IMPACT OF EXPECTATIONS AND PERCEPTIONS ON BRAND LOYALTY AMONG THE CUSTOMERS OF CELLULAR SERVICES IN INDIA (A COMPARATIVE STUDY OF BSNL AND TATA INDICOM)

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Abstract- With the increase of mobile service users the competition between different mobile service providers is increasing and leading the customers often switch from one provider to another provider to get the best service. So, it is necessary for them to know about the customers‟ perception on price, service quality and trends that play a vital role in choosing mobile service providers. Thus, this study aims to find out various expectations and perceptual factors that play an important role to select the telecommunication service provider. The analysis confirms that the significant positive relationship between these factors and the brand loyalty towards BSNL and Tata Indicom cellular services in India. With the increase in the cost of acquisition of new customers, cellular companies should continually seek new ways to acquire, retain and increase their subscriber base. Thus the ability to retain existing customer is becoming increasingly crucial in this industry.

Keywords- Brand Loyalty, Customer Satisfaction, Expectations, Perceptions,Tata Indicom, BSNL

I. INTRODUCTION

1.1 PROFILE OF INDIAN TELECOM INDUSTRY

The India's digital cellular service network is one of the third largest in the world after China and USA. The overall subscribers stand at 1.3 billion, while the overall teledensity increased to 83.28% as of May, 2014. Today, it is the fastest growing market in the world and represents unique opportunities for U.S. companies in the stagnant global scenario. With a growth rate of 45%, Telecommunication sector in India can be divided into two segments: fixed service (land line), and cellular services. The wireless technologies currently in use are GSM and CDMA. The GSM sector is ruled by Airtel, Vodafone, and Idea Cellular while the CDMA sector is dominated by Reliance and Tata Indicom. There are primarily 9 GSM and 5 CDMA operators providing mobile services in 23 telecom circles and 4 metro cities categorized as A, B, and C) covering 3500 towns across the country.

1.2 PROFILE OF TATA TELESERVICE

The Tata Group's Tata Indicom telecom initiatives are currently spread over four enterprises: Tata Teleservices and its subsidiaries: Tata Teleservices (Maharashtra), VSNL and Tata Power Broadband, a division of Tata Power. Tata Teleservices (TTSL), a part of the Rs. 96,723 crores Tata Group, was incorporated in 1996. Starting with the major acquisition of Hughes Tele.com (India) Limited, now renamed Tata Teleservices (Maharashtra) Limited in December 2002. The company launched mobile operations in January 2005 and today it enjoys its presence in all of India‟s 22 telecom circles. Tata Teleservices was the first to launch CDMA mobile services in India with the Andhra Pradesh circle as launching pad. Tata Teleservices has partnered Motorola, Erickson, Lucent and ECI Telecom for the deployment of a reliable, technologically advanced network.

1.3 PROFILE OF BSNL

Bharat Sanchar Nigam Limited (BSNL) is an Indian state-owned telecommunications company headquartered in New Delhi. It was incorporated on 15th September 2000. It is India‟s oldest, largest and leading public sector communication service provider in India and the sixth largest in the world. It provides various services namely basic wire line, CDMA mobile, GSM mobile, Internet, Broadband, long distance services, carrier service, WLL, MPLS-VPN, VSAT, VoIP and IN Services, FTTH, etc. It has footprints throughout India except for the metropolitan cities of Mumbai and New Delhi which are managed by Mahanagar Telephone Nigam Limited (MTNL).

II. REVIEW OF LITERATURE

Serkan A. and Gorhan O. (2004) 1 identified four dimensions of brand loyalty, such as corporate image, perceived service quality, trust and switching cost. Lee, Richard and Murphy, Jamie (2005)
2 stated that price, technical service quality, functional service quality, switching costs do cause customers to switch from loyalty to switching intentions, such as etc whereas Anthony Dadzie (2011)
3 has identified it as network and tariff related issues. Ain Nawaz and Ahmad Usman (2011)
4 in their study concluded that network market, service quality is considered as most important factor of brand loyalty,while Satendra Thakur and A.P. Singh (2011)

5 indicated that customer satisfaction is significantly and positively related with customer loyalty.

Salmiah Mohamad Amin et al., Ungku Norulkamar Ungku Ahmada & Lim Shu Huib (2012)6 in their study in Malaysia concluded i. that corporate image, perceived service quality, trust and switching cost are positively related to customer loyalty towards telecommunication service provider in Malaysia. Ramulu Bhukya and Dr. Sapna Singh (2013)7 in their study observed that network coverage, tariff plans and customer services are the prime attributes considered by students while choosing particular service provider and friends and advertisement are the major factors which influence respondents to choose particular service providers.

III. RESEARCH METHODOLOGY

The following is the research methodology adopted by authors for this study: Objectives of the study: 1. To study the expectations and perceptions of customers of Tata Indicom and BSNL cellular services towards these brands, and 2. To determine the gap between the expectations and perceptions and to analyze the effect of the same on brand loyalty.

Locale of the study: The study aims at analyzing the expectations and perceptions of customers of Tata Indicom and BSNL cellular services in Vijayawada, Krishna district of Andhra Pradesh in India on their brand loyalty. Hypothesis of the study: Eleven null hypotheses are formulated for the study and are tested. Sample selection: The sample was selected through multi-stage sampling technique. At the first stage, the cellular companies are divided into two categories, namely public and private sectors, selecting BSNL cellular services from public and Tata Indicom cellular services from private sector by following stratified sampling technique. In the second stage, using disproportionate sampling, an equal number of respondents i.e., 250 each from BSNL and Tata Indicom. In the third stage, convenience sampling was adopted in selecting unequal number of respondents from each sub-group of respondents‟ categories. The frequency distribution of the respondents is done 3 0.5 factor loadings need attention for quality improvement in the present context. The 26 factors identified explain 72.297% of total variance. Through correlation analysis, it is found that existed a significant relationship between the 26 encapsulated brand loyalty dimensions and level of brand loyalty on the Tata Indicom cellular services at 0.01 level (2-tailed). Through regression analysis, the R square (0.968) tells how regression approximates the real data. The value of R square suggests that various factors considered for 26 brand loyalty dimensions explained 96 % of brand loyalty. P value of 0.0000 of regression co-efficient indicates that there is greater scope that the result occurred as a result of chance. The value of Pearson‟s correlation co-efficient shows negative corelation between individual brand loyalty dimensions and brand loyalty. Hence the null hypothesis Ho7 is accepted at 0.01 level of significance; this proves that there is no significant relationship between individual brand loyalty dimensions and brand loyalty on the services of Tata Indicom cellular services.

4.3 Findings of factor analysis on perceptions towads BSNL

Measure of sample adequacy, such as Bartlett‟s test of Sphericity (approx Chi-Square is 524.268 for 425 dof at 0.395% level of significance) and the KMO measure of sampling adequacy reflects score of (0.489), which is almost the recommended 0.50 level (Malhotra, 2004) and the Bartlett‟s test of sphericity is significant at ($p < 0.001$) levels. The null hypothesis Ho5 is accepted that all the assumed factors are not equally significant in influencing the perceptions on brand loyalty dimensions among the customers of BSNL cellular services. The Correlation analysis says that there existed a significant positive relationship between the 26 encapsulated brand loyalty dimensions and level of brand loyalty on the BSNL cellular services at 0.01significance level (2-tailed). The regression R square (0.930) tells how regression approximates the real data. The value of R square suggests that various factors considered for brand loyalty dimensions explain 93 % of brand loyalty. P value of 0.0000 of regression co-efficient indicates that there is greater scope that the result occurred as a result of chance. The value of Pearson‟s correlation co-efficient shows negative relation between individual brand loyalty dimensions and brand loyalty. Hence the null hypothesis Ho8 is accepted at 0.01 level of significance; this proves that there is no significant relationship between individual brand loyalty dimensions and brand loyalty on the services of BSNL cellular services.

4.4 Measurement of Customer Satisfaction

Satisfaction is customer‟ s fulfillment response. Failure to meet the needs and expectations are assumed to result in dissatisfaction with the product or service, and vice versa (Zeithaml and Bitner 2010). The mean scores for expectations as well as perceptions, and the gap between these two for all the given variables are calculated to find the level of customers satisfaction with brand loyalty concerned with the Tata Indicom and BSNL cellular services (Table 2). On the basis of mean scores calculated, it was found that Tata Indicom customers have ranked top the attribute „The prestigious brand name and image attract me to purchase‟ with 97.80% satisfaction and the attribute „Knowing whether a person uses my regular brand of mobile or not tells a lot about that person‟ with 97.22% satisfaction, while

55, 28, 21, 7, and 23 of BSNL accounted for the least satisfaction levels such as 69.68%, 68.36%, 68.26%, 68.01%, 66.22%, 62.72%, 61.56%, 61.55% and 60.40% respectively. On the rest of variables the consumers of Tata Indicom derived satisfaction ranging between 96% and 70%. While the consumers of BSNL derived satisfaction ranging between 92% and 75%.Hence the null hypothesis Ho3and Ho6 are rejected.

4.5 Demographic Characteristics Vs. Customer Satisfaction

Three-way ANOVA test was conducted for analyzing the influence of demographic characters on brand loyalty dimensions. The results of the tests are shown in Table 3 (age, occupation and income levels vs. level of brand loyalty). Based on the results of three-way ANOVA p-values which are greater than 0.05 hence it is concluded that there is no influence of age, occupation and educational levels of the customers on levels of brand loyalty. Hence the null hypothesis Ho9, Ho10 and Ho11 are accepted.

V. SUGGESTIONS

5.1 SUGGESTIONS FOR TATA INDICOM

It is observed from the factor analysis that there is the high negative gap between the mean values for perceptions and expectations of Tata Indicom for the attributes „My service provider offers me different value added services and it‟s convenient to use them‟, „Premature termination of calls is low‟, „I am committed to my regular brand of mobile‟, „The brand has sufficient choice of colors I need‟, „Easy of loading complaints/queries‟, „Brand always treats me fairly and with respect‟, „There is easy of subscribing / recharging (recharges available easily at different locations)‟ and „I will buy my regular brand of mobile, the next time I purchase‟ with 68.00%, 67.44%, 66.28%, 65.80%, 64.92%, 64.80%, 64.78%, and 64.67% respectively. It indicates that this attributes are either totally neglected or not the BSNL customers have ranked „Mobile of this brand has good functional quality‟ with 97.66% and the attributes „The size of the mobile is comfortable‟ with 96.72% of satisfaction. This is followed by the attributes of Tata Indicom 43, 41, 5, 3 and 22 with 96.98, 96.96, 94.68, 94.52 and 93.39 respectively. On factors 54, 58, 31, 7, 52, 44, 51 and 29 of Tata Indicom accounted for the lease satisfaction levels such as 68.00%, 67.44%, 66.28%, 65.80%, 64.92%, 64.80%, 64.78%, and 64.67% respectively. While on factors 26, 18, 56, 52, perceived well by customers. It is suggested that: a. Tata Indicom should take necessary steps to maintain up-to-date technology, provide quality mobiles, network, and competitive. Still more number of towers have to be established quickly in collaboration with Quippo Telcom Infrastructure Ltd, Singapore in order to improve the network functioning; b. It is better if Tata Indicom manufactures the mobiles by improving product features that can be useful for both CDMA (existing) and GSM Technology; c. Though 42% of the TTSL‟s market is youth, there must be an offer of different products with relevant features; d. It has to improve the after -sales service; e. Media convergence has to be planned for content creation and delivery of music, television, books, games and magazines publishing, and newspaper publishing and to facilitate the customer of these services to avail at reduced cost and enhanced access for; f. WAP (Wireless Application Protocol) has to be made available to facilitate m-commerce especially among business executives; g. As the service and billing stand as big problems to employed and self-employed, they should be given special care.

5.2 SUGGESTIONS FOR BSNL

It is observed table 4 that there is the high negative gap between the mean values for perceptions and expectations of BSNL for the attributes „Advertisements of the brand are attractive‟, „The brand provides wide variety of styles for me to choose ‟, „Company provides sufficient geographical coverage‟, „Ease of loading complaints/queries‟, „VAS provided at reasonable rates‟, „Window displays of the stores are attractive‟, „Styles of the brand are trendy and fashionable‟, „The brand has sufficient choice of colors I need‟ and „The brand has sufficient outlets‟ with 69.68%, 68.36%, 68.26%, 68.01%, 66.22%, 62.72%, 61.56%, 61.55% and 60.40% respectively indicating that the customers have perceived service delivery less than their expectations. Hence it is suggest that the BSNL CS is required to design the web pages in such way that it must provide up-to-date information about the company‟s history, profile and new products and offers, schemes launched, etc. It would be better to have personal selling to create awareness, explain and demonstrate about the benefits of the cellular connections to the unknown people. Trade shows and conventions should be conducted. Advertising by celebrities is very much essential. Higher the corporate brand image, higher shall be an endowed conspicuous psychological satisfaction in order to be loyal to the BSNL CS brand. Co-branding with motor bike, car, ISPs (Internet Service Providers) and computer manufacturers has be planned to bring in synergic effect in improving its sales and market share. Since the locations of BSNL show rooms are few in number and little away from the main streams, the company is advised to hire or own the locations convenient to the customer base. As well, it must make available literature brochures and pamphlets so that they get up-to-date and detailed information about new schemes and offers. The neon sign boards and glow sign boards have to be established in front of the

show rooms through outsourcing on contract basis. It should provide a wide variety of mobiles, Value added services to their customers at reasonable prices.

CONCLUSION

Higher the insight into consumer expectations and perception larger would be the edge over the service competitors, and it is not irrelevant for cellular services in its present juncture of zooming pace with rapid strides in terms of customers, competitors, mergers and takeovers and regulations by TRAI (Telecom Regulatory Authority of India). It has to 7.

SCOPE FOR FURTHER RESEARCHER

Specific research studies can be conducted across India in relation to the 7 Ps of services marketing separately as each and every P is of utmost important for extending its growth stage of its product life cycle what it has been enjoying right now. Though this study reflects micro level market, this could help the marketers of Tata Indicom and BSNL to take steps in the direction suggested by the authors of the present research.

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Table 1: Market Shares Of Indian Majors In Cellular Services (November, 2013)

Telecom operator	Revenue market share	Customer market share
Bharati	32.0%	22.31%
Vodafone	23.6%	17.94%
Idea	16.1%	14.57%
Reliance	7.4%	13.28%
BSNL+MTNL	6.4%	11.57%
Tata Indicom	8.5%	7.19%

Source: TRAI

Table No 2: Mean Gap Analysis of Satisfaction on the Attributes of Brand Loyalty towards Tata Indicom and BSNL Cellular Services

Attributes	Perception Means (E)	Expectation Means (E)	Mean Gap (P-E)	% of Satisfaction
Brand name				
1. The brand is reputable.	4.238 (3.985)	4.922 (4.223)	-0.684 (-0.238)	86.10 (94.36)
2. The prestigious brand name and image attract me to purchase.	4.096 (3.832)	4.188 (4.228)	-0.092 (-0.396)	97.80 (90.63)
3. The brand name is selected regardless of price.	3.778 (4.129)	3.997 (4.500)	-0.219 (-0.371)	94.52 (91.75)
4. The brand name reflects my own personality.	3.804 (3.436)	4.212 (4.200)	-0.408 (-0.764)	90.31 (81.81)

Product quality				
5. The size of the mobile is comfortable.	4.219 (3.988)	4.456 (4.123)	-0.237 (-0.135)	94.68 (96.72)
6. The materials used by the mobile are comfortable.	3.700 (3.636)	4.368 (4.228)	-0.668 (-0.592)	84.71 (86.00)
7. The brand has sufficient choice of colors I need.	3.269 (3.023)	4.968 (4.911)	-1.699 (-1.888)	65.80 (61.55)
8. Mobile of this brand has good functional quality.	3.322 (3.559)	4.663 (3.644)	-1.331 (-0.085)	71.24 (97.66)
9. Mobile of this brand is durable.	3.444 (3.316)	4.372 (4.320)	-0.928 (-1.004)	78.77 (76.76)
Price				
10. The increased price would not hinder my purchase intention.	3.720 (3.800)	4.292 (4.340)	-1.022 (-0.54)	86.68 (87.56)
11. The brand provides good value for money.	3.776 (3.572)	4.244 (4.276)	-0.468 (-0.704)	88.98 (83.54)
12. I usually buy mobile, which is on sale.	3.656 (3.560)	4.180 (4.212)	-0.524 (-0.652)	87.46 (84.52)
13. I buy the lowest priced mobile that suits my needs.	3.456 (3.592)	4.216 (4.212)	-0.76 (-0.62)	81.98 (85.28)
14. When it comes to choosing mobile for me, I rely heavily on price.	3.536 (3.592)	4.172 (4.440)	-0.636 (-0.848)	84.76 (80.90)
15. My current service provider charges reasonable prices.	3.396 (3.972)	4.772 (4.200)	-1.376 (-0.228)	71.16 (94.58)
16. My service provider has honest pricing structure (no hidden cost, getting full talk time)	3.412 (3.356)	4.312 (4.544)	-0.9 (-1.188)	79.13 (73.86)
17. I am able to get variety of price schedules (different recharge denominations)	3.648 (3.548)	4.484 (4.352)	-0.836 (-0.804)	81.35 (81.53)
Style				
18. The brand provides wide variety of styles for me to choose.	3.500 (3.112)	4.180 (4.552)	-0.68 (-1.44)	83.73 (68.36)
19. Styles of the brand are suitable for me.	3.556 (3.516)	4.196 (4.236)	-0.64 (-0.72)	84.75 (83.00)
20. Styles of the brand have distinctive features.	3.480 (3.584)	4.456 (4.636)	-0.976 (-1.052)	78.10 (77.31)
21. Styles of the brand are trendy and fashionable.	3.668 (3.012)	4.328 (4.892)	-0.66 (-1.88)	84.75 (61.56)
Show room environment				
22. The brand has good show room locations and easy to access.	3.665 (3.785)	3.924 (3.897)	-0.259 (-0.112)	93.39 (97.12)
23. The brand has sufficient outlets.	3.668 (3.019)	4.887 (4.998)	-1.219 (-1.979)	75.05 (60.40)
24. The interior display of the brand is attractive.	3.588 (3.968)	4.364 (4.532)	-0.776 (-0.564)	82.22 (87.56)
25. Color and music inside the show rooms are attractive	3.776	4.296	-0.52	87.90

and pleasant.	(3.492)	(4.616)	(-1.124)	(75.65)
Promotion and availability				
26. Advertisements of the brand are attractive.	3.225 (3.422)	3.757 (4.911)	-0.532 (-1.489)	85.83 (69.68)
27. Advertisements of the brand attract me to purchase more frequently.	3.456 (3.204)	4.380 (4.232)	-0.924 (-1.028)	78.90 (75.71)
28. Window displays of the stores are attractive.	3.689 (3.128)	4.669 (4.987)	-0.98 (-1.859)	79.01 (62.72)
Brand loyalty				
29. I will buy my regular brand of mobile, the next time I purchase.	3.001 (3.564)	4.640 (4.644)	-1.639 (-1.08)	64.67 (76.74)
30. I intend to keep purchasing my regular brand of mobile.	3.504 (3.628)	4.344 (4.516)	-0.84 (-0.888)	80.67 (80.34)
31. I am committed to my regular brand of mobile.	3.219 (3.488)	4.856 (4.738)	-1.637 (-1.25)	66.28 (73.61)
32. I would be willing to pay a higher price for my regular brand of mobile, over other brands.	3.284 (3.532)	4.160 (4.664)	-0.876 (-1.132)	78.94 (75.73)
33. I will recommend this brand and model to my friends, relatives and others.	3.500 (3.572)	4.180 (4.252)	-0.68 (-0.68)	83.73 (84.00)
Brand trust				
34. I trust and rely on my regular brand of mobile for my handset-related problems.	3.456 (3.204)	4.380 (4.232)	-0.924 (-1.028)	78.90 (75.70)
35. I am likely to use my regular brand of mobile even if there is a scam surrounding it.	3.281 (3.832)	4.265 (4.632)	-0.954 (-0.8)	76.92 (82.73)
Brand Symbolism				
36. Using my regular brand of mobile helps me to express my personality.	3.345 (3.255)	4.366 (4.233)	-1.021 (-0.978)	76.61 (73.89)
37. Knowing whether a person uses my regular brand of mobile or not tells a lot about that person.	3.789 (3.828)	3.897 (3.987)	-0.108 (-0.159)	97.22 (96.01)
38. One can tell a lot of about a person from the brand of mobile he/she buys.	3.504 (3.333)	3.988 (3.432)	-0.484 (-0.099)	87.86 (97.11)
Genetic influence				
39. My regular brand of mobile is the same as what my parents had used for many years.	3.868 (3.612)	4.468 (4.372)	-0.6 (-0.76)	86.58 (82.62)
40. My regular brand of mobile is the one I had used since my childhood.	3.696 (3.532)	4.188 (4.028)	-0.492 (-0.496)	88.25 (87.68)
Confidence				
41. Brand is a name I can always trust.	3.669 (3.459)	3.784 (3.644)	-0.115 (-0.185)	96.96 (94.92)
42. Brand always delivers on what they promise.	3.828 (3.528)	4.356 (4.368)	-0.528 (-0.84)	87.88 (80.77)
Pride				
43. I feel proud to be a brand customer.	4.112 (3.564)	4.240 (4.644)	-0.128 (-1.08)	96.98 (76.74)
44. Brand always treats me fairly and with respect.	3.204 (3.162)	4.944 (4.116)	-1.74 (-0.954)	64.80 (76.82)
Passion				
45. Brand is the perfect company for people like me.	4.238 (3.485)	4.922 (4.123)	-0.684 (-0.638)	86.10 (84.52)
46. I can't imagine a world without brand.	3.991 (3.667)	4.666 (4.595)	-0.675 (-0.928)	85.53 (79.80)
Purchase Satisfaction				
47. My choice to purchase my preferred brand was a wise one and I am satisfied with my decision.	3.656 (3.772)	4.216 (4.212)	-0.56 (-0.44)	86.71 (89.55)

48. I feel good about my decision and think that I did the right thing concerning purchase of my preferred brand.	3.536 (3.592)	4.172 (4.440)	-0.636 (-0.848)	84.75 (80.90)
Brand Equity				
49. This mobile company is a unique, attractive and strong brand.	3.700 (3.804)	4.184 (4.188)	-0.484 (-0.384)	88.43 (90.83)
50. This mobile company is a likable.	3.256 (3.114)	4.318 (4.311)	-1.062 (-1.197)	75.40 (72.23)
Convenience				
51. There is easy of subscribing / recharging (recharges available easily at different locations)	3.238 (3.221)	4.998 (4.731)	-1.76 (-1.51)	64.78 (74.73)
52. Ease of loading complaints/queries	3.245 (3.321)	4.998 (4.883)	-1.753 (-1.562)	64.92 (68.01)
53. Different customer support system.	3.233 (3.131)	4.348 (4.231)	-0.904 (-1.1)	79.20 (74.00)
Value added services				
54. My service provider offers me different value added services and it's convenient to use them.	3.052 (3.472)	4.488 (4.656)	-1.436 (-1.184)	68.00 (74.57)
55. VAS provided at reasonable rates.	3.551 (3.121)	4.238 (4.713)	-0.687 (-1.592)	83.78 (66.22)
Network quality				
56. Company provides sufficient geographical coverage.	3.412 (3.080)	4.524 (4.512)	-1.112 (-1.432)	75.41 (68.26)
57. I get clear and undisturbed voice quality	3.216 (3.476)	4.476 (4.628)	-1.266 (-1.152)	71.85 (75.11)
58. Premature termination of calls is low.	3.249 (3.128)	4.817 (4.011)	-1.568 (-0.883)	67.44 (77.98)
59. My call get connected during first attempt	3.360 (3.068)	4.336 (4.188)	-0.976 (-1.12)	77.50 (73.26)
60. I am able to make calls at peak hours.	3.7 01 (3.780)	4.084 (4.181)	-0.383 (-0.401)	90.62 (90.40)
Note: 1. Gap mean is defined as Perception mean – Expectation mean. 2. A positive gap indicates that customers perceived that service delivery exceeded their expectations; while a negative gap indicates that service delivery did not meet their expectations.				

Note: Figures without parentheses indicates Tata Indicom, and figures within the parentheses indicate BSNL.

Table 3: 3-Way ANOVA on Age, Occupation and Income Vs Customer Satisfaction

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Age	1631.380	5	326.276	2.085	0.067
Occupation	475.074	5	95.015	0.607	0.695
Income	986.858	7	140.980	0.901	0.506
Mobile	4199.497	1	4199.497	26.835	0.000
Age * Occupation	1736.138	12	144.678	0.924	0.522
Age * Income	3203.895	21	152.566	0.975	0.494
Occupation * Income	3030.100	12	252.508	1.614	0.086
Age * Occupation * Income	2060.507	21	98.119	0.627	0.899
Age * Mobile	514.989	5	102.998	0.658	0.655
Occupation * Mobile	340.586	3	113.529	0.725	0.537
Age * Occupation * Mobile	2891.550	7	413.079	2.640	0.011
Income * Mobile	622.010	4	155.502	0.994	0.411
Age * Income * Mobile	2155.439	10	215.544	1.377	0.189
Occupation * Income * Mobile	530.943	7	75.849	0.485	0.846
Age * Occupation * Income * Mobile	373.669	3	124.556	0.796	0.497
Error	56494.342	361	156.494		
Corrected Total	99083.462	499			

R Squared = .430 (Adjusted R Squared = .212)

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