	120	120.000
	Emotional value (appeal and novelty of applications, games etc.)	3.8250	.82668	120	120.000
	Network availability, accessibility/service coverage	4.1333	.79846	120	120.000
	Call quality	3.7750	.82465	120	120.000
	customer orientation of the service provider and complaint handling	3.6583	1.02487	120	120.000
	perceived fairness in billing transactions	3.5083	.93482	120	120.000
	call rate - outgoing tariffs	4.0583	.77020	120	120.000
	product range - range of tariffs, plans	3.4417	1.08307	120	120.000
	promotional offers - first time recharge cards and subsequent recharge	3.5500	1.24920	120	120.000
	service failures - the effect of it	3.1250	1.21311	120	120.000
	Future behavioural intentions	3.1500	1.31347	120	120.000

## ANALYSIS 1

## SUMMARY OF CANONICAL DISCRIMINANT FUNCTIONS

## EIGENVALUES

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
1	4.927(a)	100.0	100.0	.912

a First 1 canonical discriminant functions were used in the analysis.

## WILKS' LAMBDA

Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1	.169	195.745	16	.000

Wilks' Lamda should be between 0 and 1.

A smaller Wilks' lamda (0.169) in the discriminant function by taking into account as many as 16 dependent variables, the twelve variables and the four demographic variables (nominal), shows that 0.831 of the variation in 16 dependent variables is explained by the grouping into two user categories. (83%).

## Standardized canonical discriminant functions

## STRUCTURE MATRIX

	Function
	1
product range - range of tariffs, plans	.427
promotional offers - first time recharge cards and subsequent recharge	.422
innovativeness of the service provider	.410
customer orientation of the service provider and complaint handling	.397
perceived fairness in billing transactions	-.338
main purpose of availing service	.301
Network availability, accessibility/service coverage	-.293
Call quality	-.258
service failures - the effect of it	.235
Emotional value (appeal and novelty of applications, games etc.)	.231
Future behavioural intentions	.186
social background	.138
age of the respondent	-.095
gender of the respondent	.038
occupation	.005
call rate - outgoing tariffs	.005

These are standardized beta coefficients for each of the variables in the discriminant function. The larger the standardized coefficient, the greater is the contribution of the variable to the discrimination between groups.

The variables ordered by the value of coefficients (high to low – descending order), the absolute values of the coefficients taken for ranking in order.

## CANONICAL DISCRIMINANT FUNCTION COEFFICIENTS

	Function
	1
age of the respondent	-.442
gender of the respondent	-.305
occupation	.426
social background	.292
innovativeness of the service provider	.450
main purpose of availing service	.365
Emotional value (appeal and novelty of applications, games etc.)	.000
Network availability, accessibility/service coverage	-.092
Call quality	-.417
customer orientation of the service provider and complaint handling	.570
perceived fairness in billing transactions	-.724
call rate - outgoing tariffs	-.076
product range - range of tariffs, plans	.325
promotional offers - first time recharge cards and subsequent recharge	.381
service failures - the effect of it	.037
Future behavioural intentions	-.088
(Constant)	-2.680

Unstandardized coefficients:

## Discriminant equation:

$$Y = -2.680 - 0.442X_1 - 0.305X_2 + 0.426X_3 + 0.292X_4 + 0.450X_5 + 0.365X_6 + 0.000X_7 - 0.092X_8 - 0.417X_9 + 0.570X_{10} - 0.724X_{11} - 0.076X_{12} + 0.325X_{13} + 0.381X_{14} + 0.037X_{15} - 0.088X_{16}$$

The purpose of canonical discriminant analysis is to find out the best coefficient estimation to maximize the difference in mean discriminant score between groups.

This way, the discriminant score is obtaining by making use of the calculated coefficients of the 16 predictor variables.

The coefficients signify the strength of discriminant behavior of the predictor variables in predicting the dependent variable – which is user of BSNL/user of private service provider.

## POOLED WITHIN-GROUPS CORRELATIONS BETWEEN DISCRIMINATING VARIABLES

Correlation	age of the respondent	gender of the respondent	occupation	social background	innovativeness of the service provider	main purpose	Emotional value	Network availability	Call quality	customer orientation	perceived fairness	call rate	product range	promotional offers	service failures - the effect of it	Future behavioural intentions
age	1.000	-.089	.787	.028	-.059	-.545	.102	-.054	-.005	.255	.066	.022	-.224	.048	.309	.194
gender	-.089	1.000	-.034	.077	.076	.044	.056	-.068	-.016	.039	-.094	-.054	.112	.061	.044	.147
Occupation	.787	-.034	1.000	-.141	-.049	-.447	.061	-.131	-.034	.146	.150	.035	-.237	-.049	.320	.242
social background	.028	.077	-.141	1.000	.000	.034	-.179	-.097	.091	-.003	-.189	.157	-.106	-.082	-.132	-.140
innovativeness	-.059	.076	-.049	.000	1.000	-.041	.205	.019	.195	.231	.032	-.016	.142	.177	.122	.128
main purpose	-.545	.044	-.447	.034	-.041	1.000	.030	-.188	.006	-.167	.037	.111	.300	.118	-.154	-.078
Emotional value	.102	.056	.061	-.179	.205	.030	1.000	-.005	-.117	.348	.012	.102	.028	.141	.313	.326
Network availability	-.054	-.068	-.131	-.097	.019	-.188	.005	1.000	.164	.009	.131	.024	.056	.019	.059	.141
Call quality	-.005	-.016	-.034	.091	.195	.006	-.117	.164	1.000	.120	.084	.061	.064	-.084	.030	.073
customer orientation	.255	.039	.146	-.003	.231	-.167	.348	.009	.120	1.000	.206	.010	.251	.188	.395	.294
perceived fairness	.066	-.094	.150	-.189	.032	.037	.012	.131	.084	.206	1.000	.175	.096	.190	.092	-.025
call rate	.022	-.054	.035	.157	-.016	.111	.102	-.024	.061	.010	.175	1.000	.113	.183	.107	.103
range of tariffs	-.224	.112	-.237	-.106	.142	.300	.028	.056	.064	.251	.096	.113	1.000	.307	.225	.251
promotional offers	.048	.061	-.049	-.082	.177	.118	.141	.019	-.084	.188	.190	.183	.307	1.000	.204	.206
service failures	.309	.044	.320	-.132	.122	-.154	.313	.059	.030	.395	.092	.107	.225	.204	1.000	.536
Future behavioural intentions	.194	.147	.242	-.140	.128	-.078	.326	.141	.073	.294	-.025	.103	.251	.206	.536	1.000

Correlations between the multiple variables used in the questionnaire are significantly low (less than 0.8), thus demonstrating significant discriminant validity of the multi-dimensional questionnaire, which has been used for the study. The problem of multi-collinearity does not arise.

## KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.768
Bartlett's Test of Sphericity	Approx. Chi-Square	763.218
	df	120
	Sig.	.000

The measure of sampling adequacy is greater than 0.6. In this study, the sample size (120) is thus more than adequate.

Also, Bartlett's Test of Sphericity (p value lower than 0.05) indicates that the variables would be normally distributed in any random sample taken from the universe and they are not totally uncorrelated.

## COMMUNALITIES

	Initial	Extraction
innovativeness of the service provider	1.000	.547
main purpose of availing service	1.000	.697
Emotional value	1.000	.511
Network availability	1.000	.653
Call quality	1.000	.586
customer orientation of the service provider	1.000	.652
perceived fairness in billing transactions	1.000	.600
call rate - outgoing tariffs	1.000	.777
product range - range of tariffs, plans	1.000	.703
promotional offers - first time recharge cards and subsequent recharge	1.000	.636
service failures - the effect of it	1.000	.689
Future behavioural intentions	1.000	.668
age of the respondent	1.000	.869
gender of the respondent	1.000	.659
occupation	1.000	.815
social background	1.000	.781

Extraction Method: Principal Component Analysis.

## CONCLUSION

The study empirically measures the impact of the differentiating variables and has found significant differences. Empirical results clearly reveal the importance of innovativeness, differentiation in service offerings, customer orientation, advertising and sales promotion in attracting and retaining customers.

## SCOPE FOR FURTHER RESEARCH

Some of the additional variables which have not been taken for the study are customer perceptions about service activation time, awareness level of BSNL's services, customization of services, image or reputation management activities, which can go a long way in contributing to customer acquisitions and retention. Also, private players are adept at identifying and cherry-picking profitable customers. Identifying profitable segments and targeting such customers, competitive positioning, nurturing profitable transactions through bundled offerings, life-time subscription plans for customer retention and relationship management, promotional schemes, corporate connections and post-paid connections are some of the initiatives which private players are undertaking to weather the storm and continue unaffected in the wake of shrinking margins and the falling revenue per user.

Though, this study has shown attributes considered by the users for selecting particular brand of mobile cellular services, a perceptual mapping of various service providers based on attributes and non-attributes (the general impression created by the brand/brand image/the emotions the brand name evokes) will be more useful.

Generally speaking, expectations, perceived performance and/or satisfaction level shift over time (Patterson, Romm, & Hill, 1998; Peterson and Wilson, 1992). This study looked at evaluation of service quality, satisfaction and loyalty at one specific point in time and, hence, the result is only true at the time of completion of the questionnaire (Yu and Dean, 2001). Future longitudinal studies could explore this issue.

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