

# Cross Usage of Mobile Network Services

Dr.U.Devi Prasad<sup>1</sup> V.Hima Bindhu<sup>2\*</sup>

1. Associate Professor, Hyderabad Business School, GITAM University, Hyderabad Campus, Telangana, India

2. Research scholar, Hyderabad Business School, GITAM University, Hyderabad Campus, Telangana, India

\*Email of the corresponding author: himabindhumba@gmail.com

## Abstract

India is one of the fastest growing & largest telecom marketplaces in the world with a huge mobile subscriber's base over in millions. It is witnessing an Era wherein consumers select their network operator on the basis of mobile value added services they offer. With the cut throat competition in telecom and internet service operators, experts argue that brand and customer satisfaction are critical elements for success. However, without understanding what value consumers place on what is being offered, it's difficult for operators to effectively build and modify their strategies for the future. While a fair amount of research has been done on brands and customer satisfaction, little meaningful research exists on core consumer value and consumers preferring cross usage of mobile network services(e.g., individuals using mobile and internet services of different network operators) Overall, the empirical findings from exploratory factor analysis support to the claim that perceived value for money, task definitions, perceived value for time, quality of service, price conscious motive, customer service, access to information,lifestyle,household income,education,age, are the significant predictors for patronage loyalty with respect to mobile and internet network services. Also, the results indicate that broad cast media is the most preferred information source used by respondents in adopting operator services. Operators need to adopt the new paradigm in promotion mix in particular digital media

**Keywords:** consumer behaviour, cross- usage, mobile network, internet network, cherry picking, switching behavior, values, exploratory factor analysis.

## 1. INTRODUCTION

Indian consumers are unique in themselves .According to Nielsen India has 80 Million Internet users, 500 Million active mobile users and 240 million Indians experience internet on their mobile phones. The Indian digital consumer is undergoing massive transformation as they become more connected than ever to an increasing array of digital products and services, anywhere, anytime. As smart phones, tablets, notebooks, data cards, PCs, broad band's become commonplace, the focus of consumer interest is already shifting.

The telecom market in India is the second largest in the world (the largest being China) with a wireless subscriber base of over 305 million (with 6-8 million subscribers added every month) . The Telecom Regulatory Authority of India (TRAI) regulates the market with directives for revenue sharing and unified access license. The Indian telecom market has both public and private players with a combined tele density of 25%. By volume, wireless and CDMA capture 75% and 25% of the total market respectively.

With wide range and mix of services, schemes, packages and prices it is indeed a difficult task for the consumer to decide whom to patronize. An intelligent consumer does not give his 'lion share 'to single network service instead he goes for 'cherry picking' i.e. selects the best service from each network operator and leave the rest leading to what is termed as cross usage of services.

Operators that can meet the needs of India's aspiring middle class, keep price points low to reflect the realities of Indian incomes, build brand loyalty in new consumers, and adapt to a fast changing market environment will find substantial rewards in India's rapidly growing consumer market.

## 2. NEED FOR THE STUDY

India is one of the fastest growing & largest telecom marketplaces in the world with a huge mobile subscriber's base in millions. It is witnessing an Era wherein consumers select their network operator on the basis of mobile value added services they offer. As a result realization among Telco's is emerging to unlock value from customer data and launch such content that leads to higher VAS adoption, innovative revenue models and pricing to generate sufficient commerce around the content. Hence it is proposed to study the factors which influence the consumer repatronage behavior with respect to selecting and using mobile as well as internet network services.

## 3. OBJECTIVES OF THE STUDY

- To evaluate the consumers perception while preferring a specific mobile network service
- To identify and analyze the factors influencing the cross usage behavior towards mobile networks

- To examine the factors behind repatronage behavior with respect to a mobile network service

#### 4. REVIEW OF LITERATURE:

Zillion of studies were conducted on consumer behavior, decision making process, mobile consumer behavior, internet consumer behavior and digital consumer behavior. The present study focuses on consumer behavior related to cross usage of mobile network services inspired by the studies conducted on cross format shopping, cherry picking and switching behavior.

##### 4.1 Consumer Behavior and Decision making.

Consumer behaviour has been defined as those acts of individuals directly involved in obtaining, using, and disposing of economic goods and services, including the decision processes that precede and determine these acts Engel, et al., (1986). Blackwell et al. (2001) identified consumer behavior as activities people undertake when obtaining, consuming and disposing of products and services. Beckman and Rigby (2003) see consumer behavior as consisting of activities of individuals in obtaining, using, and disposing of goods and services, including the decision processes that precede and follow these actions. Solomon et al. (2003) suggested that consumer behavior is the process that individuals or groups go through to select, purchase, and use goods, services, ideas, or experiences to satisfy their needs and desires. Turkwell (2004) sees consumer behavior as “the acts of individuals in obtaining goods and services, including the decision processes that precedes and determine these acts”.

An organization must have a firm understanding of how and why consumers make purchases decisions so that appropriate marketing strategies are planned and implemented. The consumer goes through a number of stages before finally making a decision to buy. This is referred to as the consumer purchases decision process (Blackwell et al., 2001; Turkwell, 2004). According to Turkwell (2004), the decision process involves problem recognition, information search, and evaluation of alternatives, purchase decision and post purchase evaluation.

Most academics and practitioners agree that demographic, social, economic, cultural, psychological and other personal factors, largely beyond the control and influence of the marketer, have a major effect on consumer behavior and purchasing decisions (Harrell and Frazier, 1999; Czinkota et al., 2000; Czinkota and Kotabe; 2001; Dibb et al., 2001; Jobber, 2001; Boyd et al., 2002; Solomon and Stuart, 2003). Zeithmal (1981) state that some of the major determinants of brand loyalty for products and services are accessibility of substitutes, recognized risk related with a purchased, the cost of exchanging brands, and the previously satisfaction with a brand. Nelson (1970) distinguished between two characteristics of products: search qualities, attributes which are very tangible and can be evaluated by examination prior to purchase; and experience qualities, attributes which can only be evaluated during or after consumption.

##### 4.2 Mobile consumer

Studies have tried to use the wider concept of consumer behavior and its associated consumer decision making process to research factors affecting consumer choice of mobile phones. Consumer choice of multiple mobile phone services is examined from the larger discipline of consumer behavior (Blackwell et al., 2001; Beckman and Rigby, 2003; Solomon et al., 2003; Turckwell, 2004).

Riquelme (2001) identified *connection fees*; access cost; mobile-to-mobile phone rate; call rates; and free calls are the key attributes that affect consumer choice of a mobile phone. Reliability, cost saving, reference group influence, social reputation and trying to be in regular contact with other are the influential factors for changing phone servers *Solomon.A.Keelson, (2012)*. Another study by Lui (2002) investigated factors affecting the brand decision in the mobile phone industry in Asia. The study found attitudes towards the mobile phone brand and attitudes towards the network as the two distinct attitudes that determined consumer phone selection decisions. Mobile phones have become a fundamental communication tool in both developed and developing countries. Previous studies have identified a number of reasons for owning or using a mobile phone as well as choice of phone operator (Hamel and Prahalad, 1991; Kumar, 1997; Nagel, 2003; Gerstheimer and Lupp, 2004; Chakraborty, 2005; Donner, 2007; de Silva and Zainudeen, 2007). Apart from expanded mobile phone usage, there has also been an increase in the number of network providers. According to Hansen (2003), the mobile handset market has experienced between five percent and ten percent growth and a substantial growth in operator subscribers. Suh et al. (2006) argued that customers from different cultures may depend on different factors during the process of relationship development with services providers.

##### 4.3 Cherry picking

The American Marketing Association (2004) defines cherry picking as “..... a buyer selection of only a few

items from one's line and others from another line, failing to purchase a complete line or classification of merchandise from one source". Crocker (2005) define cherry picking as 'selecting the best or most desirable'. The term is used to describe both buyer and seller behaviour: it can describe sellers who are selective about which customers they serve, or the behaviour of buyers who are selective about which products or services they purchase at what locations and prices. In both seller and buyer contexts, cherry pickers are opportunistic, taking the best and leaving the rest, according to Alba, Mela, Shimp and Urbany (2003). This article focuses on the buyer-side of cherry picking in the context of shopping mobile service providers.

#### **4.4 Switching behavior**

Customers' switching behavior is the process exhibited by a customer, behaving differently to a particular brand and undergoes alteration in the preference of the existing product or services. Since, customers are the ultimate end users of any product or services, the success of any organisation depends upon the satisfaction of the consumers, if not they will switch to other brands. When any organisation loses a customer they are not only losing future earnings but also incurring the cost of finding new customers. Over time loyal customers become less price-sensitive therefore, losing loyal customer means giving up high margins. Considering the technological advancements and its easy access to every individual, customers are becoming intolerant and they can dissolve the relationship as soon as any problem arises. Thus, customer retention is the core concern of each and every organization. Due to this reason, the satisfaction of the consumers becomes priority for any organisations.

Ofcom [2008] also found unwillingness from consumers to switch supplier if they had been with their existing supplier because they felt some degree of loyalty to existing suppliers where a long-term relationship existed. Mohammed Sohel Islam (2008), in his study examined the relationship between switching cost, corporate image, trust and Customer loyalty. The research finds that although all the independent variables, switching cost, corporate image, and trust have certain degree of relationship with the dependent variable, Customer loyalty, only trust has the strongest relationship with Customer loyalty.

Satish, santhosh and Naveen (2011) study revealed that call rates plays the most important role in switching the service provider followed by network coverage, value added service and customer care while advertisement plays the least important role. It is found that there is a relation between switching the service provider and the factors (customer service, service problem, usage cost, etc.). The other important conclusion from the research is that choosing a new service does not necessarily mean switching provider. In some instances, consumers selected a different service from their existing provider – as, for instance, when they switched from one mobile tariff plan to another, or upgraded to a higher speed internet connection – and sometimes shopped with the explicit intention of asking their current supplier to match a desirable deal.

James F.D. & Sally M. (2007) found that customer distinguish that they have nothing to lose by implementation the lowest price offer despite the consequences of who is offering it. With this kind of offering, the brand does not appear to play any role in indication of a particular capability and little or no value is emotionally involved to the brand. If an unidentified or lesser known company offers a better deal, they are likely to be chosen. In general, customers in this kind of markets also show signs of a high degree of willingness to switch providers in look for of a better deal.

#### **5. METHODOLOGY**

Both primary and secondary research methods were employed. Secondary research was primarily to study other works in the field to form the basis of this research. Primary data was needed because the variables used in this study were different from those of the previous studies and also because of limited amount of information available on the topic. Thus, a survey was appropriate to test the variables. Quantitatively, the research instrument for the study was a structured questionnaire. Before the final questionnaire was administered, a pilot survey on sample respondents (N=20) was undertaken as a test run (Baker 1994) to identify the gaps and relevant attributes to be included in the final questionnaire.

The survey consisting sample size (N=120) was carried out in the twin cities of Hyderabad and Secunderabad in the state of Telangana in India. Respondents were approached with a request to participate in the study and were assured that the data collected would be used purely academic purposes. Purposive sampling technique was adopted for selecting "information rich" (Patton 2002), respondents. The respondents were carefully chosen by administering an initial screen question: "Do you possess any three of the following: smartphone/dual sim/broad band/data card/landline?" so that they were involved in patronizing at least three or more mobile network services.

### **5.1 Measures**

For measuring demographics (gender, age, family size, occupation, monthly household income, monthly telecom bill,) and factors influencing the purchase, sources of information, dichotomous questions and multiple-choice questions with a determinant-choice approach were employed. In developing measures to represent the antecedents of cross usage of mobile network services, scale items were adopted. They were measured on a 5-point Likert scale ranging from 1 (never) to 5 (always). The results were analysed by computing exploratory factor analysis.

### **5.2 Cronbach's alphas**

Reliabilities of the scales were measured using one of the most commonly used reliability coefficients Cronbach's alphas (Hogan, Benjamin & Brezinski, 2000) all of the constructs exhibited acceptable level of reliabilities of  $\alpha \geq .70$  which is acceptable (George and Mallery 2003).

## **6. RESULTS**

### **6.1 Sample Characteristics**

The results for demographics of the sample are shown in Table-1. All the respondents were adult using more than two network services which could be either mobile network service or internet network service. The respondents include 47 female (39.2%) and 73 male (60.8%), with an average age of 30 years (range 25-45). A majority of the respondents (64.2%) were un-married and (63.4%) were Post Graduation holders. More than half of the respondent had paid employment and self employment. (55.85%) of the respondent monthly income was above ₹40,000. The majority of the sample (45%) have monthly telecom bill below ₹ 1,000.

### **6.2 Influencing factors and, reasons for cross-usage, sources of information search, and repatronage behavior**

Descriptive statistics were computed for the questions like influencing factors, cross usage and information sources of cross usage behavior. Results provided in table 2 indicate that a majority of the respondents with a mean value (.92) look for internet speed while selecting an internet service. While (.71) respondents prefer good quality, internet connectivity (.61) and cost-effective services (.53). It is also evident from the table that there is no peer group influence while preferring an internet service. Accordingly, respondents were allowed to indicate reasons for cross-usage. The results shown in table 2 indicate that demanding lifestyles (.52) and tariff optimization are the major reasons for cross-usage of mobile and internet services. Also, few respondents (.37) look for innovative services and (.12) for social reputation. Further, respondents were asked to mention the source of information regarding the services. The mean values suggested that broad cast media (.46) and reference group (.44) are the information sources for majority of the respondents.

Exploratory factor analysis technique was computed for analyzing the repatronage behavior of the respondents. The results are shown in Table 3. The table shows the factors namely perceived value for money, task definition, and perceived value for time, price consciousness motive, customer service, perceived risk and hedonic pleasure. The table also shows the factor loadings, Eigen value, variance and descriptive statistics of each factor. In the process of computing the criteria loadings value  $\geq .5$  and Eigen value  $\geq 1$  were adopted for analysis.

## **7. CONCLUSION AND DISCUSSION**

While a fair amount of research has been done on brands and customer satisfaction, little meaningful research exists on cross mobile usage behavior of the consumer. In the telecom industry, many will argue that brand and customer satisfaction are critical elements for success. However, without understanding what value consumers place on what is being offered, it's difficult for operators to effectively build and modify their strategies for the future.

The study has generated interesting insights about consumer preferences and behaviour in general for the mobile and internet user in India in particular. While the study focused on the Indian market, we think the findings will be of interest to operators in other markets - if for no other reason than to get them thinking from a different point of view about the consumer and their service offerings.

Overall, the empirical findings from exploratory factor analysis support to the claim that perceived value for money, task definitions, perceived value for time, quality of service, price conscious motive, customer service, access to information, lifestyle, household income, education, age, are the significant predictors for patronage loyalty with respect to mobile and internet network services.

The findings reveal that perceived value for money is the most decisive factor that influences consumers cross usage behavior. Here, value proposition, latest quality services and wide assortment of services are regarded as

good value for money. the results indicate that users are value oriented. secondly, shopping situations, particularly task –definition type (i.e. short fill in tasks and regular purchase), are the significant factors influencing consumers cross-usage behavior. Thirdly, consumers are also quite particular about time-value. Network coverage is the most basic attribute for a mobile operator, without which other attributes cannot be assessed. It relates to the functional or product-related attribute of a brand. This consists of the product's physical composition or a service's requirements and varies by product or service category. The results indicate that users look for greater accessibility and uninterrupted access when it comes to mobile and internet services. This affirms previous studies by (Keller, 1993). fourthly, price conscious motives was the significant factor affecting users. The results imply that users prefer a service that provides them low prices and service charges. Interestingly, users are not motivated towards discounts and offers provided by the operators. This indicates significant percentages of the respondents were price sensitive and must be given the necessary attention when operators are rolling out services. sixthly, users prefer fast check outlines and friendly customer personnel instead of competent sales personnel and quick issue resolving facility of the operators. Finally, the results imply that users prefer network services that are least prone to the risk. They opt the service that has low functional risk, financial risk and social risk. Most of the users preferred network services that provides low psychological risk which is worth noting point. Interestingly, mobile users prefer fancy numbers in order to satisfy their hedonic motive. Also using particular mobile or internet service is sometimes treated as a status symbol according to the results. This relates to underlying needs for social approval, personal expression and outer directed self-esteem were of the respondents.

## **8. IMPLICATIONS OF THE STUDY**

The findings in this study have, it is believed some valuable implications for mobile, internet network operators and academic researchers. Being the first of its kind and the study has contributed the literature by providing comprehensive empirical information about cross usage of mobile services. Given the absence of published academic literature in relation to cross-usage behavior in Indian mobile and internet network services, the results may serve as a departure point for future studies in this area of concern and also to operators in developing successful marketing strategies.

Finally, the general implication from this study is as follows: Mobile and internet users in India look for network that has uninterrupted service, low tariffs, fast checkout lines, and low psychological risk. Users prefer networks because of demanding lifestyle interestingly, to project their status symbol as well. This indicates that Indian mobile internet users are more price and value conscious than brand. It seems, users are mostly aware of these services through broad cast media and customer service operators. The results indicate that broad cast media is the most preferred information source used by respondents in adopting operator services. Additionally, reference group was established as the most preferred channels for adopting operator services hence, it can be inferred that digital media is most neglected source. These have significant implications in the marketing and communication of operator brands and services. Operators should use digital media to reach and inform Indian digital customers who are witnessing an exponential growth.

The findings should also help the government impress upon mobile phone operators in the country to improve on their services. The telecom operators should put in all efforts to formulate and implement policies on mobile and internet services that is customer friendly, create value, and comparably cheaper. Service reliability, uniform 'call rates', and nationwide network coverage are some of the considerations that regulators can factor into their policy framework. In the telecom industry, many will argue that brand and customer satisfaction are critical elements for success in this evolving and increasingly competitive market. However, without understanding what value consumers place on what is being offered, it's difficult for operators to effectively build and modify their strategies for the

## **9. LIMITATION AND DIRECTIONS FOR FURTHER STUDY**

The study was basically quantitative and hence could not ascertain in-depth issues. Thus, a more in-depth and qualitative studies needed to be carried out to examine the details pertaining to the factors, implications and funding of cross usage of mobile phone and internet services. It must be noted that the period of research was considered a limitation as it was not long enough to provide a comprehensive understanding of overall satisfaction. A small sample size of 120 customers was taken, so inferences cannot be drawn from the results. Future studies on consumer choice of mobile and internet services can look at the effects of gender, and life style on consumer buying behavior. Also the sample size of the study was relatively small. Hence future studies may consider increasing the sample size to make it more representative to generalize the results for a more forceful understanding of motive behind choice of cross usage services. A cross-country analysis of Cross usage of mobile services might be an appropriate study to consider having a more global perspective of the phenomenon.

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**Table 1: Demographic Profile**

Demographic variable	No. of Respondents(n=120)	Percentage (%)
<b>Age(Yrs)</b>		
• below 25	22	18.3
• 25-30	21	17.5
• 30-35	14	11.7
• Above 35	63	52.5
<b>Gender</b>		
• Male	73	60.8
• female	47	39.2
<b>Educational Qualification</b>		
• Inter	22	18.3
• Graduate	22	18.3
• PG	76	63.4
<b>Marital status</b>		
• Married	43	35.8
• Un married	77	64.2
<b>Status</b>		
• Student	34	28.4
• Employed	43	35.8
• Business	33	27.5
• Home maker	10	08.3
<b>Monthly Family Income (in ₹)</b>		
• Below 25,000	10	08.3
• 25,000-30,000	25	20.8
• 30,000-40,000	18	15.1
• Above 40,000	67	55.8
<b>Monthly Telecom Bill (in ₹)</b>		
• Below 1,000	54	45.0
• 1000-1500	23	19.2
• 1500-2000	10	08.3
• Above 2000	33	27.5

**Table 2: Influencing factors, reasons for cross-usage and sources of information search**

Name of the construct	Measure of the construct	Mean	SD
Factors you look for while selecting an internet network service	<ul style="list-style-type: none"> <li>• quality of service,</li> <li>• internet speed,</li> <li>• cost– effectiveness</li> <li>• internet connectivity</li> <li>• Quick installation of the connection</li> <li>• Good customer service</li> <li>• Govt or private service provider</li> <li>• Family members insisted for it</li> <li>• Influenced by friends</li> <li>• Influenced by neighbours</li> </ul>	.71 .92 .53 .61 .38 .45 .13 .09 .17 .07	.456 .278 .501 .490 .488 .500 .332 .290 .374 .250
Reasons for preferring cross mobile network services	<ul style="list-style-type: none"> <li>• For optimizing tariffs</li> <li>• Innovative services</li> <li>• Social reputation</li> <li>• Inconvenience caused</li> <li>• Follow common practice</li> <li>• For convenient use</li> <li>• Demanding lifestyle (eg.like travelling job,education etc.)</li> </ul>	.43 .37 .12 .05 .00 .52 .39	.496 .484 .322 .219 .00 .502 .490
Source through which you come to know about these services	<ul style="list-style-type: none"> <li>• Print media</li> <li>• Broad cast media (TV, radio)</li> <li>• Online advertising</li> <li>• Specialty media ( like calendars, ads in movie theaters, key chains etc)</li> <li>• Reference group</li> <li>• Customer care service</li> </ul>	.16 .46 .25 .00 .44 .15	.367 .500 .435 .00 .499 .359

**Table 3. Exploratory Factor Analysis of Measurement Scales for Cross-Format Shopping**

Name of the construct	Measure of the construct	Factor loadings	Eigen value	Variance	Mean	SD
Perceived value for money	<b>I always cross usage service</b>					
	• To get value for money when I compare what I get for what I give	.983	1.509	30.173	3.70	1.504
	• To get latest and/or quality service	.884	1.2601	25.204	3.47	1.243
	• To buy a wide assortment range	.824	.237	24.734	2.33	1.176
	• To get cost-effective services	.705	.994	19.890	2.96	1.318
	• To get value-added services	.814	.725	5.451	2.54	1.334
Task definition	<b>I always cross usage service</b>					
	• To satisfy my short fill-in tasks	.821	1.8771	37.538	2.47	1.437
	• To go for regular purchases	.566	.431	28.626	2.87	1.296
	• To purchase in large quantities	.756	.910	18.195	3.11	1.235
	• To get new ideas /services	.734	.782	15.641	2.79	1.263
	• To get unique services like 2G,3G	.806	.975	1.195	3.77	1.505
Perceived value for time	<b>I always cross usage service</b>					
	• To get greater accessibility	.810	2.0081	40.167	3.54	1.390
	• To get faster and uninterrupted internet access	.756	.415	28.309	3.93	1.179
	• To avoid long wait time for customer service	.863	.854	17.083	3.13	1.227
	• To decrease my time pressure	.663	.722	14.440	2.43	827
	• To avoid loss of my precious time in shopping (r)	.860	.059	1.412	1.98	1.411
Price consciousness motive	<b>I always cross usage service</b>					
	• To get lowest price/ tariffs	.770	2.2071	44.141	3.58	1.487
	• To avoid high service chargers for recharges	.621	.124	22.473	3.13	1.229
	• To get low price data plans or internet charges	.944	.982	19.638	3.03	1.156
	• To avoid hidden charges	.724	.687	13.748	3.00	1.472
	• To get discount prices/offers	.824	.491	1.098	2.26	1.393
Customer service	<b>I always cross usage service</b>					
	• At network service that have fast checkout lines	.991	1.956	39.115	3.44	1.206
	• At network service that have friendliness of customer personnel	.695	1.271	25.410	1.494	2.14
	• At network service that have more sales personnel			22.065		
	• At network service that have competent sales personnel	.643	1.103	13.206	3.30	1.162
	• At network service that have quick issue solving facility	.954	.660	.204	1.261	3.43
Perceived risk	<b>I always cross usage service</b>					
	• At network service that have low performance risk (r) i.e. functional risk	.769	1.589	31.787	3.72	1.348
	• At network service that have low financial risk (r)	.720	1.28	25.707	3.12	1.146
	• At network service that have low social risk (r)	.999	1.200	24.006	2.64	1.395
	• At network service that have low time and convenience risk (r)	.861	.925	18.500	2.63	1.289
	• At network service that have low psychological	.916	3.174	6.349	2.89	1.592
Hedonic(Pleasure) motive	<b>I always cross usage service:</b>					
	• For fancy numbers	.861	2.069	41.376	3.29	1.339
	• For social reputation...identity....luxurious living	.853	1.572	31.437	1.642	3.10
	• Network service that provide me comfortable living	.886	.809	16.17	2.61	1.103
	• Network service that update me with new packages and special offers..like festive offers.	.616	.550	11.008	1.298	2.43
	• Network service that have catchy promotions	.799	.106	1.021	3.58	1.333

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