CHAPTER VI
DISCUSSION OF FINDINGS, RECOMMENDATIONS AND CONCLUSION

6.1 Introduction:

In the new promising business scenario, brands are becoming the most expensive assets that businesses would possess. Business houses are facing lot of troubles in deciding how to differentiate the values of the customers, so that they own a product for longer period of time. Brands in this context are latest business combatants. Brands are revenue creators in this era, where products are not distinguished in the plants, but brands are distinguished in the customers’ mind, through the clever marketing activities of the firms with psychological linkages. Brands are capable of converting ordinary products into objects of desire. In the same way, the market value of a business is decided by the number and types of brands it holds. Building and managing power brand is the pivotal point in achieving competitive advantage and long term profitability for product, services, business houses and society. Therefore, the marketers should have insights, on consumer behavior and brand management, especially how to maintain brand loyalty for longer period of time, so that sustainability or the business could be maintained.

This study is conducted to explore and investigate a range of determinants which influence consumers’ brand loyalty of cellular phones buying behavior across India. The four underpinning theories used in developing the conceptual framework for this research study are: 1) VALS or Values and Lifestyle theory of Psychographic segmentation, 2) Brand Personality Concept, 3) Service Quality Concept and 4) the theory of Brand Loyalty, where VALS, Brand Personality and Brand Identity of Brand Personality (A latent variable or mediator developed from Brand Identification, Attractiveness of Brand Personality, Distinctiveness of Brand Personality, Self Expressive value of Brand Personality and Word of Mouth Report) are hypothesized to be linked with Brand Loyalty in influencing the pre-purchase behavior of Brand Loyalty and the Service Quality of the repair centres of cellular phones as the post purchase influencer.. These five concepts of consumer buying behavior are operationalized in 1st chapter and investigated through the literature review in 2nd chapter, while explored and analyzed in chapter five based on Indian consumers’ responses through the use of chi square test, EFA, CFA and SEM.
This chapter is employed in a discourse of the relationships among the various pre-purchase and post-purchase determinants of brand loyalty, depicted in the conceptual framework and as evidenced by the final best-fit structural equation model, as well as other tests. The first part of the chapter discusses the implication of the final model. The next part deals with the research questions individually and sequentially, not in the order of presence in the chapter four, but in the order of importance and in consideration of the findings. While the next part discusses the implications of the major findings of the hypothesis testing and other documentations and the action plans of the decision makers, in the form of recommendations. The succeeding part deals with the crucial managerial implications and contribution of the study both for theory and practices of consumer buying behavior in Indian market, both with a social and business related point of view. In addition this chapter highlights in the subsequent part, the limitations of the study and suggests future research directions. Finally the end of the chapter provides concluding remarks to this research study.

6.2 Implications of the Best Fit Structural Equation Model:

The aim of the study was to investigate the determinants that influence the brand loyalty in both pre-purchase and post-purchase evaluation phase of consumer buying behavior towards cellular phone usage in the country of India. Out of five stages of consumer buying decision making, namely problem recognition, information search, evaluation of alternatives, purchase and post purchase evaluation, the first two stages were not considered during the study, but the third stage or evaluation of alternatives were hypothesized through VALS, brand personality, brand identity of brand personality, while the fifth stage of decision making or post purchase behavior was hypothesized through the evaluation of service quality of the repair centres or the service-quality feedback.

The findings of pre-purchase phase reveal that there is a significant direct effect of values and lifestyles construct on the brand loyalty, while brand personality has got a mediatory effect on brand loyalty through the direct effect of brand identity of brand personality. While VALS and service quality have negative direct effects on brand loyalty, brand identity of brand personality has very strong effect on brand loyalty.

Since the Attractiveness of the brand personality is strongly and positively correlated (.764, table: 5.32) with BI &BP (Brand Identity of Brand Personality), which is eventually has a positive impact on brand loyalty, it can be said that, more attractive the brand is to the customer, more brand loyalty is expected, however, if it starts losing its attractiveness, the brand loyalty would fall down eventually. Similarly the brand has to have its uniqueness
(Distinctiveness) to the customers, since it is also positively correlated (.557, table: 5.3) with BI & BP and ultimately triggers up brand loyalty. Customers should also be able to psychologically express themselves through the brands of cellular phones to identify themselves with the brand, since the correlation is strongly positive between SE and BI &BP (.67, table: 5.3). This concept is further emphasized through the positive correlation between Brand Identification and BI & BP (.664, table: 5.32). When the customers can identify themselves with the brand, there is a chance that they will express themselves through the positive word of mouth about the brand to ensure further brand loyalty and that is the reason the word of mouth and BI&BP have high positive correlation (.760, table 5.32) to impact brand loyalty directly. Here it should be stated that brand Identity is a psychologically based process of owning a brand, while brand loyalty is both psychological and more of functional utility based concept of product and services (Bhattacharya et al.;1995), which is emphasized through further buying of same brand.

The brand personality does not have a direct impact on brand loyalty, but has an indirect impact through brand identity of brand personality on brand loyalty. It signifies that, though there can be a suitable psychological match between the brand personality and self personality of the customers, but if the marketing drive of the company (such as promotional materials like brochures, leaflet, pamphlets, and advertisements etc.) fails to create that impetus to identify them with the brand personality, it will fail to generate brand loyalty. Therefore unless the marketing activities of the company can ensure the psychological owning of the brand of cellular phone to create brand identity of brand personality, there is hardly any chance that customer will own a manufacturing firm for very long to showcase their brand loyalty.

The negative direct effect of VALS on brand loyalty (table: 5.32and figure 5.8) signifies that if there is change of value system and lifestyle of the customer, it will deteriorate up brand loyalty pattern of the customer, since they would not identify with the same brand anymore and would like to explore many other alternatives which were not part of their considered set of brand in the past.

Brand loyalty has a direct negative impact on service quality gap (table:5.32), which signifies that if there is dissatisfaction of service quality, the customers would feel agitated and may try out other alternatives, indicating brand switching , since bigger service quality gap implies greater discrepancies between service quality expectations and perceptions. However, the non-recursive model of SEM indicates an interesting outcome that service quality gap has a feeble positive impact on brand loyalty, which might have been due to most
of the customers are not bothered about the service quality of repairing anymore and they like to buy another handset, if there is any problem with the current hand set. But unfortunately if service quality components are removed from the model, it has been found that the model is not accepted, hence it has to be a part, associated with brand loyalty model.

Since the model signifies both the theoretical aspects and management of the telecom industry with an accurate identification of the determinants and their effect on brand loyalty, a set of action plans is designed, and summarized in Table 6.1.

6.3 Discussion on Findings related to Research Questions:

6.3.1 Research Question One: Is the Choice of Cellular Phone Different for Different Age Group?

It has been addressed through a chi square test (Table: 5.5) along with population pyramid graph (Figure 5.1) and the findings indicate that there is no significance difference of choosing a handset among various age groups. In almost all age groups, Samsung, Microsoft and local inexpensive mobile sets along with Chinese handsets have better penetration than other available brands in the market. Hence it is not the demographic variation of age distribution, rather the psychographic segmentation (documented under section 6.2) which is playing pivotal role in selection of a brand and maintaining brand loyalty. This is also a unique revelation, since, Wilska (2003), in his study of mobile phones, stated that the younger consumer are more influenced by emotional quotients than the rationality during choosing a cellular phone brand. He could not confirm whether that would finally change the pattern of choosing a separate brand in different age group or not, because of the fact that, buying of handset is a multifarious response of both emotional as well as rational factors. Ultimately through this study, it is confirmed that there is equal possibility of all the age groups to be equally influenced by emotional and rational judgement, while choosing the set. Riquelme (2001), also, emphasized on ‘Self-knowledge’ of the consumers, rather than any other demographic factors like age, while choosing mobile handsets.

6.3.2 Research Question Two: Is the Choice of Cellular Phone Different for Different Genders?

It has been addressed through a chi square test (Table: 5.7) along with population pyramid graph (Figure 5.2) unlike research question one and the findings reveal a significant difference of brand selection between men and women. The females are found to be more brand-conscious or brand savvy and are buying expensive sets, more often like iphone , while males are keener on finding more of features and in paying lesser money for it and hence
selecting more Chinese and local sets than females. During the survey, it was also discussed with the women, on the reasoning behind going for a better brand than the generic ones, when there was a prominent image that, the generic brands like Chinese handsets are swarming with various features, in a lesser price. The reason, disclosed was most of them, barring a few, were not very confident about the technicality of the brand and hence were more firm believer of taking calculative risk of choosing a well established brand. This is quite supportive of the following researches: Johnson (1976) in her study coined a ‘Three Major Powers Concept’ and incorporated them in the field of gender differences while purchasing, which are ‘Expert’, ‘Legitimate’ and ‘Referent Power’. In her study she speculated that mostly, men are considered to be more expert and authoritative than women in the society, hence, perceived more often with greater extent of ‘Expert Power’ and ‘Legitimate Power’. As far as referent power is concerned, she assumed that both men and women have comparable intensity of such power. Therefore, men are most probably more confident about the technological expertise, because of their ‘Expert Power’ and hence, end up buying economic but more high-tech phones, while women, being high on ‘Referent Power’ consult each other and end up buying premium brands of phones. However, as per Carli (1999), both the genders have different capabilities to influence the peers and acquainted persons, while making purchase decisions. Guttentag and Secord (1983) stated in their study that, men add more power from structural recompense and exterior resources, while women increase it from household roles and the associations with other members of the family. Since referent power is built on relationships, it is further typically linked to women more than the other gender. Hence women generally consult each other while making purchase decisions. While in a study, conducted by Das (2012), in the far off coastal area of Odisha, India, it has been reconfirmed that women have a distinctive pattern of buying behaviour in the domain of mobile phone buying.

6.3.3 Research Question Three: What are the brands of Cellular Phones dominating Indian Market?

It has been explored through a bar diagram (Fig.5.3) and reveals that Microsoft (erstwhile Nokia) is the market leader in the Indian market, while Samsung is the market challenger, being ranked in the second position. The question comes with a great revelation that the local and Chinese players have a substantial market share in the Indian market and Micromax is becoming a very promising player in the field throwing a future threat to the market leader and the challenger.
6.3.4 Research Question Four: Is there any Gap between the Expectation of Service Quality and Perception of Service Quality in Telecom Industry?

It has been dealt with finding the gap of 24 statements, relating to customer expectations and perceptions of service quality and linking those statements to five dimensions of service quality to explore the mean gaps of all five dimensions and their components (Table:5.9). Later a paired t test and paired correlation along with regression are performed to analyse the statistical significance of the expected and perceived service quality. The findings indicate that the highest gap exists for Empathy (Table : 5.9), while considering un-weighted gap and the highest gap exists for Reliability while considering weighted gap score, indicating a need for professional training and brand building by the business firms or the makers of the handsets. This problem of empathy in the mobile phone service centres, was also identified during the exploratory survey phase, since most of the service centres were queued with many irritated awaited customers and had been taken as a result of extreme man power crisis and the store policy problem. The Reliability problem is happening as a result of lack of trust and is generally a rooting cause in case of unbranded service centres. The second highest gap is held by Responsiveness, while considering un-weighted gap score and Tangibility while considering weighted gap score, indicating a need for better training and development of the employees along with policy revision and infrastructural development of the service centres. This kind of lethargic, careless behaviour of the employees of the Indian service centres, related to Responsiveness dimension, which is nothing but a faulty system of wrong information pass on to the customers, could easily be handled by a feedback dependent appraisal and incentive system for the employees. The Tangibility score is low in most of the cases, since, in most of the Indian service centres, apart from a few renowned ones, the services cape is dealt with a pathetic level of inactivity and shabbiness, which is why some of the customers are not feeling nice, while waiting in the store. The overall gap is found to be .72 and 14.60 in terms of un-weighted and weighted gap score respectively. The gap scores are found to be quite alarming and threatening for the telecom industry, since it is moderately high, but, later on, as through the study it has been revealed that, the consumers pay least importance to the service quality, while showing their brand loyalty pattern, many of the corporate houses may intentionally refrain from delivering a thorough, seamless, improved service in the mobile handset After-sales Service domain.
6.3.5 **Research Question Five: Does Consumer Expectation of Service Quality have any Relation with their Perception of the same?**

and

6.3.6 **Research Question six: What Kind of Relationship has Service Quality Gap with the Consumer Expectations of Service?**

These have been dealt with a paired t test, paired correlation and a regression equation. Hypothesis $H_{o3}$ confirms the statistical significance of the presence of gap between the expected and perceived service quality in all relevant dimensions and their components through a paired t test, which is quite alarming for the business houses. Though the final SEM shows not a very high correlation between the brand loyalty and service quality (Table 5.32), but still it has a direct negative impact and hence should be rectified as much as possible. Hypothesis $H_{o4}$ confirms the relationship of expected service quality and perceived service quality through a paired correlation matrix, while hypothesis $H_{o5}$ tries to build a regression model based on service quality expectations and the un-weighted gap and shows that the customers with some expectations of service quality have lesser gap in terms of dissatisfaction, since they are actively involved in the process of the servicing. This reconfirms the concept of customer participation in the field of service delivery. Lovelock and Young (1979), in their literature, mentioned the importance of customer participation through the encouragement of service organisations in order to increase their efficiency. Mills, Chase and Margulies (1983) highlighted that, it is always rewarding for the customers, if they are treated like ‘Partial Employees’. Lusch, Brown and Brunswick (1992) projected a model of internal/external exchange of consumer decision making in service industry, to describe why certain consumers/service organizations decide to create a service for themselves (internal exchange of service), while others employ third party to offer the service for them (external exchange of service). Dabholkar (1996) re-emphasized the concept of self – service participation, which could also be exploited in telecom industry through advice help lines, through which consumers could solve their own problems along the guidance of the help line. Some of the renowned brands (like Sony) have this facility help line, but of very little help to the consumers.
6.3.7 Research Question Seven: Does VALS Framework (The Psychographic Segmentation) in Telecom Industry consist of Eight Types as per Theory (Innovators, Survivors, Thinkers, Believers, Achievers, Strivers, Experiencers and Makers)?

It has been explored initially through an EFA (hypothesis $H_0$) and has found to have six segments of values and life styles (Experiencers, Innovators, Makers, Strivers, Believers, Achievers) instead of eight segments in the Indian telecom sector and later it is confirmed through a CFA of revised hypothesis $H_0$.

As per the revised hypothesis testing and the theory behind psychographic segmentation, in telecom industry Survivors as psychographic segment, do not exist in telecom users’ population, most probably due to their minimum allocation of resources and dearth of innovative capabilities. This class of people may not afford to keep the mobile phone either or they do not have enough brand exposure to aspire for one of such kind. As per this logic, most probably they may feature in those income groups, where the per capita monthly income is Rs.5000 or less than that, but these people could not be part of the survey, since there was a chance of compulsive loyalty to a handset rather than psychological loyalty, in those groups, arising out of lack of earning capability and the study is not dealing with a compulsive behavior but with psychological belongingness to a particular brand.

Though Thinkers are high on resources and innovation, but as per theory they are idealistic in nature. This kind of philosophical and idealistic people, many a times, abstain from maintaining public relation and that is why may refrain from using a connecting device like mobile phone. Though this kind of psychographic segmentation in Indian telecom market is quite novel and being a virgin zone, there is little literature support to endorse this incident.

Also if explored further, it would be quite visible that the theory behind VALS framework of psychographic segmentation is mainly based on US adult population (10-17% of overall US population-Strategic Business Insights), which is conducted as a cross sectional empirical research on umpteen number of products and industries, as a generic framework, where, Believers=17%, Innovators=10%, Thinkers=11%, Achievers=14%, Strivers=11.5%, Makers=12% and Survivors=12% are imprinted as the segments. But this cannot be taken as a universal truth, since, US adult population is quite different from the Indian one and comparing the per capita income of US adult population and Indian adult population would be very unwise, due to the fact that, the previous country is a developed country, while the latter one is an underdeveloped country and there lies a dispersed level of economical diversity between the two populations as far as the resource allocation is concerned.
The six segments have been thoroughly discussed in section 5.10.1, with special reference to the absence of two segments.

6.3.8 Research Question Nine: Do Values and Lifestyles of the Consumers (VALS) have any Influence or Impact on the Brand Loyalty Pattern of Cellular Phone Buying?

It has been addressed through the final SEM and as discussed earlier, has been found to have a negative direct impact on the brand loyalty (section 6.2), where alteration of values and life style will lead to reduction of brand loyalty indicating lesser adherence to the same manufacturer. It means if the life style changes to a better one, it would always reflect in the form of destruction of brand loyalty leading to quest of new brands, but in other senses, if the life style change happens to be an inferior one, will certainly reinforce brand loyalty more, indicating toilsome adherence to a brand, because of lack of affordability. This also favours the Freudian and Fiblin model of Consumer behaviour, as according to them, social class, belief, values, perceptions are main triggering factor for making buying decisions (section 3.2.5.1). It is again supportive of literature review, since according to Batra and Ahtola (1990), selecting a mobile handset is done through passive participation emotional factors and there is a chance that, change of values and life style could change the emotional balance to a new extent. According to the study done in Kerala, by Subramanyum et al. (2012), it was found that, external stimuli like advertising and rise of income have got vital role to play in the selection of mobile phone, since rise in income and promotional activities have got potentiality to curb VALS, it might also have a potentiality to curb brand loyalty, by trying out new considered set of brands and finally purchasing a different brand of choice. Clawson, and Vinson (1978), also explained that, the value of human could navigate their behavior, in turn would direct their attitude, life style, product attributes and product classification. Also, Holbrook and Morris (1986) stated that emotions and values are entwined in consumption; values impel loyalty because of deep rooted emotional needs of consumers, hence change of values would result in change of loyalty, which is quite supportive of the relevance of the finding.

6.3.9 Research Question Eight: Does Brand Personality Dimension have Five Types in Telecom Industry as per Theory (Competence, Sincerity, Sophistication, Ruggedness, and Excitement)?

It has been explored through an EFA first and later through a CFA and anthropomorphism like brand personality reveals to have five segments in Indian telecom market (acceptance of Hypothesis H07). The five brand personality segments are present in the telecom industry but some of the determinants like Leader, Sentimental, Cheerful,
Original, Small-Town, Feminine, Smooth, Daring, Cool, Up to date, are most probably irrelevant in telecom industry and thus not found in the industry.

6.3.10 **Research Question Ten: Does Brand Personality Dimension have any Influence on Brand Loyalty of Cellular Phone Buying?**

It has been explored through SEM and when the brand personality as an endogenous variable is studied against brand loyalty through the use of structural equation, it is found to have no significant direct impact on brand loyalty, but an indirect relation through brand identity of brand personality, indicating a personality match between the brand and self concept and has been discussed at length in section 5.13.11 and 6.2. This again reinforces the concept of Kapferer (2008), which clearly states that, it is not the brand personality, which could ensure the long term association of a person to a brand, rather the match between the brand personality and the ‘Self Concept’ of the man, which makes it impossible to dissociate the person from the brand.

6.3.11 **Research Question Eleven: Do Attractiveness of Brand Personality, Distinctiveness of Brand Personality, Self Expressive Value of Brand Personality, Brand Identification, and Word of Mouth Report (Brand Identity of Brand Personality) have any Influence or Impact on the Brand Loyalty Pattern of Cellular Phone Buying?**

It is studied as part of Final structural equation model, where Attractiveness of Brand Personality, Distinctiveness of Brand Personality, Self Expressive Value of Brand Personality, Brand Identification, and Word of Mouth Report (Brand Identity of Brand Personality) are found to have a total positive impact of .97 on brand loyalty, while individually all of them have above .5 impact on brand identity of brand personality construct, which in turn connect with the brand loyalty (Figure 5.8). Already the impact and implications have been discussed in sections 5.13.11.3 and 6.2., where it has been found that brand personality can only affect brand loyalty, where psychological owning of brand is possible for the buyers (Bhattacharya, 1995). Also if the EKB model of consumer behavior is followed, it would be noticeable that brand comprehension comes from attitude, while attitude is completely dependent on psychological determinants like motives, perceptual errors and attentions, other than stimuli from external sources (Figure 3.6). This also supports Freudian theory of consumer behavior, where it has been clearly elaborated that human perception, beliefs, values, motives etc. as psychological factors trigger human behavior and decision making like the purchase decision making ability. Oliver (1999) has rightly pointed out a social connection of consumers with the brand helps in development of brand loyalty.
King (1970) also emphasized that, a product or services should match with the personality of the consumers along with the skills and physical characteristics, which could be identified as the Brand Identity of the present study. Also Fournier (1994) stated people could identify famous side of a brand, the way they could connect to one self and that explains the impact of the finding. Malhotra (1988) suggested the greater similarity between distinctive sides of a brand and the human self; stronger chances are there that they would prefer the brand (Sirgy, 1982). This supports the concept of Distinctiveness of brand personality. Keller (1993) emphasized that the brand personality could have a ‘Self Expressive Value’, which has been proved to be relevant in the field of mobile handset. Dye, 2000; Hughes, 2005; Sernovitz, 2006 proposed that word of mouth could be the vital tool, in case of novel products and mobile phone is one of such kind. Brown et al. (2005) showed that word of mouth is the one of the most crucial element to promote any product or service through its investigation message senders. Hughes (2005) explained that in case of items, which are strange, odd, shocking, unique, word of mouth are the only option and mobile phones fit well through this definition. Moldovan, Goldenberg, and Chattopadhyay (2006), Wu and Huberman (2007) also stated that, the word of mouth is only possible for attractive and innovative products and could be well matched concept of mobile phones. Alhabeeb (2007) stated that, if positive Word of Mouth is coming from existing customers, it would reinforce brand loyalty more into their mind and that has been deemed fit in this scenario of mobile handset. Rosen (2009) stated consumers would like to talk about dissimilar and unexpected things, which make them astounded and attracted towards the product. Word of mouth could influence simple product buyers to the complicated product buyers like the buyers of Mobile phones (Iyengar, Van den Bulte, and Valente 2011; Leskovec, Adamic, and Huberman 2007; Moe and Trusov 2011). Berger and Schartz (2011) stated that more interesting products would evoke more Word of Mouth reports, which speak more for only positive Word of Mouth Reports, but also for Attractiveness of Brand Personality, Self expressive Value of Brand Personality and Distinctiveness of Brand Personality. Md. Reaz Uddin et al. (2014), included friends’ and colleagues’ recommendations, Neighbors’ recommendations as two foremost important underlying factors for choosing mobile handsets and as it could be well understood that, these are various forms of word of mouth communication, so it has got some impact on mobile phone buying behavior and supportive of the findings.
6.3.12 Research Question Twelve: Does Service Quality Gap have any Impact on Brand Loyalty Pattern of Cellular Phone Buying?

It has been explored as a part of SEM and brand loyalty is found to have a direct negative impact on service quality gap, while service quality gap is supposed to have a slightly positive impact on brand loyalty (non-recursive model), indicating customer dissatisfaction with increasingly larger gap can result in loss of brand loyalty, but not necessarily service quality gap will always result in diminishing brand loyalty. The earlier revelation is quite surprising, since it indicates service quality gap would trigger dissatisfaction and eventually loss of brand loyalty but the buyer still can stick to the same brand, in spite of presence of repairing dissatisfaction and without bothering much about the after sales service related dissatisfaction. The reason behind this kind of abnormality could be minimum concern of contemporary consumers for the repairing intention of the cellular phone handsets. Most of the consumers do not involve themselves in the repairing, unless the handset is giving a problem within a few days of buying or within the warranty period. In that case the consumer may not buy that brand. Though, according to Satish et al. (2008) customer service is a very vital aspect in the selection of cellular phone connection/service provider selection, but does not hold much of importance in case of hand set selection and brand loyalty maintenance. But service quality is inseparable part from telecom brand loyalty establishment model, since without this, the model does not deemed fit for acceptance. This supports the view of Lovelock (1980, 83), where he demanded that the main dimensions of services are quite different from industry to industry and so are the ‘Service Quality Perceptions’. This perceptual difference is very much evident in Telecom, especially in cellular phone handset industry.

6.3.13 Research Question thirteen: Do Brand Personality, Brand Identity of Brand Personality, and VALS have any simultaneous total impact on each other as well as on Brand Loyalty?

It has been studied through SEM and the four constructs are found to have a total impact of .84 on brand loyalty, while VALS, brand personality and brand identity of brand personality are found to be correlated with each other, indicating psychological evaluation of product and services during the pre-purchase phase of buying. Service quality does not correlate with these constructs but has an impact on brand loyalty, since it is involved in post–purchase evaluation. The impact has been already discussed in section 6.2.
6.4 Recommendations of the study:

The study indicates a few findings which could be potentially useful for the society as well as for the marketers or the decision makers of the cellular phone companies. The recommendations have been suggested in the form of action plans, without getting into thorough policy change of the companies, so that these do not need to bring a drastic change in the company. Given below are the tabulated forms of action plans, which have been mentioned as per the corresponding research questions, key research findings and implications of the same for the Indian telecom industry.

<table>
<thead>
<tr>
<th>Serial No. of the Research Question</th>
<th>Research Questions</th>
<th>Key Research Findings</th>
<th>Implications of the current Research</th>
<th>Suggestive Action Plans/Recommendations for the Decision Makers/companies</th>
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| 1.                                 | Is the Choice of Cellular Phone Different for Different Age Group?                 | No statistically significant difference in choosing a handset among different age group. | Psychographic segmentation should be emphasized during making of promotional campaign and material rather than targeting a specific age group. | 1. Neuro-marketing could be introduced to build marketing campaign.  
2. Promotional campaign and advertisement can feature different age of people, with similar lifestyle and thought process. |
| 2.                                 | Is the Choice of Cellular Phone Different for Different Genders?                   | Women are found to be more brand savvy than men, while men seek out products with many features and less expensive pricing policy. | Advertising campaign must not mix up the target group of males and females.                          |                                                                 |
| 3.                                 | What are the brands of Cellular Phones dominating Indian Market?                  | Though Microsoft (Erstwhile Nokia) and Samsung are the main market holders, but low cost brands like Micromax is silently increasing their market share. | The global market giants like Microsoft and Samsung could lose out their market share to local and Chinese market players, unless they are revising their pricing policy to hold back the market share. | 1. Major brands of cellular phones should introduce a range of lower priced models of mobile handsets, with various features to combat their losing market share from local and Chinese market players.  
2. They can utilize their brand value to hold back the female customers, but at the same time they must offer various features at low cost to hold back male customers. |
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<td>4.</td>
<td>Is there any Gap between the Expectation of Service Quality and Perception of Service Quality in Telecom Industry?</td>
<td>There are significant gaps between the customer expectations and perceptions of service quality.</td>
<td>Dissatisfied customers can think of brand switching, resulting in loss of loyalty.</td>
<td>1. Service quality expectations on the basis of five dimensions can be surveyed to standardize the process.</td>
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<td>The highest un-weighted gap remains in the area of Empathy, suggesting lack of professional behaviour of the employees along with policy problem of the store,</td>
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<td>2. Better Training and Development Programmes for the employees.</td>
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<td>The second highest un-weighted gap remains in the area of Responsiveness, suggesting lack of service standardization.</td>
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<td>3. More customer friendly policy revision Programme of the business firms.</td>
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<td>4. More stringent service audit for each of the service outlets.</td>
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<td>5. Stringent service audit for service standardization and ‘Performance Based Reward System’ for employees.</td>
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<td>6. More frequent advertising for better exposure of the brands, revealing the positive service quality side of the firms.</td>
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<td>7. Experience sharing by the satisfied customers for positive word of mouth, as a part of Advertising</td>
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<td>5.</td>
<td>Does Consumer Expectation of Service Quality have any Relation with their Perception of the same?</td>
<td>Expectations and perceptions of service quality are positively correlated.</td>
<td>Marketers can get a hint of perception of service quality in a pre-emptive manner, if they can analyze expectation beforehand.</td>
<td>1. Survey of the expectations of service quality, when they are buying a handset from a Retail store.</td>
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<td>6.</td>
<td>What Kind of Relationship has Service Quality Gap with the Consumer Expectations of Service?</td>
<td>Customers with no expectation are more dissatisfied than customers with very little expectations.</td>
<td>Could lead to dissatisfaction, in turn leading to brand switching.</td>
<td>1. More of customer participation and involvement in the service process to build up their interest level in the given service like giving them some trial of new models</td>
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The third highest un-weighted gap remains in the area of Reliability, suggesting lack of trustworthiness of the repairing centres.

The highest weighted gap remains in the area of Reliability, suggesting lack of trustworthiness of the repairing centres.

The second highest weighted gap remains in the area of Tangibility.

The third highest weighted gap remains in the area of Responsiveness.

8. Service quality based advertisement designing and spreading positive word of mouth.

9. More attractive infrastructural development to emphasize more customer friendly ambiance in the store.

10. Updating of the web pages and online complaint taking from the customers.

11. Online support cell and toll free helpline development to assist customers to sort out trivial problems, reducing customer rush in the repair stores.

12. Stringent service audit to bring professionalism and standardisation of the service quality.
<table>
<thead>
<tr>
<th>Serial No. of the Research Question</th>
<th>Research Questions</th>
<th>Key Research Findings</th>
<th>Implications of the current Research</th>
<th>Suggestive Action Plans/Recommendations for the Decision Makers/companies</th>
</tr>
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<tbody>
<tr>
<td>7.</td>
<td>Does VALS Framework (The Psychographic Segmentation) in Telecom Industry consist of Eight Types?</td>
<td>suggesting least interest in the service process, if the individual is not having any expectation at all.</td>
<td>or showing them the invisible part of the service organizations through a glimpse of exposure to how the service is actually given.</td>
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<td></td>
<td>VALS framework in telecom industry consists of six segments, excluding Thinkers and Survivors in the industry.</td>
<td>Psychographic segmentation could be used to target a specific group of customers.</td>
<td>1. Promotional materials and activities should not target the values and lifestyles of these two segments.</td>
<td>1. Promotional materials and activities should not target the values and lifestyles of these two segments.</td>
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<td></td>
<td></td>
<td></td>
<td>2. Promotional materials and activities should project a sense of high self-esteem and achievement, if the business house wants to target Achievers group of people through certain range of products.</td>
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<td></td>
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<td>3. Promotional materials and activities should project a sense of conservative and conventional ideas, if Believers are targeted through the campaigns.</td>
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<td></td>
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<td>4. In the same way trendy, fashionable and fun loving advertising campaign and materials would attract Strivers.</td>
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<td></td>
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<td></td>
<td>5. Makers can be targeted through offering more applications and games, since they like to make things with their own hands.</td>
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<td></td>
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<td>6. New, Innovative products and services of cellular phones could be targeted for Innovators.</td>
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<td></td>
<td></td>
<td></td>
<td>7. Advertisement campaign with Excitement, thrill, and new features of phone could attract Experiencers.</td>
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</tr>
<tr>
<td>8.</td>
<td>Does Brand Personality Dimension have Five Types in Telecom Industry?</td>
<td>Brand personality in telecom sector has five types namely, competence, sincerity, sophistication, ruggedness, and excitement.</td>
<td>Brand personality should match with the personality of the buyers for successful owning of the brand by them.</td>
<td>1. Brands could be projected as single brand personality or as a mixed up of multiple brand personality.</td>
</tr>
<tr>
<td>9.</td>
<td>Do Values and</td>
<td>VALS has a</td>
<td>Values and lifestyle</td>
<td>1. Manufacturing companies</td>
</tr>
<tr>
<td>Serial No. of the Research Question</td>
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<td>10.</td>
<td>Does Brand Personality Dimension have any Influence on Brand Loyalty of Cellular Phone Buying?</td>
<td>Brand personality does not have any significant direct impact on brand loyalty.</td>
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</table>
| 11.                                  | Do Attractiveness of Brand Personality, Distinctiveness of Brand Personality, Self Expressive Value of Brand Personality, Brand Identification, and Word of Mouth Report (Brand Identity of Brand Personality) have any Influence or Impact on the Brand Loyalty Pattern of Cellular Phone Buying? | Brand Identity of Brand Personality has a strong positive direct impact on brand loyalty. | Only having a particular brand personality would not compel buyer to stick to a brand, unless marketers can make the product or the features attractive (Attractiveness), different from rest of the available (Distinctiveness), Buyer should be able to express themselves through the brand (self expressive value), buyers should be able to identify the brand with their own personality (brand identification) and they should feel like giving a positive feedback to other buyers through positive word of mouth (word of mouth report). | 1. The firms should develop efficient and effective marketing communication Strategy in order to launch a distinctive and attractive brand personality.  
2. Marketing communication plays a fundamental role in creating and maintaining brand identity of brand personality.  
3. Various other activities like corporate social responsibilities, sales promotion, social contribution, different event and fair organizing and public relations could also help in brand identity creation. |
| 12.                                  | Does Service Quality Gap have any Impact on Brand Loyalty Pattern of Cellular Phone Buying? | Brand loyalty has a direct negative impact on service quality gap. However, the non-recursive model of SEM | If there is dissatisfaction of service quality, the customers would feel agitated and may try out other alternatives, indicating brand switching, since bigger service quality gap implies | 1. Service audit, proper training and development of the employees, infrastructural development, customer friendly policy revision and more of brand exposure can sort the |
The findings of this research have significant implications for marketers of cellular phones in India. They should attempt to leverage on these findings by educating their target audience (both existing and potential customers) and by promoting cellular phones and building up proper strategic platform for better acceptance of product.

The results of the study give enormous prospect to the managers to develop detailed brand loyalty strategies for their business organizations. The current study also enriches business organizations with customer-based psychological measurements on cellular phones and related services by adding a detailed brand loyalty related construct measures. The
findings depict that several components of psychological measures like VALS and Brand Identity of Brand Personality and Service quality gap have significant direct impact on brand loyalty, while one them, brand personality, has a significant and indirect impact on brand loyalty. This study also focuses on the strategic and managerial aspects of brand loyalty: that is, in defining, managing and leveraging brand loyalty through the use of psychological aspects. The management of brand loyalty can be seen as an unremitting, planned and long-term strategy. It aims at increasing confidence in the brand. The present study will provide a holistic framework for managers to develop winning brand strategies, so that the association with the consumers can be strengthened and they can be retained to enhance and maintain the revenue structure of the company.

The present research was mainly focused on impact of consumer buying behaviour and brand loyalty in the field of buying mobile handsets in Indian market and the identification of different influential variables that lead consumers to evaluate preferred brands during pre-purchase and post-purchase phase of mobile handset buying. The research findings may help manufacturers, policymakers to understand what key factors would help to implement successful competitive strategies in the aggressive marketplace. These results are also likely to help researchers and marketers to collect information and plan appropriate competitive strategies based on the brand loyalty dimensions, which they prefer to develop.

An imperative benefit of measurement of consumer based brand loyalty for cellular phones is that it allows managers to identify the respective components and their importance to achieve brand loyalty, so that the managers can use them in designing effective marketing mix strategies as well as the promotional mix strategies, and thereby, can increase a brand’s long term sustainability. In addition, the findings of this research allow managers to assess the long term health of their brands in respect to service quality and psychological bonding with the customers.

As managerial implications, if companies can enhance their brand loyalty through effective advertisement, service, and promotional strategies, it will ensure their sustainability of the company in long run to retain their loyal customers.

6.6 Theoretical Implications:

This study has examined the main determinants which influence pre-purchase and post-purchase evaluation of cellular phones in the country of India and has developed and tested a distinctive conceptual model of Cellular phone buying intentions in the aspect of loyalty in the Indian context. The unique conceptual model (Figure 4.13) applied in this study is the
integration of four theoretical models, namely, VALS and Brand Personality as a part of Consumer Decision Making Process (CDP), Brand Loyalty and Service Quality Gap.

The results provide empirical evidence to verify the applicability of these four theories for purchase intention of cellular phones in both urban and rural India. It examined the influencing stage of pre-purchase evaluation, which comprised constructs related to values and lifestyle, brand personality and brand identity. These three constructs influence consumers’ attitudes as well as their pre-purchase evaluation and finally their cellular phone purchase intention, which later can be transformed into brand loyalty to maintain sustainability of the product and services. The final best-fit structural equation model obtained in this study suggests that: (i) Indian Consumers’ brand loyalty towards cellular phone usage are directly influenced by values and lifestyle construct, attractiveness of brand personality, distinctiveness of brand personality, Self expressive value of brand personality, brand identification in pre-purchase phase of evaluation.(ii) both values and lifestyle construct and brand identity of brand personality construct have significant influences on pre-purchase evaluation, and these constructs are associated with behavioural/purchase intention and pre-purchase evaluation through the mediatery affect of brand personality; and (iii)Values and life style construct has a significant and negative impact on brand loyalty (iv) Brand identity of brand personality has a significant and positive impact on brand loyalty(v) Service quality gap has a significant direct negative impact on brand loyalty.(vi)Demographic variable gender influences cellular phone usage.

The research offers a new body of knowledge and valuable insights in the context of cellular phone buying intentions and brand loyalty in the field of Indian consumerism.

Theoretical contributions are often a primary objective of an academic research, but practitioners may build up or propose a set of relationships those are as complicated and interrelated as any academically based theory. Thus, researchers from both academia and industry can benefit from the unique analytical tools provided by the Structural Equation Model (SEM). A final best-fit model is built up, to explore various factors and their interrelationships to curb brand loyalty in both pre and post evaluation of product and services and this may prove beneficial to both academics and practitioners.

6.7 Limitations of the study:

The following could be taken as the potential limitations of the present research:

1) The study is limited to only mobile phone handset purchase behaviour of Indian Telecom consumers, and do not include any other consumer durables..
2) In pre-purchase phase, only Brand Identification, Word of mouth reports, Self expressive value of the brand, attractiveness of the brand personality, Distinctiveness of brand, values and life styles are considered in terms of measuring brand loyalty pattern, while only service quality Gap has been considered as the satisfactory measure to brand loyalty in the post purchase phase.

3) The study has been restricted to only a few brands of telecom cellular phones in Indian scenario.

4) The study is mainly concentrated on urban consumers, and rarely caters to rural consumers, except a few areas.

5) This study contains minimum number of uneducated class of consumers along with the people, who do not understand English.

6) The number of women respondents are much lesser in number than men in the study.

7) Demographic considerations in direct purview of Brand Loyalty are not considered in the study.

8) The study is only restricted in the field of ‘Brand Loyalty’, and does not hold any contribution in the field of ‘Store Loyalty’.

6.8 Future Research Directions:

The present study, just like many other studies has explored limited scope of research and hence gives immense opportunity to explore related areas to study.

One of the interesting future areas to explore is to examine the issue of brand identity and brand loyalty in relation to other Consumer Durable Products, Sports Marketing, Brand Extension, Online Marketing, Retailing, and Food Products etc.

The second future area to explore would be other theoretical constructs to be included in pre-purchase and post-purchase evaluation phase of consumer decision making process, since only brand identity, brand personality and values and lifestyle constructs have been included in pre-purchase phase and service quality gap in the post purchase phase. The study does not include purchase phase related determinants, except the ‘Self Concept’, since these are primarily targeted on the demographic determinants and may not be a sincere match for a psychographic determinant like Brand Loyalty. It does not put across any light on ‘Store Loyalty’, which could be further point of study. Demographic aspects of Brand Loyalty, whether at all present or not, could also be investigated.
6.9 Concluding Remarks:

Results obtained by the final best-fit Structural Equation model, have been deemed fit to examine as an efficient statistical technique, to address various issues associated with the purchase behavior of cellular phones. This model has the capacity to simultaneously examine various factors and their interrelationships which influence consumer decision making towards the purchase of cellular phones and maintaining the loyalty in India. The theoretical and practical business implications significantly contributed to a further understanding of urban Indian consumers’ purchase behaviour of mobile phones and brand loyalty pattern mainly.

The findings of this study have revealed that Indian consumers’ attitudes towards cellular phones are directly influenced by the dimensions of values and lifestyles, brand identity of brand personality and service quality gap, while indirectly influenced by brand personality. Additionally it is revealed that all the dimensions and their components mentioned above significantly impact the behavioural intentions, for maintaining brand loyalty in India.

The influence of demographic segmentation, only through the impact of age and gender has been observed, along with psychographic segmentation. Though, the psychological study has been the primary motivator of the study in the Indian Telecom market, with a scanty observation of the demographic purview. Indian market now is considered to be second largest consumer markets in the world and thus, exploring the buying behaviour of Indian Consumers is critical and vital from global point of view and of much relevance to the world.

The study has got some unique revelations, which are jotted down below:

1. Though, greater Service Quality Gap would result in loss of Brand Loyalty, as a result of direct negative impact of Brand Loyalty on Service Quality Gap, but the non-recursive model of Brand Loyalty suggests an unique outcome that Service Quality Gap has a feeble positive impact on Brand Loyalty, indicating, only the presence of after-sales service would impact a positive Brand Loyalty and not the quality of the service, itself. It also indicates, the least interest of the mobile phone handset consumers for after-sales service like repairing of handset and in spite of Service Quality Gap, they may continue to buy another handset of same manufacturer.
2. Brand Personality is not directly linked with the establishment of Brand Loyalty in telecom sector, rather indirectly affecting the Brand Loyalty through a latent variable called Brand Identity of Brand Personality, which has got sub-constructs like Attractiveness of Brand Personality, Distinctiveness of Brand Personality, Self Expressive Value of Brand Personality, Brand Identification, and Word of Mouth Report. It indicates unless, there is any match of brand personality and the self identity, the person is not going to feel the product as an attractive, unique one and hence may not be interested to spread a positive word of mouth about the handset, resulting in loss of brand loyalty.

3. Survivors and Thinkers do not exist in the Indian adult mobile phone users’ population in the VALS profiling framework and do not participate the mobile phone purchase decision making, mainly due to the reason of minimum allocation of resources and dearth of innovative capabilities, in case of Survivors and philosophical and idealistic nature of the class, deviating them to use connecting device like mobile phone, in case of Thinkers. Though removal of Rs. 5000 or less per capita earning class of people may be a reason for not finding Survivors in the mentioned population. But this removal was necessary, since it could lead to compulsive loyalty to a product arising out of lack of earning capability and not as a result of psychological bonding with a brand. Thinkers are, being self composed, sorted kind of individuals may refrain from using this device and could be treating it as a menace, which could hamper their uninterrupted thought process.