E-LIFESTYLE, CUSTOMER SATISFACTION, AND LOYALTY AMONG MOBILE SUBSCRIBERS IN INDIA.

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Abstract - This paper aims at assessing the relationship between e-lifestyle, customer satisfaction (CS), and loyalty among mobile service subscribers in India. The results reveal that e-lifestyle has a substantial effect on Customer satisfaction. Subsequently, customer satisfaction affects strongly on consumer loyalty towards telecommunication service providers. Moreover, customer satisfaction mediates the relationship between e-lifestyle and consumer loyalty. The study concludes that e-lifestyle has to integrate into marketing strategies and customer relationship management in order to sustain consumer loyalty. From a practical point of view, the findings of this study used to inform businesses, particularly those in the telecommunication services industry in developing countries on the ways of enhancing customer satisfaction and customer loyalty.

Methodology - Data has collected using a self-administered questionnaire survey that yielded 448 responses. Using structural equation modelling approach, the partial least square software, version 3 was utilised to test the study hypotheses.

Findings - Results reveal that customer satisfaction and E - Lifestyle directly affects the Customer loyalty. However, significant relationship found between all the variables.

Keywords : Customer Satisfaction, E-lifestyle, Loyalty

1. INTRODUCTION

Mobile correspondence services are getting progressively inescapable in our everyday life and the progressed mechanical development has brought various developments that have encouraged our day-by-day life and correspondence. The union of the telecommunication services facilitates the procedures of different undertakings in a uniform manner, for instance, mobile banking, mobile shopping, and mobile social media sites. This wonder has opened up incredible chances to telecommunication services industry, especially the mobile service providers. Henceforth, it is of most extreme significance for mobile service providers to understand the viable systems, which could be utilized in drawing in new customers, holding and fulfilling the current customers, and increasing the customer loyalty to the organization (Kim & Cho, 2015). The present investigation attempts to establish an in-depth understanding of the elements that could influence customer satisfaction (CS) and loyalty from the lens of customers' e-lifestyle, while empirically develops a conceptual model that studies the establishment and arrangement of CS and loyalty in the mobile services market.

Creating the linkages among customers' e-lifestyle, satisfaction, and loyalty are imperative in the context of mobile telecommunication due to the worldwide explosion of usage of handheld electronic specialized devices. Due to the massive demand of mobile services, it can possibly change the worldview of how the market interacts with the customers. However, the events or opportunities for virtual-based telecommunication services to meet and greet their customers, especially in person are scarce. In this manner, it presents a challenge for mobile service providers to interact and create attachments with their customers. These are the reasons why customers' e-lifestyle is essential in understanding CS and loyalty. Moreover, researchers and firms have become profoundly interested in finding out the sources and consequences of CS and loyalty. Therefore, the research could provide meaningful insight for telecommunication firms to engage and strategize their interactive marketing. (Aksoy, Buoye, Aksoy, Larivière, & Keiningham, 2013).

Furthermore, there is a need to examine the relationship between consumers' e-lifestyle, satisfaction, and loyalty towards mobile service providers all together for these companies to keep moving in the same trajectory and speed of perpetual advancement of mobile technology in the worldwide environment (Hasnah Hassan, Ramayah, Mohamed, & Maghsoudi, 2015). The accomplishment of the telecommunication industry relies upon reasonable endeavors and practical speculations. In a focused market, specialist organizations are relied upon to contend on both cost and nature of administrations and furthermore it is fundamental for the administration suppliers to meet the customers' prerequisites and desires in cost and administration quality (Frieden, 1997). The inspiration for the present examination is that the telecommunication advertise in India has not accomplished its pinnacle. There are stillrooms for development for the telecommunication benefits in India, which must investigated to satisfy the clients' needs, and along these lines, to get by in the wild telecommunication industry (Miller, 1998).

2. LITERATURE REVIEW

Loyalty - Customer loyalty has examined rather broadly in the setting of item promoting and the new point of view of loyalty has seen as altogether related with way of life and self-personality (Oliver, 2014). A reasonable model created by Oliver et al. (1997) clarified the full range of loyalty grounded

by a progressive system of impacts model, which included cognitive, affective, conative, and action (repurchase conduct) measurements. As the most recent and cutting edge innovation develops, another phrasing, "e-loyalty" is authored which, as a rule, broadens the idea of customary brand loyalty into online consumer conduct and lifestyle (Gommans et al., 2001). Therefore, this research considers the factors of e-lifestyle, which might significantly influence Customer Satisfaction and loyalty.

In the focal point of sociologies, conduct components of customer loyalty are exceptionally interrelated to the activity of rehashed buy in a particular timeframe, and repurchase activity is fundamental because of Customer fulfilment. At the point when a customer is happy with an item or administration, there is a high likelihood that the fulfilled customer will make a repurchase, along these lines setting up loyalty to the organization or brand. Henceforth, improving customer fulfilment level is the way viably build customer loyalty. Firms urged to make a solid bond between the customer and the item/organization and fulfil their needs in light of the fact that thusly, customer loyalty will been expanded.

This examination conceptualizes customer loyalty as customers' repurchase expectations from a similar organization and customer fulfilment as a predecessor of customer loyalty. As indicated by Bayraktar et al. (2012), loyalty can be analyzed through the customers' aim to repurchase, toleration with the cost, and their eagerness to prescribe an organization's items or services to other people. Indeed, customer loyalty goes about as a root for an organization to pick up its upper hands among the contenders. Consequently, customer maintenance is considered as central represent mobile service providers (Deng et al., 2010).

E-Lifestyle - Buyers' lifestyle signifies to shopper's frame of mind, thinking, what's more, touchy towards their item acquiring and utilization conduct (Ahmad et al., 2010). In this 21st century, monstrous utilizations of internet and mobile devices have altogether changed individual's day-by-day way of life (Yu, 2011). Due to this phenomenon, the idea of e-lifestyle has introduced to strengthen and improve marketing strategies on market segmentation and item/service delivery. Most consumers consider their mobile phones as an instrument for correspondence as well as an apparatus working as a multipurpose, technologically advanced device (Castaldi et al., 2011).

Hence, the present investigation conceptualizes e-lifestyle as a set of individual behaviour that reflects mental concerns and sociological consequences towards the internet and electronic devices. Previous literature was more inclined to examine the linkages between customer satisfaction and loyalty. However, insufficient attention has given to the influence social identification antecedents may have on Customer satisfaction and loyalty, for example, the customer's lifestyle. The increasing importance of the consumer's lifestyle and value in accepting Customer satisfaction and loyalty signifies the need to investigate singular preferences to understand the consumer's lifestyle and behaviour as a user of correspondence means. What's more, the understanding of consumers' e-lifestyle is significant as it opens up a worldwide

marketplace for businesses that are customarily restricted by geographical areas (Ahmad et al., 2010). Therefore, the present examination embraces the e-lifestyle build by Yu (2011) which is established based on four interrelated components; e-activities, e-conclusions, e-interests, and e-values; as dimensions to examine people's mental concerns and sociological consequences of e-lifestyle as a whole. The four elements in e-lifestyle develop were initially established by Wells and Tigert (1971), who first introduced three dimensions of activities, interests, and feelings (AIO) as e-lifestyle and secondly, Mitchell (1983) who grouped value, attitude, and lifestyle (VALS) into the e-lifestyle build. Wells and Tigert (1971) described activities as real, visible behavior, interests as consistent attention to specific objects, and sentiments as responses to events. An investigation on e-lifestyle by Ahmad et al., (2010) described that lifestyle ought to be measured by seeing consumers' patterns of behavior which are reflected by the consumers' AIOs. Then again, Mitchell's VALS rating scale targets accessing the relationship between individual values, beliefs, and activities. The use of this rating scale would help to explain that perceived value directly affects a person's behavior, where perceived value is a mix of develops of a person's beliefs, attitudes, demands, and hopes. In this investigation, e-activities classified as consumers' online activities in terms of entertainment, exchange, and interpersonal interaction. Meanwhile, e-interest includes the consumers' attentiveness about the internet, the latest technology, and trends. Moreover, e-suppositions represent the consumers' view about the continued development of internet services in the perspectives of society, economy, culture, education system, and life well-being. To wrap things up, e-values symbolize the consumers' beliefs on how the internet could benefit them in terms of employment efficiency, networking, knowledge, and convenience in life.

Customer Satisfaction - Customer satisfaction defined as a customer's experience-based assessment of how far their expectations fulfilled by the overall usefulness of items/services provided by the service provider. It is associated with an individual interest or objective that will be attained from the item/service utilization and it additionally reinforces desirable end state of utilization (Oliver, 2014). There are a great deal of studies that attention on the relationship between satisfaction and loyalty, yet just a few studies investigate the context of mobile telecommunication (Aksoy et al., 2013). A few studies on the mobile service industry suggested that CS could positively influence customer loyalty (Calvo-Porral and Lévy-Mangin, 2015; Hassan et al., 2015). CS is significant for a firm because it might enhance the company's competitive advantages in terms of money related solidness, customer retention, informal, and re-purchase intention. Specifically, evidenced that the strength of customer relationships is a significant marker of the performance of a firm, and eventually increases the association's revenue and corporate reputation. Furthermore, previous literature additionally shows that higher CS could establish higher exchanging barriers (e.g., authoritative credibility furthermore, relational values) and later, enhance customer loyalty (Rani and Kannan, 2015). In other words, exchanging barriers would reinforce customer loyalty to a firm with which they feel satisfied and fulfilled. A satisfied

customer would tend to recommend the firm to others and would not easily change to other substitute firms.

3. RESEARCH METHODOLOGY

In order to assess the proposed conceptual framework, the authors formulated a research instrument and assessed all selected constructs. A sum of 1500 self-administrated questionnaires dispersed to supporters of significant versatile specialist co-ops in India inside certain territories in this nation. Out of that 488 responses where filled in that 448 response where fully genuine. There the ones that have become the sub-area of continuous development, progress, wealth, peace, and quality of life as per the 5-year IMT-GT Roadmap (ADB, 2008). The shrouded zones in India included conditions of Maharashtra, Karnataka, Kerala, and so on. Since we were not ready to get the rundown of the all-out populace in the proposed territories, a non-likelihood purposive examining approach utilized whereby as it were portable supporters of the four specific versatile suppliers in India where picked, while the rest were avoided from the dataset.

This survey included three variables that is customer satisfaction, E-lifestyle and loyalty. Here customer satisfaction have three questions which will be measured using the Likert scale which have five point which will be ranging from 1 to 5 that is strongly disagreed as 1, disagreed as 2, neutral as 3, agreed as 4 and strongly agreed as 5. Also e – lifestyle variable which will be having three sub variables such as e – values, e – interests and e – activities where e – values having three questions, e – interest with four questions and e – activities having five questions which will be measured using the Likert scale of 1 to 5 (strongly disagreed to strongly agreed). In addition, the third variable loyalty is also having five questions, which collected using the Likert scale of (1 to 5). In which e - lifestyle instrument adapted in this study was originally developed by Wells and Tigert (1971) and Mitchell (1983) and adapted by Yu (2011) in his seminal work.

Data Collection Process:

Internet users belonging to leading electronic durable interest groups are the target population for this study. The data collected in India. In India, there are over 483 million internet users; in terms of internet audience, size according to google India is second leading country (World Bank 2017). The major chunk of this population falls in the age group of 18 and 50. A web-based questionnaire was designed keeping in mind questions related to customer satisfaction, e – lifestyle and loyalty. Responses were collected through various social Medias like Facebook, WhatsApp, Pinterest and Instagram etc. through multiple electronic durable interest groups. In addition, the respondents were told that, there are no right or wrong answers in order to reduce the evaluation understanding as well as they guaranteed confidentiality and anonymity of their responses.

The questionnaire, sent to 27159 customers requesting their participation in the survey to determine the social media advertising value and its antecedents. 448 respondents have filled the form after eliminating ambiguous, double barrelled

and misleading responses from 488 customers, which implied for further analysis.
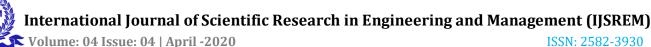
Empirical results –

Table 1
Demographic Information of Respondents

Classification	Categories	Frequency	Percent
Gender	Female	150	33.5
	Male	298	66.5
	Total	448	100
Age	18 - 27	364	81.3
	28 - 37	31	6.9
	38 - 47	0	0
	48 & above	53	11.8
	Total	448	100
Marital Status	Married	85	19
	Unmarried	363	81
	Total	448	100
Family Annual Income	Below 2.5 lakhs	151	33.7
	2.6 – 5.0 lakhs	117	26.1
	5.1 – 7.5 lakhs	71	15.8
	Above 7.6 lakhs	109	24.3
	Total	448	100
Educational Qualification	Higher secondary	16	3.6
	Bachelor's degree	166	37.1
	Master's degree	243	54.2
	Others	23	5.1
	Total	448	100

The above table I shows that out of 448 respondents, 33.5% of respondents are female and 66.5% of respondents are male. From the data collection, the maximum responses are from the age group between 18 – 27 years with 81.3%. The second highest response is from the age group of between 48 & above years with 11.8%. From the respondents, 81% of respondents are unmarried and 19% of respondents are married. The highest annual income of the respondents is 33.7 %, which grouped between the income of below 2.5 lakhs, and the second is grouped between 2.6 lakhs to 5.0 lakhs with a percentage of 26.1%. In addition, the highest education of our respondents have completed the Master's degree with a percentage of 54.2% and the second highest level of education is 37.1% having bachelor's degree.

Table 2
Descriptive Statistics

	Mean	Std. Deviation
Customer satisfaction	3.2515	.89728
E - values	3.8393	.77709
E - interest	3.7383	.71125
E - activities	3.5446	.90683
Loyalty	3.3058	.72757

From the table II, it is clearly shows that the E – Activities has the highest standard deviation that is .90683 and second highest standard deviation is .89728 for Customer satisfaction. In addition, the highest mean is 3.8393 for E – Values and the second highest mean is 3.7383 for E – Interest. The least mean is 3.2515 for customer satisfaction and the least standard deviation is Interest i.e., .71125.

Table – 3
Reliability Analysis

Sl. No.	Variables	Cronbach's Alpha Percentage
1	Customer Satisfaction	.888
2	E - Values	.611
3	E - Interest	.851
4	E - Activities	.880
5	Loyalty	.861

From the above table III, we can observe that the Cronbach's alpha of customer satisfaction is .888, e – values is .611, e – interest is .851, e – activities is .880 and loyalty is .861 therefore, all the variables have a good degree of internal consistency.

E – lifestyle which will be having three sub variables i.e., e – values, e – interest and e – activities which will be considered as the independent variable and the dependent variable will be customer satisfaction while doing the regression analysis. Also while taking loyalty as the dependent variable there the independent variable will be customer satisfaction

Table – 4
Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.619ᵃ	.383	.378	.70743

a. Predictors: (Constant), E - activities, E - interest, E - values

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.654ᵃ	.427	.426	.55125

a. Predictors: (Constant), Customer satisfaction

From the above Regression Analysis table IV, it can measured that the R-value is .619, R Square value is .383, and Adjusted R Square value is .378 for the regression between the e – lifestyle (independent variable) and customer satisfaction (dependent variable). In addition, the other regression analysis table clearly shows that the R vale is .654, R Square value is .427 and Adjusted R Square value is .426, which shows the regression between the customer satisfaction (independent variable) and loyalty (dependent variable).

Table – 5
Coefficients

	Un Std : Coefficients		Std : Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	-.097	.206		-.469	.639
Values	.384	.052	.332	7.325	.000
Interest	.384	.057	.304	6.782	.000
Activities	.124	.040	.125	3.088	.002

a.   Dependent Variable: Customer satisfaction

In the above coefficient table V, all the sub variables of Lifestyle clearly shows that Values, Interest and Activities are positively relation with Customer satisfaction.

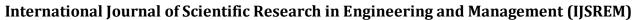|	Un Std : Coefficients		Std : Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	1.582	.098		16.147	.000
Customer satisfaction	.530	.029	.654	18.240	.000

a. Dependent Variable: Loyalty

In the above coefficient table, customer satisfaction as an independent variable clearly shows that it is positively have a relation with Loyalty.

Table – 6
Correlations

		CS	Values	Interest	Activities	Loyalty
CS	Pearson Correlation	1	.540**	.524**	.346**	.654**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	448	448	448	448	448
Values	Pearson Correlation	.540**	1	.536**	.359**	.425**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	448	448	448	448	448
Interest	Pearson Correlation	.524**	.536**	1	.334**	.518**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	448	448	448	448	448
Activities	Pearson Correlation	.346**	.359**	.334**	1	.453**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	448	448	448	448	448
Loyalty	Pearson Correlation	.654**	.425**	.518**	.453**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	448	448	448	448	448

Correlation is significant at the 0.01 level (2-tailed)

In the above correlation table VI, the highest correlation noticed in the variable between E – Activities and Customer satisfaction i.e.654. The second highest correlation noticed between customer satisfaction and E – Values i.e. .540.

4. CONCLUSION

The use of online services available on mobile phones has pervaded every facet of people's lives these days, thereby boosting telecommunication services industry. The key success factors in these mobile online businesses are to get a better understanding about human patterns and strategize appropriately. In this examination, the e-lifestyle instrument validated and assessed. The discoveries of this examination could provide beneficial data for marketers to enhance their companies' marketing strategies and furthermore used as an establishment to execute a more effective marketing research related to consumer behavior (Yu, 2011). The empirical results show that the four sub-develops of e-lifestyle weighted differently under the shed of consumer e-lifestyle. The Three builds fundamentally influenced customer satisfaction and shaped individual e-lifestyle. Generally, the two hypotheses established in the present investigation supported by the results obtained from the examination. Specifically, the measurement model results indicate that the first order builds of e-lifestyle convey different weight in terms of their influence on customer satisfaction and loyalty where the e-activities have the lowest item weight, while the e-values have the highest weight. These results demonstrate the noteworthy spotlight consumers give on values and beliefs when they subscribe to a specific mobile service provider. More specifically, India mobile subscribers use internet on their mobile phones for the most part to visit with their friends, arrange trips, or download movies. This reflects India consumer behavior towards E-activities that they do in a regular premise. In addition, Indian consumers are more interested to discover new things, gain knowledge, and participate in informal organizations through online. Remarkably, they perceive that internet services available on mobile phones are useful and essential for the development of their society, culture, and education system. At last, Indian consumers believe that utilizing internet on mobile phones highly affects improved employment efficiency, expansion of circle of friends, and arrangement of learning environment. Consistent with the previous literature, the present examination reveals that satisfaction has the strongest relationship with loyalty. From the marketing perspectives, the weight and significance of e-activities, with respect to utilizing internet on mobile phones to do ordinary activities, were more than that of the other develops (e-interests, e-activities and e-values). The results of this examination suggest that the more service providers satisfy their consumers' every day needs, the higher the open door is for them to establish customer satisfaction. This relies on how well online services designed for mobile phones can largely influence the need of consumers' day-by-day life and work. In addition, this research contributes to the collection of knowledge through the examination of different influential components of customer satisfaction and loyalty in mobile telecommunication services industry, which is presently becoming an increasingly significant subject of exchange and research. As the examination reveals the significance of consumers' e-lifestyle in influencing their satisfaction and loyalty, it is suggested that mobile service providers should continue improving personalized services to their customers, enhancing key functionalities of services, and developing service advancements. This is because the core factor, which influences customer satisfaction and loyalty, is the capacity of a firm to satisfy their customers' needs and wants (Al-Debei and Al-Lozi, 2014). Future research could likewise include social variables into the framework because social diversity is additionally a significant aspect in determining customer satisfaction and loyalty by means of different consumers' lifestyles (Kassim and Asiah Abdullah, 2010).

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