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An Empirical Analysis of Satisfaction/ Dissatisfaction and Its Attributes in Northern India Telecom Service Industry

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Abstract:
Measurement of customer satisfaction/ Dissatisfaction in telecom services has received increasing prominence due to researcher's desire to measure outcomes that reflect the customer's inimitable standpoint. In this study, we report results of a study examining the usefulness of Customer Satisfaction/ Dissatisfaction in the consumer preference & retention of customers. Exploratory Factor Analysis Techniques was employed to identify the prominent factors behind customer satisfaction/ dissatisfaction. Parallel analysis was used for determining the number of components or factors to retain from Principal Component Analysis. The specific influence of Satisfaction/ Dissatisfaction factors on consumer preference & retention has been attempted through Multivariate Regression Analysis in order to develop an instrument to measure effectiveness of Customer Satisfaction/ Dissatisfaction.

Keywords: Effectiveness, Factors & Satisfaction/ Dissatisfaction.

1. Introduction

Satisfaction is defined by different studies in different ways. Satisfaction can be obtained because of what was expected. If the supply of a firm were according to expectations of customers, they would be satisfied. The amount of high and low satisfaction depends upon the level of supply that meets the level of expectation or fall above/below to that level (Gerpott, Rams & Schindler,2001). Customer satisfaction is the necessary foundation for the company to retain the existing customers. The customers who are unsatisfied with the received services would not be expected to have long run relationships with the company. Poor services can also cause to dissatisfaction (Khan, 2012). (Park& Kim, 2007) stated that customer satisfaction has impact on customer loyalty. Customer satisfaction scores on their own, however, may not provide an accurate forecast of re-purchase behaviour. (Roberts-Lombard ,2009) defines customer satisfaction as "the degree to which a business's product or service performance matches up to the expectation of the customer. If the performance matches or exceeds the expectations, then the customer is satisfied, if performance is below par then the customer is dissatisfied". Customer satisfaction is influenced by expectations, perceived service and perceived quality. Satisfaction is a customer's emotional response when evaluating the discrepancy between expectations regarding the service and the perception of actual performance. Customer satisfaction is a dimension of multiple items evaluated as a satisfaction measurement, which can vary from business to business. Customer satisfaction is very important concept and also has been extremely analyzed subject in the marketing research (Hunt, 1977). Customer satisfaction has traditionally been regarded as a fundamental determinant of long term consumer behaviour (Oliver, 1980; Yi 1990). Satisfied customers are valuable assets for every organization to gain the customer loyalty and retention. Customer satisfaction means that a customer or the user of service is well contended with the performance. (Johnson and Fornell, 1991). It can also be stated as the overall evaluation of a customer either positive or negative for the services (Woodruff, 1997). Customer satisfaction means that customer needs, wishes and expectations are met or overcome during the product/service period, giving way to re-purchasing and customer loyalty. (Anton, 1996) In other words, "customer satisfaction is the assessment of the pre-purchasing expectations from the product, with the results reached after the act of purchasing." (Lemon et al, 2002). The most important thing to do about the reduced customer satisfaction is the customer-centred practices adapted to each customer's needs and values. The company's market success depends on being able to attract, satisfy and retain customers. This requires an understanding of what factors affect consumers' satisfaction with a product or service and what determines their decision to purchase a product or use a service and their loyalty to the company. Satisfaction is an initial stage in the customer response to a company offering whereas loyalty is a mature stage in such a response (Torres-Moraga et al 2008). Customers' satisfaction is essential for customers' loyalty. Loyalty and satisfaction have a strong relation. Some authors claim that the relation between loyalty and satisfaction may be replaced, others think differently (Martisiute et al., 2010). (Oliver,1996) defines satisfaction as the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with a consumer's prior feeling about the consumer experience. (Grisaffe,2001) suggests that satisfaction is an indicator of met or exceeded expectations. Satisfaction

is one driver of recommend and repurchases intentions. If a customer received what she or he expected, the customer is most likely to be satisfied (Reichheld, 1996).

2. Review of Literature

The concept of customer satisfaction was first proposed by (Cardozo,1965). He interpreted customer satisfaction as: good customer satisfaction will lead to a better reputation, thus enabling customers or consumers to accept other types of products or enhancing their purchase intentions. Afterwards many authors have given their own definition and dimensions of customer satisfaction / dissatisfaction with a particular brand or services. It has become an interest area of researcher that why sometimes customer feel satisfaction and sometimes they are failed to achieve that. "Satisfaction is the consumer's fulfillment response. It is a judgment that a product or service feature, or the product of service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under- or over-fulfillment…" (Oliver, 1997). A basic definitional inconsistency is evident by the debate of whether satisfaction is a process or an outcome (Yi, 1990). (Ostrom & Iacobucci,1995) believe that customer satisfaction assessment is a customer's expectation and knowledge of the performance of a product or service thus leading to the determination of the degree of satisfaction, which is the customers' overall assessment of the product price, the product quality, the company's internal operating efficiency and service system, the staff's service attitude, professional knowledge, and ability, the company's overall performance, and the company's closeness to being an ideal company. (Oliver,1997) mentioned that the difference between satisfaction from the holistic view and specific customer satisfaction lies in the assessment and judgment after shopping or the emotional response of the most recent transaction experience with the company, rather than pursuing short-term and special exposure-related assessments and emotions.(Ittner & Lackenr,1998) believe that CRM is a type of continuous relationship marketing, the main emphasis of which is to find an enterprise's most valuable customers in order to define the customer groups with different values through the concept of differentiation. Customer Satisfaction is a summary affective response of varying intensity, with a time-specific point of determinate and limited duration, directed toward focal aspects of product acquisition and/or consumption. Customer satisfaction has been defined in various ways, but the conceptualization, which appears to have achieved the widest acceptance, is that satisfaction is a post-choice evaluative judgment of a specific transaction. (Fornell, 1992) suggests that satisfaction can be viewed directly as an overall feeling. (Anderson and Sullivan, 1993) found that customer satisfaction is best specified as a function of perceived quality and disconfirmation and quality has a greater impact on satisfaction and repurchase intentions than quality which exceeds expectations. Satisfaction is related closely to, but is not the same as, the customer's general attitude toward the service. Customer satisfaction is the heart of marketing. The ability of an organization to satisfy customers is vital for a number of reasons. For example, it has been shown that dissatisfied customers tend to complain to the company and in some cases seek redress from them more often to relieve cognitive dissonance and bad consumption experiences (Oliver, 1987; Nyer, 1999). (Reichheld,1996) posits that unsatisfied customers may choose not to defect, because they do not expect to receive better service elsewhere or if the switching cost is high. Additionally, satisfied customers may seek for competitors because they believe they might receive better service elsewhere. Customer satisfaction is a popular concept in several areas like marketing, consumer research, economic psychology, welfare-economics, and economics. The most common interpretations obtained from various authors reflect the notion that satisfaction is a feeling which results from evaluation process of what has been received against what was expected, including the purchase decision itself and the needs and wants associated with the purchase (Armstrong and Kotler, 1996). Researcher defined satisfaction as a motivation that consumers get from product and service (Oliver, 1980). It is based on customers past experience and affective assessment of the service; he gets from the product or service (Storbacka et al., 1994). Customer satisfaction is a key factor in formation of customer's desires for future purchase (Mittal & Kamakura, 2001). Furthermore, the satisfied customers will probably talk to others about their good experiences. This fact, especially in the Middle Eastern cultures, where the social life has been shaped in a way that social communication with other people enhances the society, is more important (Jamal & Naser, 2002). (Parasuraman et al.,1991) say that satisfaction is a decision made after experience while quality is not the same. (Bowen and Chen, 2001) argue that having satisfied customers is not sufficient. This is because customer satisfaction needs to have direct impact to customer loyalty.

3. Objectives

The broad objectives of the study are as follows
   (i) To identify and measure the various dimensions of Customer Satisfaction/ Dissatisfaction.
   (ii)To examine the effectiveness of dimensions in Customer Satisfaction/ Dissatisfaction.

4. Hypothesis

- The broad hypotheses of the study are as follows:
  - $\rightarrow$ H_{01}: There is a significant impact of Responsiveness on Customer Satisfaction.
  - $\rightarrow$ H_{02}: There is a significant impact of Personalization on Customer Satisfaction.
  - $\rightarrow$ H_{03}: There is a significant impact of Awareness Risk on Customer Satisfaction.

5. Research Methodology

An exploratory research design was followed to carry out the study. The present study is based on both the primary as well as on secondary data. The secondary data was collected from published and unpublished business reports, magazines, journals, books, historical studies, articles, state & central government report and internet. Primary data was collected on the basis of demographic profile by filling the common questionnaire from all the 600 respondents from different places.

5.1. Sampling Procedure
In this research probability sampling procedure has been used. Stratified Random Sampling was used to stratify the sample on the basis of various demographic parameters of the respondents. The sample size for the study comprises of 600 respondents with varied demographic profile.

		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	369	61.5	61.5	61.5
	Female	231	38.5	38.5	100.0
	Total	**600**	**100.0**	**100.0**	
Age Group	15-30	460	76.7	76.7	76.7
	31-45	109	18.2	18.2	94.8
	46-60	23	3.8	3.8	98.7
	60+	8	1.3	1.3	100.0
	Total	**600**	**100.0**	**100.0**	
Monthly Income	Less than10000	241	40.2	40.2	40.2
	10001-30000	287	47.8	47.8	88.0
	above 30000	72	12.0	12.0	100.0
	Total	**600**	**100.0**	**100.0**	
Technology Preference	CDMA	87	14.5	14.5	14.5
	GSM	416	69.3	69.3	83.8
	BOTH	97	16.2	16.2	100.0
	Total	**600**	**100.0**	**100.0**	
Service Usage Duration	less than 3 months	20	3.3	3.3	3.3
	3-6 months	131	21.8	21.8	25.2
	1-2 years	47	7.8	7.8	33.0
	2-3 years	243	40.5	40.5	73.5
	more than 3 years	159	26.5	26.5	100.0
	Total	**600**	**100.0**	**100.0**	

Table 1: Demographic Profile of Respondents

As per table 1 Among 600 respondents 61% are Male & 76% of respondents are in the age group 15-30 years. 47% respondents are having income in between 10001-30000 with a choice GSM as preferred mobile technology. 40% respondents are using a particular service provider for a period of 2-3 years.

5.2. Area of Study
The study was conducted in selected districts of Northern India. The districts of these states were selected on the basis of concentration of Mobile Service Providers operation. The Mobile Service Providers selected for the study were BSNL, Air Tel, Vodafone, Reliance, Idea & TATA Indicom/ DOCOMO.

5.3. Reliability Analysis
Reliability analysis was performed to test the reliability of scale and inner consistency of extracted factors. For this purpose, Cronbach's alpha coefficient was calculated. Data set is said to be suitable for factor analysis if Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) value is .6 or above & The Bartlett's Test of Sphericity value should be significant (i.e. the Sig. value should be .05 or smaller).

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.856
Bartlett's Test of Sphericity	Approx. Chi-Square	2116
	Df	91
	Sig.	.000

Table 2: KMO and Bartlett's Test

As per table 2 In the case of Customer Satisfaction/ dissatisfaction Cronbach's alpha coefficient value for the data set is 0.814, which is considered acceptable as an indication of scale reliability. Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) value is .856. The Bartlett's test of Sphericity is significant, $\chi^2(91) = 2116$, p=.000 and it is indicating that correlation matrix is not an identity matrix & therefore Factor Analysis is appropriate.

5.4. Statistical Tools

The analysis was based on data as to each aspect/ characteristics in tabulated form. Factor analysis was used to identify the underlying factors for Customer satisfaction/ Dissatisfaction. Effectiveness of Customer satisfaction/ Dissatisfaction of customers were tested with the help of test of significations besides using Multiple Regression Technique.

6. Analysis & Interpretation

Factor analysis was performed on the Customer satisfaction/ Dissatisfaction elements included in the questionnaire in order to determine the underling dimensions of Customer satisfaction/ Dissatisfaction. A scale was used anchored from Never- Always/ Completely Disagree- Completely Agree for 16 Customer Satisfaction/ Dissatisfaction attributes. Principal Component Analysis with Varimax rotation and Eigen value equal to or greater than 1 was used. The approach was to retain items with factor loadings of equal to or above 0.50 *(Hair et al., 1998).*

Factor Name	Elements of Satisfaction/ Dissatisfaction	Factors				
		F_1	F_2	F_3	F_4	F_5
Responsiveness	Time taken to solve problem satisfies you.	.767				
	Service provider provide adequate response.	.700				
	Service provider fulfills all commitment.	.673				
	Service provider provides you quick & accurate response.	.618				
	Problem solved by service provider satisfies you.	.591				
Personalization	Service Provider courtesy & professionalism attracts you		.661			
	Service provider gives individual attention to your specific needs.		.634			
	Service gets performed within stipulated time limit.		.601			
	Service provider has knowledge of customer information.		.552			
Awareness & Risk	You always have information of others product & services			.755		
	You feel safe while using your mobile service provider			.717		
	Your service provider is good from other in customer care			.704		
Better Service	Your Service provider provides better service from others				.802	
	Service provider show interest in solving problem				.571	
Part of Organization	Using product or service you feel as part of organization.					.746
Eigen Values		5.07	1.265	1.177	1.10	1.04
Percentage of Total Variance		20.15	11.84	11.14	9.34	7.95
Cumulative Percentage of Variance		20.15	31.99	43.13	52.47	60.43
Number of Items per Factor		5	4	3	2	1

Table 3: Factor Analysis Result

As per table 3 Only factors with an Eigen value of 1.0 or more with factor loading 0.5 were retained for further investigation. F_1: Responsiveness – This factor is most important factor with Eigen value 5.07 & explains 20.151% of the variance. These five medium reflects the response of the service provider with certain attributes, hence this factor is named as Responsiveness. F_2: Personalization - Second factor with Eigen value 1.267 explains 11.840% of the variance. The four medium reflects personalization from the service provider. F_3: Awareness & Risk – This factor explained 11.145% of the variance with Eigen value 1.117. F_4: Better Service – This factor explained 9.343% of the variance with Eigen value 1.10. F_5: Part of Organization – Using product or service you feel as part of organization shows 7.956% of variance.

6.1. Parallel Analysis

Parallel analysis was used for determining the number of components or factors to retain from Principal Component Analysis. Systematically comparing the Eigen values from principal components analysis (PCA) and the corresponding criterion values obtained from parallel analysis. If PCA value is larger than the criterion value from parallel analysis, then we have to retain the factor; if it is less, then we have to reject it. The result for the same is summarized as follows:

Component Number	Actual Eigen Value from PCA	Criterion Value from Parallel Analysis	Decision
1	5.076	1.2895	*Accepted*
2	1.265	1.2246	*Accepted*
3	1.177	1.1758	*Accepted*
4	1.105	1.1143	*Rejected*
5	1.043	1.1055	*Rejected*

Table 4: Result satisfaction/ dissatisfaction

As per table 4 The results of parallel analysis support the decision to retain three out of five factors for further investigation. The underlying factors retained under customer satisfaction/ dissatisfaction are namely F1: Responsiveness, F_2: Personalization, F_3: Awareness & Risk.

➢ H_{01}: There is a significant impact of Responsiveness on Customer Satisfaction.

Predictors (Responsiveness)	Model I					Model II					Model III				
	Un standardized Coefficients		Standardized Coefficients	t	Sig.	Un standardized Coefficients		Standardized Coefficients	t	Sig.	Un standardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta			B	Std. Error	Beta			B	Std. Error	Beta		
(Constant)	3.887	.189		20.535	.000	1.083	.067		16.232	.000	.865	.080		10.791	.000
Time taken to solve problem satisfies you.	-.129	.061	-.111	-2.113	.035	.052	.021	.126	2.405	.016	-.084	.026	-.172	-3.275	.001
Service provider provide adequate response.	.108	.054	.103	1.994	.047	-.041	.019	-.110	-2.121	.034	.014	.023	.032	.622	**.534**
Service provider fulfills all commitment.	-.002	.055	-.002	-.034	**.973**	-.036	.019	-.091	-1.873	.042	-.008	.023	-.017	-.343	.032
Service provider provides you quick & accurate response.	-.109	.048	-.116	-2.288	.022	-.008	.017	-.024	-.475	**.635**	-.005	.020	-.012	-.238	.012
Problem solved by service provider satisfies you.	-.022	.058	-.019	-.371	**.711**	.014	.020	.035	.668	**.505**	.035	.025	.073	1.419	**.156**
R- Square (.37) F (5, 594) = 3.236, p< .05 Dependent Variable: Service Usage Duration						R- Square (.31) F (5, 594) = 2.495, p< .05 Dependent Variable: Technology Preference						R- Square (.34) F (5, 594) = 2.642, p< .05 Dependent Variable: Monthly Income			

Table 5

Model I, II & III is to test the hypothesis that Service Usage Duration, Technology Preference & Monthly Income is a function of five Responsiveness predictors: Time taken to solve problem satisfies you, Service provider provide adequate response, Service provider fulfill all commitment, Service provider provides you quick & accurate response and Problem solved by service provider satisfies you. The predictors (Responsiveness) contribute around 37% of variance in the outcome variable Service Usage Duration, 31% of variance in the outcome variable Technology Preference & 34% of variance in the outcome variable Monthly Income.

6.2. Base Regression Model I
Service Usage Duration = 3.887-.129* Time taken to solve problem satisfies you +.108* Service provider provide adequate response -.002* Service provider fulfill all commitment -.109* Service provider provides you quick & accurate response -.022* Problem solved by service provider satisfies you.

6.3. Base Regression Model II
Technology Preference = 1.083 +.052* Time taken to solve problem satisfies you -.041* Service provider provide adequate response -.036* Service provider fulfill all commitment -.008* Service provider provides you quick & accurate response + .014* Problem solved by service provider satisfies you.

6.4. Base Regression Model III
Monthly Income = .865-.084* Time taken to solve problem satisfies you +.014* Service provider provide adequate response -.008* Service provider fulfill all commitment -.005* Service provider provides you quick & accurate response +.035* Problem solved by service provider satisfies you.
Results of the regression analysis Model I, II & III   provided partial confirmation for the research hypothesis. Each of the Beta coefficients has an associated standard error indicating to what extent these values would vary across different samples, and these standard errors are used to determine whether or not Beta coefficients differ significantly from zero. Model I Beta coefficients for the two predictors: Service provider fulfill all commitment, β = -.002, t = -.034, p = .973; Problem solved by service provider satisfies you, β = -.019, t = -.371, p =.711; were found to be insignificant. The best fitting model I F (5, 594) = 3.236, p< .05 for predicting Service Usage Duration is a linear combination of Time taken to solve problem satisfies you β = -.111, t = -2.113, p <.05; Service provider provide adequate response β = .103, t = 1.994, p <.05, Service provider provides you quick & accurate response β = -.116, t = -2.288, p <.05. Model II Beta coefficients for the two predictors: Service provider provides you quick & accurate response, β = -.024, t = -.475, p= .635; Problem solved by service provider satisfies you, β = .035, t = .668, p =.505; were found to be insignificant. The best fitting model II F (5, 594) = 2.495, p< .05 for predicting Service Usage Duration is a linear combination of Time to solve problem satisfies you β = .126, t = 2.405, p <.05; Service provider provide adequate response β = -.110, t = -2.121, p <.05, Service provider fulfill all commitment β = -.091, t = -1.873, p <.05. Model III Beta coefficients for the two predictors: Service provider provides accurate response, β = .032, t = .622, p = .534; Problem solved by service provider satisfies you, β = .073, t = 1.491, p =.156; were found to be insignificant. The best fitting model III F (5, 594) = 2.642, p< .05 for predicting

Monthly Income is a linear combination of Time taken to solve problem satisfies you β = -.172, t = -3.275, p =.001; Service provider fulfill all commitment β = -.017, t = -.343, p <.05; Service provider provides you quick & accurate response, β = -.012, t = -.238, p <.05.

- ➢ H_{02}: There is a significant impact of Personalization on Customer Satisfaction.

Predictors *(Personalization)*	Model IV					Model V					Model VI				
	Un standardized Coefficients		Standardized Coefficients	T	Sig.	Un standardized Coefficients		Standardized Coefficients	t	Sig.	Un standardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta			B	Std. Error	Beta			B	Std. Error	Beta		
(Constant)	3.899	.233		16.754	.000	1.204	.083		14.561	.000	.833	.097		8.556	.000
Service provider gives individual attention to your specific needs.	-.097	.048	-.088	-2.017	.044	-.002	.017	-.006	-.130	.016	.485	.020	.000	.002	**.998**
Service Provider courtesy & professionalism attracts you	-.108	.044	-.107	-2.430	.015	-.014	.016	-.041	-.917	.034	-.087	.019	-.205	-4.687	.000
Service gets performed within stipulated time limit.	.129	.046	.118	2.785	.006	-.044	.016	-.115	-2.682	.042	-.024	.019	-.053	-1.262	**.208**
Service provider has knowledge of customer information.	-.093	.061	-.066	-1.533	**.126**	.008	.022	.016	.367	**.635**	.098	.025	.166	3.879	.000
R- Square (.37) F (5, 595) = 5.705, p< .001 Dependent Variable: Service Usage Duration						R- Square (.46) F (5, 595) = 2.485, p< .05 Dependent Variable: Technology Preference					R- Square (.29) F (5, 595) = 8.694, p< .001 Dependent Variable: Monthly Income				

Table 6

Model IV, V & VI is to test the hypothesis that Service Usage Duration, Technology Preference & Monthly Income is a function of four Personalization predictors: Service provider gives individual attention to your specific needs, Service Provider courtesy & professionalism attracts you, Service gets performed within stipulated time limit and Service provider has knowledge of customer information. The predictors (Personalization) contribute around 37% of variance in the outcome variable Service Usage Duration, 46% of variance in the outcome variable Technology Preference & 29% of variance in the outcome variable Monthly Income.

6.5. Base Regression Model IV
Service Usage Duration = 3.899 -.097* Service provider gives individual attention to your specific needs -.108* Service Provider courtesy & professionalism attracts you +.129* Service gets performed within stipulated time limit -.093* Service provider has knowledge of customer information.

6.6. Base Regression Model V
Technology Preference = 1.204 -.002* Time taken Service provider gives individual attention to your specific needs -.014* Service Provider courtesy & professionalism attracts you -.044* Service gets performed within stipulated time limit -.008* Service provider has knowledge of customer information.

6.7. Base Regression Model VI
Monthly Income = .833 +.485* Time taken Service provider gives individual attention to your specific needs -.087* Service Provider courtesy & professionalism attracts you -.024* Service gets performed within stipulated time limit +.098* Service provider has knowledge of customer information.

Results of the regression analysis Model IV, V & VI provided partial confirmation for the research hypothesis. Each of the Beta coefficients has an associated standard error indicating to what extent these values would vary across different samples, and these standard errors are used to determine whether or not Beta coefficients differ significantly from zero. Model IV Beta coefficients for the predictor: Service provider has knowledge of customer information, β = -.006, t = -1.533, p = .126; was found to be insignificant. The best fitting model IV F (5, 595) = 5.705, p< .001 for predicting Service Usage Duration is a linear combination of Service provider gives individual attention to your specific needs β = -.088, t = -2.017, p <.05; Provider courtesy & professionalism attracts you β =- .107, t = -2.430, p <.05, Service gets performed within stipulated time limit β = -.118, t = 2.785, p <.05. Model V Beta coefficients for the predictor: Service provider has knowledge of customer information, β = .016, t = .367, p = .635; was found to be insignificant. The best fitting model V F (5, 595) = 2.485, p< .05 for predicting Technology Preference is a linear combination of Service provider gives individual attention to your specific needs β = -.006, t = -.130, p <.05; Provider courtesy & professionalism attracts you β =- .041, t = -.917, p <.05, Service gets performed within stipulated time limit β = -.115, t = -2.682, p <.05. Model VI Beta coefficients for the two predictors: Service provider gives individual attention to your specific needs, β = .000, t = .002, p = .998; Service gets performed within stipulated time limit, β = -.053, t = -1.262, p =.208; were found to be insignificant. The best fitting model VI F (5, 595) = 8.694, p< .001 for predicting Monthly Income is a linear combination of Service Provider courtesy &

professionalism attracts you β = -.205, t = -4.687, p =.001; Service provider has knowledge of customer information β = .166, t = 3.879, p <.001.

> ➢ H_{03}: There is a significant impact of Awareness Risk on Customer Satisfaction.

Predictors (Awareness Risk)	Model VII					Model VIII					Model IX				
	Un standardized Coefficients		Standardized Coefficients	T	Sig.	Un standardized Coefficients		Standardized Coefficients	t	Sig.	Un standardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta			B	Std. Error	Beta			B	Std. Error	Beta		
(Constant)	3.439	.190		18.090	.000	1.110	.067		16.670	.000	.724	.081		8.991	.000
You always have information of others product & services	-.017	.036	-.020	-.460	**.646**	-.038	.013	-.128	-2.982	.003	.017	.015	.049	1.127	**.260**
You feel safe while using your mobile service provider	-.070	.040	-.074	-1.779	.036	-.010	.014	-.030	-.708	**.479**	-.011	.017	-.027	-.648	**.517**
Your service provider is good from other in customer care	.081	.041	.086	1.950	.027	.026	.014	.077	1.768	.028	-.012	.018	-.029	-.660	**.510**
R- Square (.47) F (3, 596) = 1.936, p< .001 Dependent Variable: Service Usage Duration						R- Square (.36) F (3, 596) = 3.358, p< .05 Dependent Variable: Technology Preference					R- Square (.003) F (3, 596) = 8.694, p=.600 Dependent Variable: Monthly Income				

Table 7

Model VII, VIII & IX is to test the hypothesis that Service Usage Duration, Technology Preference & Monthly Income is a function of three Awareness Risk predictors: You always have information of others product & services, you feel safe while using your mobile service provider and Your service provider is good from other in customer care. The predictors (Awareness Risk) contribute around 47% of variance in the outcome variable Service Usage Duration, 36% of variance in the outcome variable Technology Preference & .3% of variance in the outcome variable Monthly Income but the regression model IX is found to be insignificant as non of the predictor variable is creating a significant impact on outcome variable.

6.8. Base Regression Model VII
Service Usage Duration = 3.439 -.017* You always have information of others product & services -.070* You feel safe while using your mobile service provider +.081* Your service provider is good from other in customer care.

6.9. Base Regression Model VIII
Technology Preference = 1.110 -.038* You always have information of others product & services -.010* You feel safe while using your mobile service provider +.026* Your service provider is good from other in customer care.
Results of the regression analysis Model VII & VIII provided partial confirmation for the research hypothesis. Each of the Beta coefficients has an associated standard error indicating to what extent these values would vary across different samples, and these standard errors are used to determine whether or not Beta coefficients differ significantly from zero. Model VII Beta coefficients for the predictor: You always have information of others product & services, β = -.020, t = -.460, p = .646; was found to be insignificant. The best fitting model VII F (3, 59) = 1.936, p< .001 for predicting Service Usage Duration is a linear combination of You feel safe while using your mobile service provider β = -.074, t = -1.779, p <.05; Your service provider is good from other in customer care β =-.086, t = -1.950, p <.05. Model VIII Beta coefficients for the predictor: You feel safe while using your mobile service provider, β = -.030, t = -.708, p = .479; was found to be insignificant. The best fitting model VIII F (3, 596) = 3.358, p< .05 for predicting Technology Preference is a linear combination of You always have information of others product & services β = -.128, t = -2.982, p <.05; Your service provider is good from other in customer care β = .077, t = 1.768, p <.05.

7. Conclusion
This study examines the effectiveness of satisfaction/dissatisfaction on consumer preference & retention. Exploratory Factor Analysis on Satisfaction/ Dissatisfaction attributes followed by Parallel Analysis retains three factors Responsiveness, Personalization & Awareness Risk as a predictor for consumer preference & retention. Multiple regression modeling was used to examine the significance of predictors Responsiveness, Personalization & Awareness Risk on the outcome variables Service usage duration, Technology preference & Income of consumer. Responsiveness of service provider is measured in terms of Time taken to solve problem, Service provider adequate response, Service provider commitment, Service provider provides quick & accurate response and Problem solved by service provider. Responsiveness is a significant predictor to make respondents to use the service for longer period of time. Majority of respondents are using the service for 2-3 years. Time taken to solve problem, Service provider adequate response and Service provider provides quick & accurate response are the significant measures of responsiveness which makes the respondents

to use the service for longer duration. Time taken to solve problem, Service provider adequate response, Service provider commitment are the significant responsiveness predictors to make respondents choice about preferred mobile technology CDMA or GSM or both. Most of the respondents are having monthly income in between 10000 to 30000. There is a significant influence of Time taken to solve problem, Service provider commitment, Service provider provides quick & accurate response on consumer's investment. Service provider's individual attention to specific needs, Service Provider courtesy & professionalism, Service performed within stipulated time limit and Service provider's knowledge of customer information measures the personalization. Service provider gives individual attention to specific needs, Service Provider courtesy & professionalism, Service performed within stipulated time limit are the significant predictors to hold customers for longer period of time were found as the significant measure of customer satisfaction. Managers need to know how their consumer groups define satisfaction and then interpret satisfaction scales to accurately target, report, and respond to satisfaction levels. The basic concept of consumer satisfaction is to develop a context-specific definition that will guide the assessment of satisfaction. This measurement process is necessary to move closer to truly understanding customers, and thus, to make better managerial decisions.

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