

Factor Causing Customer Churn:

A Qualitative Explanation Of Customer Churns In Pakistan

Telecom Industry

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A research thesis submitted to the Department of Management & Social Sciences, Capital University of Science and Technology, Islamabad in partial fulfillment of the requirements for the degree of

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Factor causing customer churn:

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This thesis includes no material which has been already accepted for the award of any other degree or diploma in any university and confirms that to the best of my knowledge the thesis includes no material previously published or written by another person, except where due reference is made in the text of the thesis.

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DEDICATION

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TABLE OF CONTENT

ABSTRACT.....	11
CHAPTER #1.....	12
INTRODUCTION.....	12
1.1 BACKGROUND.....	12
1.2 GAP ANALYSIS.....	14
1.3 PROBLEM STATMENT.....	15
1.4 RESEARCH QUESTIONS.....	16
1.5 OBJECTIVE OF THE STUDY.....	16
1.6 SIGNIFICANCE & CONSEQUENCES.....	17
1.6.1 Theoretical significance.....	17
1.6.2 Contextual significance.....	17
CHAPTER # 2.....	19
LITERATURE REVIEW.....	19
2.1 DEFINITION AND CLASSIFICATION OF CHURN.....	19
2.1.1 Service Provider Initiated Churn.....	20
2.1.2 Consumer Initiated Churn.....	21
2.1.3 External and Internal Churn.....	22
2.1.4 Involuntary and Voluntary Churn.....	22
2.1.4.1 Active Churn.....	23
2.1.4.2 Charnel Churn.....	23
2.1.4.3 Passive Churn.....	23
2.2 FACTORS CONTRIBUTING TO CHURN.....	24
2.3 FACTORS CAUSING CUSTIMER CHURN.....	26
2.3.1 Network Quality / Coverage.....	26
2.3.2 Spam Messages.....	26
2.3.3 Hidden Charges & Rates.....	26

2.3.4	Value Added Services.....	29
2.3.5	International Roaming.....	29
2.3.6	Network Effect.....	30
CHAPTER # 3.....		52
RESEARCH METHODOLOGY & DATA COLLECTION.....		52
3.1	OVERVIEW OF QUALITATIVE APPROACH.....	52
3.2	INSTRUMENTATION.....	52
3.3	THE PAPULATION, SAMPLE AND DATA COLLECTION.....	53
3.4	THE SAMPLING TECHNIQUE.....	53
3.5	THE CONTENT ANALYSIS.....	53
CHAPTER # 4.....		55
RESULTS.....		55
CHAPTER# 5.....		55
CONCLUSION, LIMITATIONS AND FUTURE DIRECTION.....		59
5.1	LIMITATIONS AND FUTURE DIRECTION.....	59
5.2	MANAGERIAL IMPLICATIONS AND RECOMENDATIONS.....	60
5.3	CONCLUSION.....	61
REFERENCES.....		62
APPENDIX.....		75
INTERVIEW GUIDE.....		78
TRANSCRIPT: FOCUS GROUP SESSION.....		81

ABSTRACT

The study focused on exploring the drivers of Customer churn in Pakistan telecom industry. The research is conducted by taking the users of telecom sector. The telecom users exist almost in all the categories but the study mainly resolves around the users of Telenor, Zong, Warid, Mobilink and Ufone. To represent the population, a sample of 20 was selected using purposive sampling technique. As the study is exploratory in nature, the in-depth interviews were conducted and later on transcribed and interpreted in form of results. The approach allows us to understand the subject perspective with a great insight; how they actually experience and extends their views regarding the customer churn. Such phenomenological approach endows to explore the factors which causing customers churn. The interviews are based on pre-design interview guide. The interview guide contains a detail procedure of conducting interviews. A digital audio recorder were used to tap record the interviews. The aim of the research is to provide fresh insight into the emerging issue of churn in Pakistan's telecom sector, minimize consumer switching or abandoning their networks and consumer initiated churn is the prime focus of this research. The findings suggest that customer churn due to price, voice quality, spam messages, network quality, international roaming and hidden charges. There seems to be a lack of contingency planning in these particular aspects of growing industry. Other issue brought to light is the operational definition of rotation, the time period that is not uniform throughout the industry so it is difficult to determine its actual level.

Key words: consumer churn, attrition, defection, loyalty, fulfillment

CHAPTER 1

INTRODUCTION

1.1 BACKGROUND

Lemmens and Croux (2006) found that although market saturate and competition intensifies, there is a great chance of customers slipping and shifting toward the competitors. For companies operating in competitive and maturing markets, managing and minimizing the loss of customers to other companies is of utmost importance. Existing researchers predicted that annual churn rate in maturing markets can reach from 20% to 40%. SAS institute (2015) in their publishing regarding predicting churn claimed that 25% churn rate is the global norm of the industry and telecom companies in US and Europe loose close to \$ 4 billion annually due to customer attrition (Madden, Savage & Neal, 2014). The total losses companies face globally due to network switching amount close to \$10 billion annually (SAS institute, 2015)

In all over the world telecom sector is the fastest growing industrial segment, the industry has continued its upward surge since it very inception. Over time there has been a significant rise in the consumer base and the total revenue. Pakistan has one of the largest cellular service user bases in the region with total number of users approaching 154 million and growing at the rate of 10% per annum, almost 80% of the population is a consumer of cellular services. The industry was able to gross a total revenue of 446 million dollar in 2015 which was 6% more than the previous years (PTA, 2015).

In the past, most of the research conducted on consumer churn has been regarding computing the churn rate value or predicting the churn rate or time of churn, little emphasis has been placed on recognizing the factors contributing to consumer churn or attrition. Today's buyer is familiar and responsive in adjusting to what is happening around; thus changing the ways marketers do things around (Choi, Yoon, & Lacey, 2013). The fact of consumer churn is also known consumer defect and consumer attrition, the concept has been loosely defined as “the rate at which a business is losing consumer or revenue through subscription cancellation” (Lee & Cunningham, 2001, p. 299).

From the last few years there have been a lot of fast changes in the market particular in telecom industry, due to these variables such as competition in the market, innovative products and services as well as innovative technologies (Madden, Savage & Neal, 2014). There is a huge loss and serious problem to the telecom industry due to the consumer churn (Huang, Kechadi & Buckley, 2012). As market saturate and competition intensifies, there is a great chance of consumers slipping and shifting toward the competition.

Previous investigator states that remind existing customers is less costly than receiving innovative consumers (Rosenberg & Czepiel, 1984; Reichheld & Sasser, 1990). Loyal consumers tend to increase in operating expenses over time and generate positive word of mouth (Gremier & Brown, 1999). Also, these consumers are less expensive to help and show understanding concentrated competition events (Stum & Thiry, 1991), and prices (Zeithaml, Berry & Parasuraman, 1996). As a result, lower rates result in increased return client defection (Reichheld & Sasser, 1990). Despite all these interrelated profits, exploration churn in transactions can still be considered up (Buckinx & Poel, 2005) .

Companies now focus on consumer relationship management (Reinartz & Kumar, 2002), it is expected that most of the responsiveness is why it has been shown that existing consumers is several times more to make money from achieving innovative consumers (Reichheld & Sasser, 1990; Reinartz & Kumar, 2003). It is to realize that their most valuable assets are its consumers (Athanasopoulos, 2000).

Although reduce the cost associated with the loss of customers. reduce the cost is the prime goal, during the last years, the number of cell phone user has enlarged day by day, at the end of 2010 the number of mobile phone users has exceed universal 4.1 million, which is more than 61 % of the world population(Keaveney & Parthasarathy, 2013).

Most wireless telecommunications providers who already use a consumer churn showing the consumer with the greatest tendency to grind, so this allow an management of consumers with good performance and a better distribution of limited marketing resources for campaign consumer retention. Churn consumers estimate in the postpaid segment in the telecommunications industry is reason in the prepaid segment which consist of consumers in general unknown.

A lot of kind of information can be used to predict consumer attrition. Hongxiang, (2011) suggest researchers has shown that about 82% of consumers switch to other networks be why they are not satisfied with the quality of the product or service provider, and 90% leave consumers without complaining to focus the consumer.

So buyer connection management and more particularly retaining consumers receive an increasing amount of attention from the Telco operator. Drums consumption point to notice predict consumers with a high propensity to grind. But due to culture differences, norm, value, religious and many others conditions are totally different in Pakistan, the telecom industry in Pakistan comprises of five key service providers, which makes the industry highly competitive. Companies come up competitive efforts to attract new customers and lure the competition's subscriber toward their company. The inclination of one customer towards the other subscriber in search of better and affordable service, the freedom to conveniently switch the networks makes its even tougher for companies to operate in the already existing cut throat competition (Lee & Cunningham, 2001; Reichheld, 1996).

Telecom industry in Pakistan is also going rapid transformation, Telenor has catch up with Mobilink in term of markets share, Zong has emerged as the 3rd largest and fastest growing network in the country, Ufone has lost its pace and Warid has stumbled further and is face with ever worsening circumstances as the company has lost almost half of its customers base in the past 5 years to competitors due to consumer churn. (PTA, 2015).

Keeping in view the significance of customer retention, the damage caused by attrition and current situation and trends, it is eminent that the industry is approaching its maturity stage, hence generic growth rate will drop and the only way to increase the customer base will be to entice and attract competition's customers (Zhang, Zhu, Xu, & Wan, 2012). Considering these circumstances I have choose to investigate the factors which contribute to churn rate.

1.2 GAP ANALYSIS

The question one would ask that as consumer churn is a global phenomenon, some drivers are identified in past and consumers are universal; why is this study needed? It is a fact but literature highlights something which is contradictory to this view (risselada, et al., 2010). There is great impact of country specific influences, the cultural norms are different, the legal and ethical codes

are not the same and due to all that there is considerable variance in behaviors among people leading to difference in their perception, experience and exposure (Penz, Schlegelmilch & Stottinger, 2008);

Previous research which is conducted globally on the customer churn to access the customer churn rate, but due to culture differences, norm, value, religious, customer taste change day by day due to technology, innovation, after sales service (Husted, 2000).

Also many others conditions are totally different in Pakistan, the telecom industry of Pakistan comprises of many service providers, which makes the industry highly competitive. Companies come up competitive efforts to attract new customers and lure the competition's subscriber toward their company. In the past, most of the research conducted on consumer churn has been regarding computing the churn rate value or predicting the churn rate or time of churn, little emphasis has been placed on recognizing the factors contributing to consumer churn or attrition. Therefore present study has focused on to recognizing the factors by means of churn, and focused their researches on developing extensive models for calculating, predicting and managing churn in telecom and other industries.

1.3 PROBLEM STATEMENT

The total losses companies face globally due to network switching amount close to \$10 billion annually. The Consumer churn in telecom industry in Pakistan comprises of five key service providers (Mobilink, Zong, Telenor, Ufon, Warid), which makes the industry highly competitive. Companies come up competitive efforts to attract new customers and lure the competition's subscriber toward their company Keeping in view the significance of customer retention, the damage caused by attrition and current situation and trends, it is eminent that the industry is approaching its maturity stage, hence generic growth rate drop and the only way to increase the customer base have to entice and attract competition's customers. Despite that telecom industry is growing at an enormous rate which needs considerable attention as to exploration of consumption drivers to tackle the issue. Recently, the researchers have suggested to explore an obvious set of those drivers which may lead to little emphasis has been placed on identifying the factors contributing to customer churn or attrition. Therefore this studies have focused on to identifying the factors causing churn. So that theoretical base may be established for further

proceedings on subject matter. Moreover, it is recommended to investigate how consumers react to the customer churn and minimizing churn rate. Customer may switch or choose to cancel their subscription due to multiple reason, So the purpose of this research is to focus on customer initiated churn.

1.4 RESEARCH QUESTIONS

The research question defines the broad problem area based on the problem statement. As for as this study is concerned and on basis of the theme set by prior research following are forwarded as research questions.

Question:

- Whether there are sector other than identified in the earlier literature, That influence consumer churn.

1.5 OBJECTIVE OF THE STUDY

To explore factors there in consumer churn in Pakistan context. In the past, most of the research conducted on consumer churn has been regarding computing the churn rate value or predicting the churn rate or time of churn, little emphasis has been placed on recognizing the factors contributing to consumer churn or attrition. Therefor researcher have focused on to recognizing the factors by means of churn.

This Qualitative research will focus on

- ✓ Recognizing the factors by means of consumer churn/attrition
- ✓ Recommendations for minimizing churn rate.

This research can be of potential use of cellular service providers who aim to minimize consumer switching or abandoning their networks and strategist who are entrusted with the task of policy formulation regarding telecom sector. Consumer may switch or choose to cancel their subscription due to multiple reason, consumer initiated churn is the prime focus of my research (junxiang , 2003)

1.6 SIGNIFICANCE & CONSEQUENCES

1.6.1 Theoretical Significance

The study is aimed to find out fundamental driving factors which lead to consumer churn rate. This study has multifold advantages from theoretical perspective; firstly, it will fill that all important literature gap, secondly, it will serve as a foundation to develop effective marketing strategies to eliminate or reduce consumer churn rate, and finally, will enlighten the current and future researchers to further explore the subject matter based on findings of this study.

1.6.2 Contextual Significance

This study is helpful for consumer churn in cellular industry observing to enter developing countries including Pakistan. The focus on consumer churn is to safeguard the monetary gains and client base for a company. The study of consumer churn investigates and determine the consumers who in the near future are at the risk defecting, such study help corporations to decide which consumers are worth retaining and how it must direct its promotion activities. (hwang,et al.,2004) are of the opinion that consumer defection is a vital issue in telecom sector and is in close relation to loyalty and retention rates.

During a research conducted in India, (Rajeswari & ravigochanan, 2014), revealed that majority of cellular service subscribing population subscribes via prepaid service. They also claimed that churn rate are dramatically higher in the prepaid segment and repeated efforts of incentivizing have failed to reduce churn rates. The authors stressed on the need of developing a proactive strategy to address churn and identification of factors which fuel the defect rate in the prepaid segment.

Reichheld and sasser (1990), addressed the consequences of excessive churn rates, they mentioned that consumer churn have adverse consequences on companies. Telecommunication companies loose a great deal of revenue and price premium, attrition lead to higher cost of sales which yield decreasing profit levels. Excessive churn rate tends to reduce referrals and lack of network consequence future fuel consumer churn.

Over time as telecom sector grows, the local market will eventually mature and the only growth possible will be though attracting competitor's clients. Khan et al., (2010), claimed that In a

totally separate research cost of acquiring a innovative consumer can be 5 time higher than cost of reducing churn of the current consumers. This makes understanding the factors which lead to attrition even more essential.

Hyeon ahna et al., (2006) claimed that to be successful and competitive in developing and maturing markets, cellular companies must strategically focus on retaining consumers instead of expending to acquire innovative consumers. Doing so will not only reduce the cost but it will also enable the companies to majority of their consumer base and also major competitiveness. In this study implications for telecom industry of pakistan (Mobilink, Warid, Ufone, Telenor, Zong) should have to focused on consumer retention strategies and manage these factors which are above discussed and to retain their consumers to enhance their market shares or reduced churn rate.

CHAPTER # 2

LITERATURE REVIEW

Initially researchers such as (Keaveney, 2011)(Bolton, 2014) and Bramlett, et al., 2015) all focused their research on few factors revolved around those factors to prove whether that specific factor had any substantial consequence on churn rate or not. Majority of the researches pertain to consumer loyalty. Later, research conducted by (Hung, et al., 2006), (Lawrence & Francis, 2006), (Risselada, et al., 2010) and (Oghojafor, et al., 2012) focused their researches on developing extensive models for calculating, predicting and managing churn in telecom and other industries.

2.1 DEFINITION & CLASSIFICATION OF CHURN

The fact of consumer churn is also known customer defect and consumer attrition, the concept has been loosely defined as “the rate at which a business is losing consumer or revenue through subscription cancellation”. Churn rate is growth decelerator and is defined as the quantity of consumer who cut ties with the services of a company during a given period of time (Matrics, 2013). In the words of (Lemmens & Croux, 2006) churn is a term related to marketing, it is used to characterize current consumers who decide to take their business to some other vendor in short switches from one service provider to another. The fact is widely observable in service sector industries, majorly in telecom, banking and online video rentals.

In their book (Loudon & Loudon, 2012) quoted churn rate as an essential indicator of growth or decline in any company’s consumer base. They define churn as the number of consumer who stop purchasing or consuming a product or services from a particular firm consequently higher the churn rate means more people abandoning the use of product whereas lower churn suggest that a company has been able to hold on to its clientele. Churn in the telecommunication industry has also defined as an action that leads to the cancellation of a consumer’s telecommunication services.

In his book (Michel, 1997) stated that in order to answer the reasons behind who and why a consumer is going to defect it is vital to classify churn into diverse categories. Churn can be classified into two categories such as,

2.1.1 Service Provider Initiate Churn

Service provider initiate churn which is when the service provider deliberately suspends a consumer's account due to payment default, the other type of churn is, Consumer initiated churn. In the telecommunications industry, customers can choose between several service providers and actively exercise their rights to switch from one service provider to another. In this fiercely competitive market, customers demand customized products and better services at lower prices, while service providers are constantly focusing on acquisitions as their business goals. Taking into account the fact that the telecom industry experiences an average 30-35 percent annual churn rate and costs 5-10 times more to hire a new customer than to retain an existing one, customer retention has become even more important than customer acquisition. For many incumbent operators, retention of profitable customers is the number one business pain. Many telecommunications companies deploy retention strategies to synchronize programs and processes to keep customers more time by providing them with customized products and services (Calantone, Garcia, & Droge, 2003). With retention strategies in place, many companies include churn reduction as one of their business goals. In order to support telecoms companies in managing churn reduction, we not only have to predict which customers are at high risk of churn, but we also need to know how long these high-risk customers will churn. Therefore, telecom companies can optimize their marketing intervention resources to prevent as many customers as possible from churning. In other words, if telecommunications companies know which clients are at high risk of churning and when churning, they are able to design customized customer communication and treatment programs in an efficient and timely manner. Conventional statistical methods (eg, logistic regression, decision tree, etc.) are very successful in predicting customer churn. These methods could hardly predict when customers churn, or how long customers will be left with. However, survival analysis was initially designed to handle survival data and, therefore, is an efficient and powerful tool for predicting customer turnover.. Churn - In the telecommunications industry, the broad definition of churn is the action that a customer's telecom service is canceled. This includes both the churn started by the service provider and the churn started by the client. An example of churn initiated by the service provider is that a customer's account is closed for non-payment. Client churn started is more complicated and the reasons behind vary. In this study, only the churn initiated by the client is considered and is defined by a series of cancellation reason codes (Ramaseshan, Caruana, & Pang, 2002).

Examples of reason codes are: unacceptable call quality, most favorable competitor pricing plan, erroneous sales information, unmet customer expectations, billing problem, turnover, business change, etc.

2.1.2 Consumer Initiated Churn

Consumer initiated churn is often more complicated than company initiated churn. Be reason consumer may switch or choose to cancel their subscription due to multiple reason, consumer initiated churn is the prime focus of my research (Junxiang,2003)

Another version of churn rate of classification was proposed by (kaya & Williams,2005). They categorized churn into external and internal churn.

The markets for pay-TV services are approaching saturation. In 2013, 90% of households in the Netherlands, Belgium and Denmark subscribed to pay-TV. In Western Europe, in the same year, 95 million households had pay-TV and only 5 million more were expected to subscribe to pay-TV in 2018 (Statista 2013). As a result, the growth of telecommunications can only be achieved by lowering costs, possibly through consolidation to benefit from economies of scale and scope. Authors ordered in reverse alphabetical order 1 2 new products and services to extract more income from existing consumers OR the theft of consumers from competitors. In recent times, telecom operators have been acquiring mainly competitors' consumers (Bensoussan et al., 2014), which in turn increases their need for better tools to prevent churn (McKinsey & Co 2008). In fact, customer churn can have a significant effect on firm profitability (Anderson et al., 1994) and even small increases in retention rates can lead to dramatic increases in profits (Reichheld and Sasser 1990, Reichheld 2003).

This is because existing consumers tend to be more loyal and generate more revenue (Reichheld and Sasser 1990, Reinartz and Kumar 2003). Telecommunications providers pursue two main approaches to managing consumer turnover (Winer 2001). They can wait for consumers to indicate their intention to get rid of it and at the moment they try to avoid it by reserving aggressive offers - reactive churn management. Alternatively, they can contact Churners early probabilities and extend bids to try to retain them - proactive churn management. The latter can potentially increase profits if companies reach the right consumers at a time in their life cycle with the company where it is cheaper to retain them compared to the reactive management of

churn, for example, before contracts Expire, The market to learn about alternatives. Historically, most research on how consumers make decisions about which services to leave focused on the individual. In this research, consumers are largely described as independent decision makers who make decisions based on their experience with the services they subscribe to, their personal profile and the marketing they receive (Peres et al. 2010, Solomon 2014).

As a result, marketers design marketing campaigns targeted at individual customers. In Over the last two decades, researchers began to study the social aspects at play when consumers make these kinds of decisions. This research provides evidence that decisions made by neighbors in the social network-or friends-are the result of consumer decisions (Godes and Mayzlin 2004, Goldenberg et al. 2009, Dierkes et al., 2011, Katona et al. , 2011, Nitzan Y Libai 2011, Oestreicher-Singer and Sundararajan 2012, Haenlein and Libai 2013, Risselada et al., 2014). In the literature, several mechanisms have been discussed to explain how and why consumers share information about products and services. In summary, the information of the friends is considered more reliable and relevant than that of the sellers.

Therefore, learning about new friends' products and services is often a quick and safe way to reduce uncertainty (Hennig-Thurau et al., 2004). As such, consumers are likely to reach out to their friends for advice and recommendations. Knowing this, companies have also increasingly resorted to viral strategies by trying to proactively leverage social networks to accelerate the spread of their products and services.

2.1.3 External And Internal Churn

External churn is when consumers switch from one Service Company to another. Internal churn is when consumer switches from one service to another within the similar company. Key further categorized external churn into involuntary and voluntary churn.

2.1.4 Involuntary And Voluntary Churn

In his research he quoted involuntary churn as company initiated churn, under such a situation the consumer is disconnected by the telecom company. Voluntary churn is actual reason of concern in the telecom industry as this churn is consumer initiated. The consumer voluntary quits and abandons by means of the service. This may happen due to multiple reasons like switching to a competitor due to service malfunctions; quality etc. voluntary churn is also termed as

deliberate or incidental churn. In a separate research classified churn into three types(Marius & Capote, 2014).

Concern over instability and labor instability has a long history and has generated a considerable body of research in the social sciences, more recently focused on whether labor stability and security have declined. Internal flexibility systems for organizing work have been proposed, sometimes called "functionally flexible" systems, which can reduce instability and job insecurity by reducing the need for firms to rely on job cuts or contingent work in order to respond to Changes in their employment (Peres et al. 2010, Solomon 2014).

Arguments have been made regarding contingent labor - which allows firms to adjust labor while "dampening" their core of permanent workers from instability. We examine these arguments using three measures of instability and insecurity: voluntary and involuntary turnover and the use of contingent labor, drawn from a probabilistic national sample of establishments. We find evidence that internally flexible work systems are associated with reduced voluntary and involuntary turnover in manufacturing. But in the rest of the economy and in general, they tend to associate positively with the three measures. In addition, the use of contingent labor is, in fact, positively related to the involuntary Turnover even in manufacturing. Thus, evidence suggests that net employers seeking flexibility at work tend to use flexible work practices, contingent work, and rotation as complements, while only in manufacturing is there any evidence of substitutability between internal flexibility of work and The external agitation.

2.1.4.1 Active Churn

Active churn in which the consumers themselves decide to quit the contract and move on to the competitor's product.

2.1.4.2 Charnel Churn

Charnel churn in which a consumer quits its current service provider without any aim of switch on to the competitors offering. The final type of churn; passive churn.

2.1.4.3 Passive Churn

Passive churn is when the company itself discontinues the contract and revokes subscription.

2.2 FACTORS CONTRIBUTING TO CHURN

Numerous theorists and researchers have identified factors which in one way or another contribute to increased consumer churn. Wong and sohal (2003) in their research establishes that consumer satisfaction inversely proportional to churn rate. The more satisfied the consumers were the lesser were their chances of defecting. They further elaborated that consumer loyalty was a significant factor that lead to consumer retention. Both the researcher concluded that consumer loyalty sprung due to consumer satisfaction which in turn was achieved due to better service quality, price and service availability.

Jahanzeb and jabeen, (2007) conducted a comparative which study in the Pakistan market and assessed the factors which contributed to churn. They measured the factor for two diverse cellular companies and concluded that voice quality, network coverage/problem and high prices were major reasons for consumer attrition in both the companies.

Almossawi, (2012) conducted a similar study about churn rate in Bahrain's telecom industry and based his argument on the premise that mobile service companies must keep their consumer satisfied in order to reduce consumer attrition. Almossawi,(2012) cited that 69% of the people who were dissatisfied with their existing cellular service provider switched onto another network. He concluded that part from disfulfillment external factor such as better offer from the competition, reputation of the other service providers, call rate, network quality and network coverage were the other major factors which contributed to consumer defection.

With the rise of corporate culture and multinational entities, the number of options available to an average consumer has increased. Due to availability of options the consumer keeps on switching from product to product often to satisfy their unsatisfied need or due to other unobservable reasons. Due to this very behavior or nature of consumers, the concept of churn emerged and since then multiple researches have been conducted on this topic. Diverse researchers at diverse times have taken diverse approaches to address this issue.

The few notable studies on predicting and managing churn rate in telecom included. Neslin, (2002) devised a two-step approach for predicting churn rate. His model involved classifying consumer into ranks by estimating the propensity of default. His research aimed at helping the telecom companies to recognize profitable consumers for retention rewards. In other similar

research (Scott A, et al., 2006) claim that the most consequenceive method to predict churn is to predict and recognize consumer who are more likely to default and switch, they stressed on directing the retention incentive to consumers who are most likely to churn or defect.

A prediction is good churnable to assign a high probability of defection real users who leave, and low churn chances. Marketing analyst uses the chances of defection to classify predict peak consumers likely to leave the company less likely to leave company. Consumer churn factors into two categories: network and traditional features. Network attributes as interpersonal influence and defines the local topology of each consumer in the network of consumer interaction and relationships with their foreigners. The category of traditional attributes that often discussed in the previous investigation.

In addition, the cost of a consumer with innovative charm is about five times greater than the cost of maintaining presented (Colgate and Danaher, 2000). According to Reichheld and Sasser (1990) show that reducing wear with only five percent can generate eighty five percent of the additional revenues used for a bank. The latter response verifies the results of some lessons and Van den Poel Larivière (2004), which shows how increased retain only 1. 2% as a result of increased essential benefits. In the traditional online marketing it is that consumers undertake to act separately. In realism, the decision of a consumer to buy a product is heavily influenced by his acquaintances, family, followers, etc. (Domingos and Richardson, 2001).

Lead preference to better network (Kim & Kwon, 2003). In turn, Corrocher and Zirulia (2009), who studied the impact of the network in consumer preferences, these preferences by The inducing possessions club mates will like than1their network established influenced. Overall, the rate of extinction of each mobile operator is resolved its market share (Dewenter and Haucap, 2005) and subscribers on the network would benefit more than one subscription to a smaller network.

Existing research explores the essential reference for in terms diversifying an important feature of the network between client retention and churned. As an existing study proposes exclusively topological networks consumer properties create an important feature of relations the churn all difference between groups of mobile phone users (Schmenner, 1995. Models that include classified beat network procedures consumers with great care, allowing the mobile service provider and increase their advantage majoritarian feasible professionally. So far, instead of

trying to build a constant churn of this study focuses on the reasons for the defection of subscribers recognizing educationally network. Here some factors are discussed which effect the Customer Churn.

2.3 FACTOR CAUSING CUSTOMER CHURN

2.3.1 Network Quality / Coverage

Network quality and network coverage appeared to be a major reason which would enforce a network switch. It is established that network quality and coverage as one major reason due to which they have switched their network, issues like call drops, distortion, busy networks, absence of service and signal dropping all contributed to below par network quality (Kilkki, 2008). Also claimed that "issue of connectivity was the major reason behind his network switch", another stated that he lived in vicinity which faced continuous service malfunction and signal dropping, and it made him switch onto another network. Some participants subscribe to a certain network only be reason and receive full receive coverage from that network"

2.3.2 Spam Messages

Spam messages are promotional and service messages which are either source by telemarketers or the cellular company itself. Majority of the participants were annoyed by the spam messages and a vast majority indicated that spam messages can be a major reason which would force a network switch. Despite multiple complaints and requests to block spam messages and the non-responsiveness of the cellular firms triggered people to switch networks. People preferred about a network which sent minimum spam messages.

2.3.3 Hidden charges & Rates

All consumer demand transparency from their service provider, a lack of transparency and hidden charges appeared as a major discomfort to all participants in the research (Caruana, 2003). Majority of the postpaid user's complaint of the hidden charges and hidden elements of billing, all this would not inflate the total billed quantity but also projected the impression of the secrecy from consumer. The consequences the subscribers eventually switched onto another network, Hence hidden charges appeared to be a major factor which contributed toward consumer defection. The network rates appeared to be another significant factor which reasons the consumer to switch from one to another service. A majority of the customers due to higher

bills and excessive rates they switched their networks. Therefore billing transparency and network rates are the major reasons which can reason churn in the telecom industry.

Customer retention is increasingly seen as a major management problem, especially in the context of a saturated market or less growth in the number of new customers. It has also been recognized as a key goal of marketing relationships, mainly because of its potential in delivering superior relationship economy, meaning it costs less to retain than acquiring new customers. This article presents an investigation, through case studies, that tries to determine if a theoretical position related to customer retention strategies reflects the practices of four companies. The hypothesis is that generalized theories, which imply universal applicability, tend to overlook the distinctive impact of Business conditions contextualized in effective customer retention strategies.

The paper recommends that both theorists and managers should consider the "business context" in the development and implementation of customer retention strategies. Internet users around the world are increasing at an impressive rate (Kahn, 2001). According to statistics published by "Miniwatts Marketing Group" there are 1,043,104,885 Internet users in the world with 8.4 million unique websites. Internet Service Providers companies that sell Internet access in various packages, are trying to add more and more customers to their system, as this helps them keep the price of the service low and therefore attracts To more customers. Offering a variety of services to customers is another way for internet service provider to increase the customer base. Customers on the other side are faced with a decision to choose an internet service providers companies.

They become more demanding and tend to switch from previous service provider to another service provider (Calantone, Garcia, & Droge, 2003). This gives rise to the notion of churn. Churn or customer attrition is defined as the annual turnover of the market base. Keeping in Seeing the cost of getting a new customer is five times greater than maintaining an existing customer and ISPs spent a huge amount of advertising to get a customer, ISPs do not afford to lose their existing customers and need To fight the churn of customers. There are two basic approaches to fighting customer turnover. Non-focused approaches are based on superior products and mass advertising to increase brand loyalty and retain customers. Focused approaches are based on identifying clients that are likely to break down, and then provide them with a direct incentive or approaches: reactive and proactive. By taking a reactive approach, a

company waits until customers contact the company to cancel their service relationship. The company offers the customer an incentive, for example a discount, to stay (Reichheld and Sasser 1990, Reinartz and Kumar 2003). By taking a proactive approach, a company tries to identify customers who are likely to churn at a later date in advance.

The company then targets these clients with special programs or incentives to keep customers from shaking. Specific proactive programs have potential advantages of having lower incentive costs and because clients are not able to negotiate better Threat of agitation. However, these systems can be very useless if churn predictions are inaccurate, because then companies are wasting incentive money on customers who would have stayed anyway. This is why the customer's churn prediction process must be as accurate as possible. Churn Customer in Mobile Service Providers: As deregulation, new technologies and new competition have opened up the telecommunications industry, the telecommunications services market has become more competitive than ever.

And in this highly competitive and widely liberalized mobile telecommunications industry, customer rotation has become a very serious problem. Many subscribers often switch from one provider to another in search of better rates / services or the benefits of signing up with a new carrier (such as receiving the last cell phone) (Athaide & Klink, 2009). Low cancellation fees in particular for prepaid mobile services also encourage customers to churn. Wireless local number portability or the ability to change mobile operator and maintain mobile phone number also poses a major challenge to the already hardened telecommunications company. It is estimated that the average churn rate For mobile telecommunications it is 2.2% per month. That is, about 27% of the subscriber of each carrier is lost each year, so it is essential to develop a method of reducing effective churn.

It is estimated that the acquisition cost of new mobile subscribers is \$ 300 to \$ 600. However, the cost of retaining an existing subscriber is generally much lower than that of . Wei et al, (2011) used call pattern changes and contractual data and developed a data mining churn prediction technique that identifies potential contract level churners. In their study they used the decision tree approach as the basis for the development of their technique for the mobile telecommunications company in Taiwan. In another attempt to identify the determinants of subscriber churn and customer loyalty in the Korean mobile phone market (Kim et al.,2002) use binomial log it model based on the 973 mobile survey Users. Over the past two decades,

financial markets have become more competitive because of the mature nature of the sector on the one hand and deregulation on the other, resulting in declining profit margins and a blurred distinction between Banks, insurers and brokerage.

So, now a day a small number of large institutions offering a comprehensive set of services dominate the financial services industry. These developments encouraged banks and insurance companies to implement customer relationship management. Under this intensive competitive pressure, companies realize the importance of retaining their current customers. The substantive relevance of the wear model stems from the fact that a bank can increase its profits by 85% due to a 5% improvement in the retention rate (Bart et al.,2003) studied deserters from savings and investment clients of a large Belgian financial services provider. Their study involves the use of the Kaplan-Meier estimator to obtain information about the moment of the SI churn event. A multidimensional probit model and a proportional risk model are made to find the most suitable products for cross-selling in terms of customer preferences and Probability of lowering the customer's defection process respectively. In order to establish a system that can provide warning signals to network banking services shortly before they lose valuable customers (Ding-An Chaing et al., 2005) Alabana, (2009) took the association rules in use and proposed an efficient algorithm called sequential goal-oriented pattern, which may uncover behavioral patterns of losing clients or clues before stopping using some products (Athaide & Klink, 2009).

2.3.4 Value Added Services

Value added services are the augmented services offered along with the core product. Almost all the customers engaged in the research indicated that they subscribed to one or more value added services (Salem, 2004). The females were more inclined toward by means of the call blocking service whereas miscall notifications was the most subscribe to Value added services; they are not a critical factor to affect consumer attrition. The unanimous opinion of the telecom customers proceeding suggested that no participants cared switching their network only to avail a value added service.

2.3.5 International Roaming

International roaming appeared to be a reason which could inflict consumer churn (Zhang, Liu, Yang & Wang, 2010). But it was not a major reason which would drain consumers from a company's clientele. Rare customers cared whether the service provider was offering

international roaming or not. Therefore international roaming cannot be considered as a major factor which can contribute toward churn in the telecom sector.

2.3.6 Network Effect

Network effect is very essential when it comes to service sector firms. As assumption was that peer pressure and word of mouth generates automatic business but the assumption appeared to be a bit flawed, network effect did not seem to have any consequence in by means of churn or forcing a subscriber to switch network (Gustafsson, Johnson & Roos, 2005). The research out rightly rejected that network consequence was at all significant in their decision when they choose to switch networks.

The new study provides the theoretical foundations of literature hit consumption observed. The common nature of the services allow you to group play two different roles, either to magnetize the innovative company service user, or to end existing users of the output. In a purchase bundled services, such as a film, there is no reason to diverse between these roles. In two services, however, Cable the user can contact the provider similar existence before checking your understanding. It is very natural to focus on the place of the group delay time for of evaluation, which can result in buyer alter vendors (Salem, 2004).

More absolutely, this investigation examined whether condensed to cable services drop between 2014 and 2016. Measured as rates reached the defection of a service contractor or service presented by a user. In this research, the basis that if the group reduces the churn, then the base will not be as expected to exchange or switch services once have to purchase a family package. Categorize abandonment telephone cable, pay TV, and Internet, as well as the release of these services by the cable company to employ a wide range of consumer marketing data provided by the Forrester study.

A recent study by the Federal commission to Communications provide suggestive evidence for this function group, as almost 42% of respondents distinguished that have to adjust your package it was more important for the fulfillment of its broadband service right. Statistics state that a key problem faced study, clustering can reduce the cost of altering switch churn. Such switching costs are now less clear how much the consumer so signing an agreement. Instead, these costs can come in the form of the problem experienced rolling houses in a service switch, as they have to restructure its services group telecommunications of all by the destruction of their composition (Schmenner, 1995).

The profit related to buyers' reliability explains the rising fear of company about purchaser slow destruction. Previous investigator states that remind existing customers is less costly than receiving innovative consumers (Rosenberg and Czepiel, 1984; Reichheld and Sasser, 1990). Loyal consumers tend to increase in operating expenses over time (Reichheld and Teal, 1996) and generate positive word of mouth (Gremler and Brown, 1999). Also, these consumers are less expensive to help (Knox, 1998) and show understanding concentrated competition events (Stum and Thiry, 1991) and prices (Zeithaml, Berry, and Parasuraman, 1996).

As a result, lower rates result in increased return client defection (Reichheld and Sasser, 1990). Despite all these interrelated profits, exploration churn in transactions can still be considered up (Buckinx and Van den Poel, 2005) .consumer leave her provider in response to the departure of one of its known social influence that determine monetary or serviceable thoughts . In the bottom of the cell phone business, for example, company regularly collects different prices for in-network against transmission outside the network , and has been exposed those such price changes influence consumers options contractor and its subsequent performance use (Gerpott , 2008; Hoernig , 2007; Staahl Gabrielsen and Vagstad 2008).

Moreover, the influence of society in consumer consequences could result from attrition factor of the public. The churn of a friend can lead to the loss of the benefit of the convinced society that arise from the the similar company that is reliable , which has been discussing improving of societal view (Fernandez Castilla , and Moore , 2000; Schmitt , Skiera , and Van den Bulte , 2011) and the theory of equilibrium (Krackhardt & Porter , 1985; Nitzan and Libai , 2011) churn between incoming versus outgoing relationships can be interrelated with diverse sets monetary consequences and / or useful to society and the major animator. an event of churn between the affairs of outgoing calls can mean a currency crisis for the player a middle, which can add to the threat that the central actor will lack.

When cellular service provider continues to "calling party pays" standard, which allows the mobile subscriber does not pay for internal calls, but only pay for outgoing calls (Valletti and Houpis, 2005) and when outside the network call are valued higher than calls within the network. so In such condition, the churn of a meeting of an actor first receive only incoming calls not have monetary consequences for the crucial actor as receiving calls does any case, if those calls are stopped from within the provider network or a rival network (Keaveney, & Parthasarathy, 2013).

The circumstances are different for outgoing calls, as an essential actor suffers high costs of churn of an individual to whom he / she calls, as is next cost function of expenses outside the network statement while the network tariffs, which They are usually cheap. telecommunications industry in Pakistan is also going rapid transformation, Telenor has catch up with Mobilink in term of equity markets, Zong has emerged as the 3rd largest and fastest growing network in the country, Ufone has lost its Warid pace and encountered further and is expensive with the deteriorating circumstances as the company has lost nearly half of its customer base over the last five years for competitors, due to the churn of consumers (PTA, 2015).

Telecom is subject to the loss of a customer value capable of competitors this is known as churn consumers. In recent years there have been variations in service industries, such as the opening of markets to competition in the market, and innovative technology and became a very serious problem for the telecommunications sector problem. Companies now focus on consumer relationship management (Reinartz and Kumar, 2002), management of churn it is expected that most of the responsiveness is why it has been shown that existing consumers is several times more to make money from achieving innovative consumers (Reich-held and Sasser, 1990; Reinartz and Kumar, 2003).

It is to realize that their most valuable assets are its consumers (Athanassopoulos, 2000). Given the importance of consumer retention, damage motivated by wear and the current status and trends, is eminent industry approaches its mature stage, therefore, the rate of generic growth will fall and the only way to increase the consumer base will attract and appeal to consumers of competition. Given these circumstances, I will choose to investigate the factors contributing to beat rate. It notes that consumers with high tendency to grind, allowing for better efficiency of retention Promotions and buyer to reduce the cost associated with the loss of customers. reduce the cost is the prime goal, during the last years, the number of cell phone user has enlarged day by day, at the end of 2010 the number of mobile phone users has exceed universal 4.1 mm, which is more than 61 % of the world population (Keaveney, & Parthasarathy, 2013). They are getting drenched wireless markets, especially in developed and telecommunications terrible transmission rates go countries.

Developed countries have rates previously mobile phone saturation above 99% means there more subscription the population. retention customer receives an increasing of concentration amount

of operators so telecommunications in the existing literature has stated that retaining consumers is paid to a company because they acquire innovative customers cost six to seven times more than keeping current consumption (Bhattacharya, 1998 ; Rasmusson, 1999, Colgate et al, 1996 ; Athanassopoulos, 2000); retain consumer generates high profit margin, be responsible to become less costly to serve, and can give positive word of mouth innovative consumers through (Mizerski, 1982; Stum and Thiry, 1991; Reichheld, 1996 ;. Paulin et al, 1998; Ganesh et al, 2000).; In addition to losing customers leads to high because reason reduce cost of sales (Rust and Zahorik, 1993). so small enhancement in consumer retention can cause an increase in profits (Van den Poel and Lariviere, 2004).

Most wireless telecommunications providers who already use a consumer churn showing the consumer with the greatest tendency to grind, so this allow an management of consumers with good performance and a better distribution of limited marketing resources for campaign consumer retention. Churn consumers estimate in the postpaid segment in the telecommunications industry is reason in the prepaid segment which consist of consumers in general unknown. A lot of kind of information can be used to predict consumer attrition. Hongxiang (2011) suggest researchers has shown that about 82% of consumers switch to other networks because they are not satisfied with the quality of the product or service provider, and 90% leave consumers without complaining to focus the consumer. Consumers dissatisfied time like generate negative word of mouth regarding this service provider, a consumer can transmit disfulfillment other loyal consumers, who may have a consequence bad brand image of the company and leads to switching of existing consumers, company result having enormous expense and the high cost of retaining or consumer satisfaction.

Vast quantities of networked information in a variety of network processes and the flow of information between people have become intertwined existing, such as calls and text messages between telephone account and transfer money between bank accounts. Consumer challenge churns Telco fertility machinists, front annual rates up to 22% off (Keaveney, & Parthasarathy, 2013). So buyer connection management and more particularly retaining consumers receive an increasing amount of attention from the Telco operator. Drums consumption point to notice predict consumers with a high propensity to grind. This allows a company to recover the consequenceiveness preservation campaigns that aim to prevent consumers beaten by major

efforts modified direct to consumers about to beat are wonderfully (Wouter, Verbeke and Bart Baesens, 2014).

In this study introduces a file marketing move toward to be of assistance consumer's recompense a smaller amount for mobile telecommunication services providers. a number of consumers are many subscribe on the way to the inaccurate calling approach, and compensate more be rationale it is complicated intended for them to foresee their potential calling scheduling and in the direction of estimate the combination pricing schedules obtainable by industry (Wouter et al., 2014). By means of encouraging the specific clientele on the way to switch calling promotion, those companies are exposed how to increase its extended statement gains through excellent preservation rates at the same time as it determination lose its undersized terms and conditions proceed. On the basis of accessible study of 11500 by chance chosen clients on or after a telecom segment, although it was open to the elements that clients with the acceptable calling schedules take account of high sustaining rates at what time measure up to consumers by way of the wrong calling approach.

With reference to 41 per cent of regulars be subscribe on the way to the inaccurate calling policy. in addition, not everyone regulars by means of the wrong calling campaign should be stimulated to switch in the direction of the perfect calling strategy (Keaveney & Parthasarathy, 2013). Commencement the previous textbook, with the intention of marketing preparation is revealed to be attraction applying intended for around 21% of individual's consumers in the midst of the wrong calling strategies. As a result appropriate to in the wrong calling example in telecom business clients switch from company to company (Young et al., 2006).

Main problem with the intention of manager in diverse firm maintain to highlight to their personnel is increasing the maintenance rates of their consumers. For example when a new venture in the developed stage of its product or service life cycle, itself rivalry between the businesses increases or it is further costly intended for business in the direction of attains ground-breaking consumers. Some companies are distinctive so as to retaining their existing patrons is supplementary vital or not as much of costly as in receipt of pioneering consumers. Existing researchers contain put on show that firm revenue be very strongly related to its brand name loyalty as well as consumer withholding those rates (Wouter et al., 2014). Trusty clientele be profitable at the same time as they are likely to be normal users and have a propensity to be

fewer prices quick to respond. Moreover, since they are happy with the product/service or value added services, they frequently suggest and create the positive word of mouth for that specific brand to other consumers or customers.

The key in center of this research is to evaluate different marketing strategies to help out consumers recompense less intended for mobile telecommunication service providers. Many times most of the telecommunication companies which provided different and numbers of composite calling campaign and make available selection meant for consumers to prefer between one of them. Over and over again, it is not an uncomplicated mission on behalf of clientele in the direction of predict their calling outline or policy and decide on the correct calling plan (Wouter et al., 2014). Consumers are not forever balanced at the same time as a lot of economists capture resting on. A group of consumers in the manufacture of telecommunications pay only partially be reason choosing the wrong strategy called. Customers with the misconception call are likely to change the competitor with the lowest calling rates. The literature provided the near pricing is the basic reason for a consumer to switch to its rival. Customers change disappointment with due to the high price; the price increases applied pricing A unfair, false price fixing practices in and so (Young et al., 2006).

A telecommunications company may increase short-term profits by permitting consumers to subscribe to luxury plans calls and also pay more. It is necessary to analyze the pattern of historical vocation each buyer to recognize consumers who can save on your phone cyclical they charge for the change in strategy calling. On the other hand, designate a descriptive customer service to target consumers and inspire them to believe that change your campaign calling. Marketing policies will increase compliance with innovative customer and increase retention rates of consumption strategies, which will benefit the telecommunications company. The concept of time value of life of consumers maximizes shows that not all customers must necessarily be expecting better change their calling plans (Wei & Chiu, 2002). Telecommunications traffic should carefully evaluate the main benefits of improved lease rates resulting from ordinary changing customers call the best policy, and define whether these reimbursements are large enough to handle marketing costs and short-term remuneration. Based on the data selected consumers casually telecommunications industry, research shows that

consumers the best calling plan has more retention rates consumers with policies misnamed. About many of consumers subscribe to the so-called politics (Wei & Chiu, 2002).

Due to availability of options the consumer keeps on switching from product to product often to satisfy their unsatisfied need or due to other unobservable reasons. Due to this very behavior or nature of consumers, the concept of churn emerged and since then multiple researches have been conducted on this topic. Diverse researchers at diverse times have taken diverse approaches to address this issue.

The few notable studies on predicting and managing churn rate in telecom included. Neslin, (2002) devised a two-step approach for predicting churn rate. His model involved classifying consumer into ranks by estimating the propensity of default. His research aimed at helping the telecom companies to recognize profitable consumers for retention rewards. In other similar research (scott A, et al., 2006) claim that the most consequenceive method to predict churn is to predict and recognize consumer who are more likely to default and switch, they stressed on directing the retention incentive to consumers who are most likely to churn or defect.

Gambling firms are searching innovative methods to retain consumers by means of their CRM approach, as the rapid growth of the Internet does not provide the choice of website gambling among many options available Thea (Jolley et al., 2006). The battle to keep the base the current is a very important player in the gaming industry today (Lal, entertainment MartoneCarrolo, and Harrah, 2001) task. Then the concept of gambling problem is related to the retention of players, the major game companies are actively close its players with targeted marketing actions to remain playing (Jolley et al, 2006 ;. National Gaming Commission Impact Study, 1999; Productivity Commission, 1999). In short, in accordance with retailers and suppliers of financial services, a lot of gambling companies realize that collecting consumer data and store the information in a record of consumption is an essential element of its retention strategy (Athanasopoulos, 2000).

The study is aimed to find out fundamental driving factors which lead to consumer churn rate. This study has multifold advantages from theoretical perspective; firstly, it will fill that all important literature gap, secondly, it will serve as a foundation to develop effective marketing

strategies to eliminate or reduce consumer churn rate, and finally, will enlighten the current and future researchers to further explore the subject matter based on findings of this study.

This study is helpful for consumer churn in cellular industry observing to enter developing countries including Pakistan. The focus on consumer churn is to safeguard the monetary gains and client base for a company. The study of consumer churn investigates and determine the consumers who in the near future are at the risk defecting, such study help corporations to decide which consumers are worth retaining and how it must direct its promotion activities. (hwang,et al.,2004) are of the opinion that consumer defection is a vital issue in telecom sector and is in close relation to loyalty and retention rates.

During a research conducted in India, (Rajeswari & ravilochanan, 2014), revealed that majority of cellular service subscribing population subscribes via prepaid service. They also claimed that churn rate are dramatically higher in the prepaid segment and repeated efforts of incentivizing have failed to reduce churn rates. The authors stressed on the need of developing a proactive strategy to address churn and identification of factors which fuel the defect rate in the prepaid segment.

Reichheld and sasser (1990), addressed the consequences of excessive churn rates, they mentioned that consumer churn have adverse consequences on companies. Telecommunication companies loose a great deal of revenue and price premium, attrition lead to higher cost of sales which yield decreasing profit levels. Excessive churn rate tends to reduce referrals and lack of network consequence future fuel consumer churn.

Over time as telecom sector grows, the local market will eventually mature and the only growth possible will be though attracting competitor's clients.Khan et al., (2010), claimed that In a totally separate research cost of acquiring a innovative consumer can be 5 time higher than cost of reducing churn of the current consumers. This makes understanding the factors which lead to attrition even more essential.

Hyeon ahna et al., (2006)claimed that to be successful and competitive in developing and maturing markets, cellular companies must strategically focus on retaining consumers instead of expending to acquire innovative consumers. Doing so will not only reduce the cost but it will also enable the companies to majorityof their consumer base and also major competitiveness. In

this study implications for telecom industry of pakistan (Mobilink, Warid, Ufone, Telenor, Zong) should have to focused on consumer retention strategies and manage these factors which are above discussed and to retain their consumers to enhance their market shares or reduced churn rate.

Besides some importance in the churn, the group can also display the integrally do consumers do not like change and unobserved heterogeneity or supermarket, classify consumers are integrally small amount likely to switch to an additional supplier or drop a service. If this happens, grouping churn irrational decline, but to some classified less likely to beat the point home. This is a key concern in our study of the experience element. Costs for users and switching costs cut customer churn. Arises in the existing study, when the users are looking forward and ask for price discounts or not and discover themselves against an unexpected cost when looking up with change supplier. Previous literature has recognized a lot of reasons why companies may want to package, with apparent links to overcome the decline.

A group of researchers examined the use makeup of the group as a way to influence the market power. This can according to (Whinston, 1990) through the reduction multiplicity rivalry (Carbajo et al, 1990 ;. Chen, 1997). Existing effort will also be examined clustering as a means for price to make a distinction. Precisely, the pool can be is used is to reduce the heterogeneity of the estimated consumers, allowing market power company with carry out more additional consumers (Adams and Yellen, 1976; Schmalensee, 1982; McAfee et al, 1989 ;. Stole, 2007; Crawford, 2008). Which has clear negative consequences in the interests of consumers when consumers are involved obtain products of little or no importance to them (Armstrong, 1996; and Bakos Bryn jolfsson, 1999) .Interest consequences can be close to the fair, however, if users have the hope reduction of last overload and aggressive selling pressure creates incentives for these future prices of the benefits of the first, in which case advanced users receive discounts on moment (Shapiro & Varian, 1999; Farrell and Klemperer, 2007).

These clarifications roundabout with some of the behaviors differ. For example users discounting innovative is common in the telecommunications industry. At rest, we have reason to believe that a lot of common images such as those related to market abuse power can't enlighten the group of companies that have examined motivation. During the study, cable companies were selling mixed bundling, allowing consumers to do some shopping. In addition, if the purchase costs are

high, then the group in a mixed competitive market certainly cannot improve profits compared to prices without stopping (Armstrong & Vickers, 2010). If the group does reduce turnover, communications and market allocation could be affected in quite a lot of road.

It could improve market share in both the small and the long term. Pointy consumers for companies to endure switch to tolerate higher prices to consumers trying futures on the front can alleviate this consequence enthusiasm. Increasing switching costs can help dishearten find innovative entry as likely competitors lure consumers away from your provider existing service harder. It could also help stop markets constriction key.

In particular, our data indicate the recent contraction both on the phone with cable and pay markets. And other company can pay a telecommunications package, to try to protect the size of these markets. We create that clustering does not reduce the churn three services in one package triple play. For example you could have expected, the result was more marked for application of company. We cable services also emphasize a fundamental reason in our experience study³that has received much attention in the literature. This is evident only when our research services knowledge "disorder" in the form of telephone or cable and pay significant reduction by 2015 due to depression. There seems to be a critical result through broadband television in 2014, as a lot of family moved from television and broadband from have only have broadband (Shapiro & Varian, 1999).

That change or switching is reliable with a theory in which over sees the house as a wide momentary for band television, and hides a net smaller Of the churn group effect, service provider be reason are little as possible to beat the television and therefore have an amount less need of bandwidth as a supply. Finally, although the techniques were designed to recognize the causal consequence of the group in the churn, we recognize that could serve as a screen too. Therefore, we have experienced during screening research through only memory. It was found that presses are probably and they have lower incomes and learning level, compared to non-balers that, besides acquiring service the three. Although not defined, recommend packing these differences are a selected sample of households, and therefore may vary other measures applicable, including the tendency to shift to a later period.

However, it also establish us that control cell phone use and heavy comfortable consumption edge, which helps predict customer churn in cable telephony and TV compensate independently,

the impact on our causal has little distinguished bundling. Although result of these procedures can be useful in recognizing potential users who leave the service, balers are not generally a selected sample along these dimensions. Later, the group has a consequence of the churn is distinctive of these behaviors of households. In literature fact subscriber the chum it is becoming increasingly strict in the agreement fixed line communications. In way to build customer loyalty and maximize the consequenceiveness growing economic market, a prediction method becomes essential chum for a provider of fixed line services. Despite the current prediction research on chum in the telecommunications industry in general, focus on mobile services field, land rarely fixed line services (Shapiro & Varian, 1999).

The main reason is the least amount of qualified information for chum prediction service providers of fixed line. In response to the limited information, including incomplete data call and irregular subscribers in demographics examine service provider fixed telephony, it is recommended, design and experimentally several predictions guess chum. The predictors can be classified mainly into four types: period of use service, the reward nature, quantity of monthly service charges, the deviation of the monthly service charge (Zhang and Shu., 2006). From literature to investigate consumers researcher churn in Pakistan telecom industry of Pakistan in the last period, the telecommunications company in the environment Pakistan is becoming one the most dynamic business sector of the country where mobile phones have become an internal tool, with cellular telecom concentration is recorded at 20 percent (March, 2006). The future look dynamic as a large percentage of the population has sufficient available to provide mobile communication company income, so the discovery of possible hidden in the market (Zikmund, & Babin,2006) .

This scenario is a battlefield accessible to a large number of telecommunications companies classified in the current government to remove the control telecommunications sector closed the way for a number of applicants submit tenders cell service. Mobile have soared from 5 million in 2004 16 million in 2005, and the novel subdivision investment in telecommunications is predictable at US \$ 1, 100 million in 2008, creating of Pakistan one of the highest growth markets cells. With the municipal services sector Business, the mobile telecommunications and restricted Pakistan diverse private international company in the sector, competition has increased with each operating telecommunications fighting a battle for sustainability. rapid growth and cut throat competition in the telecommunications business is having an effect of reflection of how

commercial providers now must manage their policies to create a focus and, most importantly, please, and retain their precious customers. In the state creation, innovative ready for market focuses only on consumer's innovative acquisition front (Green, & Pelozo, 2011).

It is observed not managing the bottom of subscribers to beat consumers to be kept available in time, but it was more or less the major attainable enough to go unnoticed. Some of the factors payment to increase. Churn is the down turn in the phone's price, packages phones and Appreciative services, which have left the barrier to entry for customers in the hopeful side, but have been operating less unenthusiastic alter the defensive side (Zikmund, & Babin,2006) . Adjust internal churn, the equivalent time showing customers potential competitor to beat is one face up, especially for emerging operators. This situation is being misused because of the telecommunications markets of adulthood and consequent fierce competition, which has since the rate of churn to be examined with a careful and orderly technique.

Administration Consequenceive churn allows the operation to hang around ahead of the competition, increase profitability and gain a better shareholder confidence. key policy includes incentives and price list packages that target the most profitable customers, systems reliability are preparing for business value, saving capacity strategies that attract of consumers group on the right, deceit fell and delinquencies positive consumer service and boost quality in all aspects of the Consumer churn is a slow core business telecommunications unit which is used to explain the loss of consumers, more precisely subdivision different as the type of raw material Consumer destruction during a certain age (Otnes, Lowrey, & Shrum, 1997). A service provider conservation effort of consumers is assessed and provides information on the development or drop support subscriber and ordinary life to participate in the service. In the area of telecommunications, consumers are able desirable between the provider service numbers, so it's vigorous exercise correctly to pass an employee other. There is a important relationship between customer loyalty, customer delight, and trust and switching costs announced cell.

While the Service Provider approach in reaching consumers as main objective business. Fournier,(1998) Consumers has preserved, become the subject of business telecommunications companies by important the end of 2015. Yankee, (2001) Group indicate that the mobile operator to estimate the rate of acquisition of a new customer four times more than the annual cost of maintaining an existing subscriber based a media. The digital form of treatment has improved the problem manager desertion. Lejeune (2001) that a creative enterprise to manage customer churn

and emission output goes to consumers based management association policies. A consumer more inclined in the telecommunications channel mix together the Telecom would function and improved by advancing the necessary tools for compiling, action and the recording studio to play a role in organizing half of the churn. Heejin et al (2008) is a framework for industrial research familiar with many areas of excellence in the mobile service and an obvious value, and investigate its impact on pleasure and loyalty. It has invented two cost values perceived value of capacity, had a significant emotional inspiration value in meeting consumer loyalty and intent.

An investigation into the management policies of best Practice abandonment consumer prepaid and postpaid 2014 identifies the plan that best practice is also used for both the churn of the pre and post-consumer pays competition. An assessment of the consequences was provided against or complexity cost of the full range of management policies for rotating operating and standards achieved staff. It was shown that operators could achieve quick results in the battle against churn by obtaining the complete consumer information and apply this information to estimate the pace. It also recognized several ways to succeed churn in the future as the market is saturated and consumers tend to be extremely choosy.

Caruana (2004) investigates the magnitude of switching costs, which consumer loyalty through result of the evolution of research among commercial consumers of a telecommunications operator service company. Considered a better fulfillment of consumers, loss of customers and recover inventiveness can reverse the slow destruction of the client, proving the adage, hope is better than trying.

It is low stability in the churn; therefore, it is very difficult to make a contrast between the profiles of churn of five company's dissimilar telecommunications (e.i Ufone, Warid, Zong, Telenor and Jazz). In addition, since4rates can disconnect a real difference to a service provider and standing share price; these rates are rarely a massage to eliminate out the most optimistic light. Churn levels also vary widely by geographic market and the types of services that can be obtained, and can be generally classified as outer body and inner nature of the loss of customers. External churn is specific as changing a consumer service only if the company to a diverse and consists of two major subtypes unintentional and not paid.

Churn refers unwitting consumers who are disengaged operational telecommunications. It is initiated by the telecommunications company and is due to manifest circumstances as the death of the subscriber or disconnection due to deception, bad debt or underutilization. Voluntary

turnover in the field of telecommunications is separate aspects of consumers of individual reason as switching to a competitor, the service stops, transfer from one place to another. Ryals, (2002) to start said subscriber and is also on purpose or subsidiary. Deliberate targets can understand pricing, poor customer service or internal network despite the churn damage may arise due to the economic possibilities, the location or the most important change of life. Internal churn is specific because customers change from one service to an additional agreement within the company similar services, such as switching on or after checking the validity the post compensated within the cellular service provider similar service.

The churn can also be categorized as consumers begin or start participant. Consumers start rotating disconnection of service consumer to close an explanation and stop using a service known as the company is not informed of the reason (Fournier, 1998). The greatest impact of awareness for customers from churn could be called the shocking excellence, more encouraging pricing policy participant, the likelihood of disgruntled consumer, difficulty billing, hidden charges, change of position changes business, difficulty start networking, etc. In the churn, the contestant bargain after an consumer or existing service provider (Adams, & Yellen, 1976). The target can be an innovative technology, more excellent quality of service, network coverage pricing or by the competitor. That consumers dictate literature began churn is much more common and multifaceted, Therefore, the need to control the waiting indicators such activities. The result of the force of sequence can be used as a valuable contribution to disseminate consumer's preservation program.

Here is a method of reducing the churn through all section as each target market consumers respond to a kind of technical person based on their require of state. Wear on the subscriber foundation can be determined by appropriate selection of payment or adapt implement motion from one side to another, loyalty programs and appeal (Adams, & Yellen, 1976).

A churn of research can be designed to target potential users who leave custody by most consumers so that they can listen carefully from the first to the last package of special service. It is also helping a service provider base majority subscribers confirmed a complaint response or study time, brand reputation, allocation pre bandwidth of the network and send fertilizer, up promotional related to the seller, wide range of value added partnerships wick, a lot of years postpaid agreement and improved consumer service as cellular network coverage quality, messaging spam, radio greeting along through fewer dropped calls. Current researchers dictate a

reasonable to beat management methodology could comprise several stages, has in custody consumer Quarter order total market classification of facial appearance diverse segments town of the brightest or moving segments recognition particular reason for the Management of churn of the loss of customers.

Existing studies shows that telecommunications companies cannot make their connection management Rigid consumer work pay (Ahn, Han, & Lee, 2006). This is perhaps due to a need to develop competition consequenceive consumer policy based on productivity consumers. Reducing turnover rate in the industry is no longer sufficient. The industry should be able to sketch and implement profitable and attractive actions into account customer risk and consumer profitability. The telecommunications industry is moving carefully. Armstrong, (1996) The changes are ambitious by a combination of market, business or technological cash. There are several factors that convince the market. The globalization of the financial system is forcing many multinationals to grow in the early markets. These signatures appear for a single taxpayer to meet all your telecommunications needs.

In operators in the telecommunications sector seeking innovative yields permanence incoming global market. Future technologies such as wireless line, digital subscriber voice on procedure they are internet will allow innovative service opportunity in advance. the insist bandwidth and lobby high speed is growing, driving the expansion innovative services such as wireless broadband, 3G, 4G and DSL. Consumer awareness is increasing (Ahn, Han, & Lee, 2006).

Consumers want services that meet their unique needs version of reliable service at a competitive cost. The information must be easily recovered, anytime, anywhere or in any case. Below one stop shopping to be potential and a better service provider available. The basic market exceptionality It will not be the experience or services or principles, is the ability to, provide more excellent quality service and responsiveness to consumer demands and demands, maintain consumer awareness as are instructions being processed, cut reduce costs and prices will not be quick to provide research service. The basics significant aspect of success and the risks that companies face today as comparable, reduced restrictions, increasing consumer expectations, humanizing efficiency and churn consumers and deception or switching rate. In the wireless age, time double-digit expansion is final. Almossawi, (2012) Competitor are now stressed by the other clientele.

In wire line, the real gain comes from neighborhood and long distance calls are declining. Participants of innovative market risk taking the market share of the executive. In order to become depressed current stable prices, operators have to get better profit margins. Until recently, a lot of telecom they were harder to its growing base of consumers to increase consumer relevance close for money. Reducing churn, proposing strategies and other discount incentives resulted in loss of consumers. You trying to stem the flow of invoices due for reducing credit limits on innovative candidates, it led to a lot of would profitable customers being rejected. It is a collective belief in the consumer relationship management that retention of existing consumers spending less to get innovators.

Armstrong, (1996) Retention objectives campaigns consequently in reducing the loss of clients. Consumers receive binding offers in the form of rebates, discounts, incentives, etc. Often retention campaigns are planned with the aim of reducing wear of consumers. success of the campaign dignifies with reduced churn rates that cannot distinguish between consumers high value and low value (Ahn, Han, & Lee, 2006). Consumer loyalty sometimes accepted at a price that exceeds the consumer value. As meaning, for example, there are initial segments of consumers they tend to benefit from management strategies supplier relationships consumer. Those consumers are generating losses and should not necessarily be included in retention offers Given consumer productivity involves finding the better balance between campaign costs and the rate of loss of customers. If someone ignores productivity consumers can successfully reduce churn rates, offering randomly high discounts rebates. Taking into consideration the value of consumers, however, It puts a limit on the possible discount for each consumer.

The turnover rate remain high but the campaign can be more profitable. This study presents a general example for the assessment of retention campaigns that take various reasons their minds. Measure a negative net present value of a strategic campaign It should not be an absolute reference not to carry out the campaign. Strategic thoughts that dictate a certain policy marketing can be difficult to calculate a rate of simple disconnection of consumers in the telecommunications industry in Pakistan. Use of a framework of simple profitability, however, provides a quick additional insight into the business objectives and protects against targets in reducing excess disconnection rates at any price.

The very essential factor in retaining invests for profitable customers are the cost of acquisition of innovative consumer compared to the cost of retaining existing consumer. Global research

(Coopers & Lybrand., 2014) has been shown to be at least 5 times more difficult to acquire innovative customers that keep existing consumers or sometimes up to twenty five times harder. Grand, (2002) The purpose of a retention plan consumer should be to foster long-term relationships with consumers through honesty, responsiveness, reliability and tailored services.

This basic approach should the ability to use, consumer information with knowledge to benefit consumers and provide continuous quality of services. So the strategy policies must offer specific segments to meet the needs and demands of consumers. consumer focus, then, had become one of a telecommunications industry most essential activities in order to provide greater consumer compliance and build better relationships with customers. In the competitive environment of the telecommunications sector, consumers have a choice in choosing delivery service provider (Coopers & Lybrand., 2014).

When you think consumers the possibility of maintaining a supplier or presented in exchange, nearby are three reasons to think with reference to, so excellence service or product, price, quality customer service hassle with service is a most important influential factor elsewhere or not a major consumer with a supplier. price and product anywhere facial appearance are quite similar, consumer attention is an essential singularity in a deregulated consumer pays attention market. customer service without problems is actually a competitive improvement because is much easier said than done to reproduce higher than prices services. Employees regarding consumer must be aware of what a consumer it is and what they want or need. The consumer is very important person firm to work with either personally, by phone, email or for any additional communication channel, spam messages. The consumer is a person to take their wishes and money to the business. The declaration This means that all staff employed by the company responsible for the collection consumer expectations (Adams, & Yellen, 1976).

Although cultural behavior has to be practical within the company and has to be going through senior management down. why mentioned, the quality of service is much needed reason to improve consumer relations or associates and unless employees are concerned about this in contact with consumers, good quality of service will not be achieve. To continue on the contribution of exceptional services to consumers, the compact You must identify the service factor and quality of service these factors. Subsequently, what are the most important factors are to offer high quality services.

Honesty, reliable and timely delivery of services. Awareness, understanding the consumption circumstances. Personal contribution response watch out. Listen to consultation and consumer issues. on behalf of the consumer understanding of condition (Coyles et al., 2011). Responsiveness, which means will and equipped to solve problems. Membership enterprise customers comprises a relentless pace of four free development of each step wants unusual cultural behavior skills. Receive being organized for consumers. IT resources to anticipate what consumers wants and needs or expectations and making the sense of consumers welcome. Understand the state of the consumer, listen or ask questions right skills. Without understanding and knowledge, you cannot move to the stage after that. Personal contribution response watches out. Listen to consultation and consumer issues.

On behalf of the consumer understanding of condition (Coyles et al., 2011). Responsiveness, which means will and equipped to solve problems. Offer help or behind in sequence and consumer preferences (Coyles et al., 2011). During this employed by points they should make the exchange of information for a solution of charity. They must be adaptable or step, however, warranty impressive customers who cannot or do not have the facility or transport energy. In the last part employees must make sure that consumers agree with the terms / conditions to get it. Respect what is necessary to ensure that all consumer demands have state meet in order to maintain regularity consumers to do business with the compact. Keep involve skills consideration for the implementation and follow-up to confirm each exceptional actions / response are determined satisfactorily (Armstrong, & Porter, 2007). To describe a consumer consequenceive conservation approach, companies have first to recognize the behavior of consumers. So you should call the tendency to beat modeling mode churn, and then must be familiar with increasing consumers. Based on the propensity to loss of customers and consumers factor of profitability, companies will be competent to build a collection of consumers and classify the correct policy.

Amazon introduced a service consumer support and value-added services to help consumers recognize they are buying similar books. Amazon enthusiastic readers regularly look for and buy a lot of books. Sometimes, however, they do not have enough time to read books, and even forget what they buy. Amazon and get an order of repetition of a book, a notice clarifying the consumer who bought similar ships book with a previous order. The information provided by Amazon allows customers to change his mind, and research the content of its platform. For

example, a direct result of this service, Amazon loses short-term chance to win Benefits. In exchange, but it earns a strong consumer loyalty of consumers which leads to higher long-term gains. Consumers should be loyal and happy Amazon in order to take advantage of this service, then having its historical purchase records on file. From this service, it becomes costly for Amazon customers to switch to other booksellers.

Theoretically, service provided by Amazon it is comparable to cellular marketing strategy or telecommunications industry. In the telecommunications industry consumers have difficulty understanding pricing plans different calling patterns and predict future telecommunications services requirements of industry demand. This often results in the selection of evil telecommunications network. By encouraging this type of consumers to switch to the correct network service provider and pay less, the companies will loss of short-term benefits, but it will increase their long-term benefits by increasing retention rates. The marketing policy discussed in this study is sustainable. The company can increase their long-term benefits through careful selection of target customers. Similarly, will consumers to be happier. No need to stress to the evaluation of alternative plans and telephone networks.

The company will analyze historical vocation patterns of their consumers, and support to make the right decision. Yes one consumer identified as having carefully chosen the wrong network of the telecommunications company industry, which are 6encouraged choose the most appropriate strategy. This Now the investigation is concluded giving their limitations and the direction of future study. So, which requires several times to determine if a consumer has selected the right network of the telecommunications company, The Company must wait longer to determine the status of consumers more accurately. Consumers with evil network plan will, however, seek service from competitors if the company expects too long.

Network quality, Coverage, rates and spam messages were a major reason which contributed to churn whereas network consequence, VAS and international roaming were vital in some individual cases. Mobilink leads with 29 percent market share and is nearly followed by Telenor with a 27% market share in the form of subscribers.

Though, after the current merger between Mobilink and Warid, the innovative thing will emerge is the largest operator in Pakistan with a mutual 39% market share which is well above the other competitors. But due to above mentioned factors Mobilink drop market share 29% to 28%, Telenor increase their market shares from 25% to 27%,Zong increase their market shares from

17% to 20%, Ufone also dropping from 19% to 16% market shares and Warid decrease from 10% to 8% (PTA, 2016).

Though Mobilink & Warid collective Market shares decrease from 39% to 36% due to a lack of transparency and hidden charges appeared as a major discomfort to all participants in the research.

According to the research empirical researchers has shaped a 7 step model to extend consequenceive consumption patterns. First is to evaluate internal and consumer external documentation. Second appropriate consumer groups are built. Third is to be familiar with the profitability of consumers. Fourth is to be familiar with the tendency to beat. Mercer et al., (2012) this generate consumer portfolio. 6th is applicable consumer be 1profitability propensity to beat the identified groups propose loyalty campaigns. 7th is average and enduring profitable arrangements. Consumers, shareholders and staff or that stakeholders must identify the victory of any business base in its facilities distinguish what applications consumers and deliver it.

A model of consumer segmentation provide necessary for track the release of a mixture of primary and complicated including products, services and prices correspond. The consumer association is a useful form of consumer relations presentation of awareness / knowledge side by side sales and end to the point where they are attractive or promotion improving their services(Armstrong, &Porter, 2007).

Every interaction is an opportunity to meet the needs and desires of consumers. Consumer desires are products, services; processes depend on whether the consumer is in the relationship. Is recommended that firm expand consumer contact with different for different industries and see how it can be necessary and improved each contact. Consumer maintenance actions start from the position when the agreement consumers to services.

To maintain the suspension of consumers to the company needs an influential data, whether to build depth profile file consumers and a complete environment interactions, thus allowing consumers support to divide and to target precise groups of consumers such as modified contributions welcome call packages cards, loyalty rates, discounts, rebates or behavior of high quality happy sales spokesman expression. So why to run a business Churn, research worldwide has shown that it can be at least five times solid gain innovative consumer as it is for consumers presented investment (Coyles et al., 2011). In regulate the market share security and

productivity, the company should try to get below the rates companies disconnection of ordinary consumers that the propensity to greater gains and greater consumer value ever. Measures to reduce churn rates understand, modify products / services, processes and consumer channels wants and needs. Changing processes inside the consumption processes. Dress making profile solution to consumer division.

The implementation of faithfulness channels, Attractive consumer services. Network presentation pretty, Avoid creating discontent clientele. sending equipment should be used to analyze the information of consumers identify some of the characteristics of a possible churn of consumers, such as changes in spending and payment methods, consumers frequent and various tribulations. In cases where indication churn future are familiar, proactive stage should be in use to collect Additional information on the consumption of the product execution/ Service and be familiar with corrective action when compliance is not high (Ryals et al., 2014). The cost churn in the telecommunications industry is large. That It costs a huge contract to win more innovative customers than it does to maintain the suspension of Existing ones. Moreover, an innovative consumer churns gone before the company can fully recover their costs of accomplishment. Consumer survey compliance can be as a way to gauge what churn drive. Mercer et al., (2012) found that 81% of users who leave had earlier confirmed that they were happy with their service, however, it is not beaten in all year. The explanation is use data removal procedures inch exam churn to perform two main tasks, predict whether a demanding consumer will beat, and why demanding considered churn consumers.

The development of knowledge is used for better understanding retention sale, needs, desires, subject of consumption monitoring, communication and sale. Churn capacity is the amount of customer service disappear service provider for a known period. The type of churn can be segment diverse segment; voluntary turnover has reason manageable and difficult to handle reasons, and involuntary churn. Such as controllable reason will disappear rivalry in the churn sorting and cancel the entire system shake. As unmanageable death are factor affecting service district and stolen or crush phone. Involuntary churn are nonpayment, insolvency and fraud or dishonesty high (Ryals et al., 2014).

The drivers for convenient factor is the price, encouragement, network coverage, unknown charges disfulfillment service, billing, old tools / broken, spam messages, affordability wander international and be of Ineed deficient. You are having spent a lot of campaign preservation,

researchers have established that the vital factor for churn are price differentiation rivalry, marketing, stop convenience, barrier, age, similar to illustration related origin, age, the social situation, excellence, eg complaint, number of partners customer care centers and the price of price flexibility example, the potential savings, purchasing authority, ethnicity, age (Coyles et al . , 2013) .

CHAPTER # 3

RESEARCH METHODOLOGY AND DATA COLLECTION

3.1 OVERVIEW OF QUALITATIVE APPROACH

The purpose of our study is to explore, discover and comprehend the key factors affecting the consumer churn in telecom industry of Pakistan. In this study in-depth interviews were conducted. It was ensured that all the information provided by them and recorded will be strictly kept confidential and only be used for research purpose.

3.2 INSTRUMENTATION

Due to the exploratory nature of the study, the in-depth interviews were used. An in-depth interview is the one-to-one interaction between a researcher and the subject endowing the researcher with a liberty to insightfully explore the point of fact (Zikmund & Babin, 2006). The in-depth interviews are conducted on the basis of pre-designed interview guide (Boyce & Neale, 2006). The interview guide contains a detail procedure of conducting the interviews. In past the interview guide is successfully used in qualitative research papers published in well credible journals like Journal of Business Research and Journal of Consumer Marketing (Green & Pelozo, 2011; and O'Malley & Prothero, 2004).

The interview guide used in this study is attached in the appendix. Though the in-depth interviews are a time consuming activity coupled with its hectic analysis and transcription but help to explore latent notions and give great acumen into the behaviors of consumers (Otnes, Lowrey & Shrum, 1997). As a researcher and a marketer one cannot ignore the say, behaviors and experiences of the consumers because doing so may lead to serious repercussions (Fournier, 1998). Another advantage of using this tool is application of laddering technique. It is a way of asking follow up questions from informants which helps to form a solid foundation to probe into a matter (Trocchia, Swanson, & Orlitzky, 2007), and makes the interpretation of phenomenon uncomplicated, reliable and worthwhile (Thompson, 1997). This technique helps in in-depth exploration as follow up questions start with what, when, why, how, where or the terms describe or explain. The technique facilitates open ended questions to make better comparisons and distinctions (Zikmund & Babin, 2006).

3.3 THE POPULATION, SAMPLE AND DATA COLLECTION

In order to gauge the various perspectives on the subject matter in detail, selection made was attentive and purposive. The best of struggles were made to find out consumers churn rate in cellular industry. The average number of interviews in literature are from 15-25 varying case to case; but twenty are perfectly enough, (Green & Pelozza, 2011; and O'Malley & Prothero, 2004). Initially 25 interviews were conducted including 21 males and 04 female participants, and finally 20 were selected in order to give a true and fair view on the subject matter. They aged from 23 to 60 and belonged to various disciplines of life. All the interviews were conducted with prior appointment from interviewees either at their homes or workplace. As per guidance from past studies no interview exceeded the 60 minutes time; as the boredom bias steps into the process if it lasts for more than 60 minutes. All the interviews were tape recorded for further analysis and transcription. None of the informants approached was already known to the researcher but most were very humble and cooperative, contributing to a learned and friendly atmosphere during the conduct of interviews. . So results can be generalized for whole population.

3.4 THE SAMPLING TECHNIQUE

The purposive sampling technique was used to get the right sample from the population. Purposive sampling is a non-probability sampling method and it occur when fundamentals chosen for the sample are selected by the judgment of the researcher. Researchers often consider that they can acquire a representative sample by using a sound judgment, which will result in saving money and time. This technique was used due to time and cost constraints. Special consideration was given to the sample before selection; whether the subjects that are to be selected are going to serve the purpose or not. Based on the theme set by literature so far; the exposure, experience and education was given considerable attention in selection process.

3.5 THE CONTENT ANALYSIS

A digital audio recorder was used to tape record the interviews. Later on the most important and hectic activity was transcription of the data (Berg and Lune, 2004), collected in heaps and transcribed on some handsome amount of pages attached in appendix. The audio recorded during the interviews and field notes taken where necessary were documented in form of word text for better analysis and description (Green & Pelozza, 2011). To handle such huge unstructured data the NVivo 11 pro was used for the sake of assistance. It is tremendous computer software that enables the user to organize the unorganized and complex non-numerical database. It helps to

sort the information and study various vital links among data for better interpretation in order to produce results based on facts.

The content was analyzed in various stages in accordance with the recommendations of literature on the subject matter, (Gentry, Putrevu, & Shultz, 2006 and Patterson, Hill & Maloy, 1995). In first stage all the transcripts made through Nvivo were studied in depth to make a sketch in mind for analyzing the content. In the second stage a synopsis of all the experiences, perceptions and exposures shared by the consumers was made. In third stage, from the summarized data emerging themes were identified as per nodes created in the Nvivo and in the final stage of content analysis the themes identified were studied in depth to find out true customer experiences. Moreover, the synopsis made of each interview was studied several times again so that any important information may not be missed. The data once collected, transcribed and finally analyzed is interpreted in form of results which is the part of next chapter.

CHAPTER # 4

RESULTS

4.1 RESULTS

This chapter contains results of the study. We identified various dimensions in Pakistani context due to which the consumer churn rate of telecom industry of Pakistan. Though some of the findings are consistent with the findings of previous studies but unlike past studies our findings are purely based on data collected from actual consumer churn of cellular sector. Most importantly complying with past research recommendations that though consumers churn of telecom sector are spread all over the world; leading to similar behavior but country related influences in terms of person's psychographic, cultural values and legal & ethical codes vary, (Penz, Schlegelmilch & Stottinger, 2008; and Husted, 2000). The study has helped us to successfully answer all the research questions posed in the first chapter. The emerging themes from analysis of the content are discussed in detail accordance with the research questions.

Results of This study purposive sampling technique is applied to focus on a particular target market, based on the high rate of use among specific customer segment. The selected group of customers has been noted in the interview with the consumer Zong, Telenor, Mobilink, Warid and Ufone. The survey method was used to measure the inclination of rotation psychographic target segment, has been applied on data collected through interviews, and on that basis has developed conclusions and recommendations. Respondents revealed that less percentage of Mobilink, Zong and Warid customers and higher percentage of Telenor, Ufone customers were using the services of some other cellular services before moving to their current service. The highest figure of Telenor certainly points to the target and the acquisition of effective strategies operator, which is able to headhunt early in a considerable number of customers using other services. The study results establish that the main reason for customers switching service prior to today is the poor quality of voice followed by network problems, spam messages, hidden charges, international roaming, as it is shown by the choice of Telenor, Ufone, Zong, Mobilink, Warid and customers.

Therefore, the contact rate with service providers on the decision to switch is greater if compared to Telenor, Ufone, Zong, Telenor, Mobilink. As for the offer of exclusive packages by service

provider, indicates that more than half of the Ufone customers have offered different types of exclusive packages by your service provider, while none of Telenor customers have been offered privileges. The survey also reveals that once play service subscribers operator, most of them are not interested in shopping around for alternative suppliers of cellular services. The reason behind this is their desire to keep their current cell phone number, which is a means of contact. There is a general perception that a service stop and go to another is difficult and time consuming. The introduction of mobile number portability (MNP) by the end of 2006 will produce a revolutionary change in this perception. A large majority of customers strongly that Ufone your service provider has adopted effective customer retention strategies. On the other hand, the opinion of most customers Telenor is that your service provider is ineffective in terms of retention strategies that can ultimately result in wear customer base in the long term. The mentioned average for Ufone is greater than that of Telenor. Applying the survey and interviews confirms that, compared with Telenor, Ufone higher scores on the level of customer satisfaction and, failing that, occupies the lowest level of churn.

From the observation of interviews that Mobilink facing more customer churn as compared to others telecom companies. Results of this study tells us that Network quality and network coverage appeared to be a major reason which would enforce a network switch. Almost all participants reported network quality and coverage as one major reason due to which they have switched their network, issues like call drops, distortion, busy networks, absence of service and signal dropping all contributed to below par network quality. One respondent claimed that "issue of connectivity was the major reason behind his network switch", another stated that he lived in vicinity which faced continuous service malfunction and signal dropping, and it made him switch onto another network.

One participants stated that he subscribe to a certain network only be reason and receive full receive coverage from that network". Results of this study tells us that Spam messages are promotional and service messages which are either source by telemarketers or the cellular company itself. Majority of the participants were annoyed by the spam messages and a vast majority indicated that spam messages can be a major reason which would force a network switch.

Despite multiple complaints and requests to block spam messages and the non-responsiveness of the cellular firms triggered people to switch networks. A respondent stated that while he was on a look to switch network he inquired people about a network which sent minimum spam messages. Past study also supporting these results like Telecom industry in Pakistan is also going rapid transformation, Telenor has catch up with mobilink in term of markets share, zong has emerged as the 3rd largest and fastest growing network in the country, U phone has lost its pace and warid has stumbled further and is face with ever worsening circumstances as the company has lost almost half of its customers base in the past 5 years to competitors due to consumer churn (PTA, 2015).

Results of this study explain that all consumer demand transparency from their service provider, a lack of transparency and hidden charges appeared as a major discomfort to all participants in the research. Majority of the postpaid user's complaint of the hidden charges and hidden elements of billing, all this would not inflate the total billed quantity but also projected the impression of the secrecy from consumer. The consequences the subscribers eventually switched onto another network, Hence hidden charges appeared to be a major factor which contributed toward consumer defection. The network rates appeared to be another significant factor which reasons the consumer to switch from one to another service. A majority of the respondents indicated that due to higher bills and excessive rates they switched their networks.

Therefore billing transparency and network rates are the major reasons which can reason churn in the telecom industry. Results of this study describes that Value added services are the augmented services offered along with the core product. Almost all the respondents engaged in the research indicated that they subscribed to one or more value added services. The females were more inclined toward by means of the call blocking service whereas miscall notifications was the most subscribe to VAS; they are not a critical factor to affect consumer attrition. The unanimous opinion of the focus group proceeding suggested that no participants cared switching their network only to avail a value added service.

Results of this research state that International roaming appeared to be a reason which could inflict consumer churn. But it was not a major reason which would drain consumers from a company's clientele. Out of eight participants only one cared whether the service provider was offering international roaming or nat. Therefore international roaming cannot be considered as a major factor which can contribute toward churn in the telecom sector. Results show that there

existed a notion that network consequence is very essential when it comes to service sector firms. As assumption was that peer pressure and word of mouth generates automatic business but the assumption appeared to be a bit flawed, network consequence did not seemed to have any consequence in by means of churn or forcing a subscriber to switch network. The respondents in the research out rightly rejected that network consequence was at all significant in their decision when they choose to switch networks.

CHAPTER # 5

CONCLUSION, LIMITATION AND FUTURE DIRECTION

5.1 LIMITATIONS AND FUTURE DIRECTIONS

A major limitation faced during the research work has been the fact that the management of Telenor and Zong was reluctant to disclose information about the treatment of the rotation due to the recent episode of blasphemy, which was triggered by the publication of material desired in a Danish newspaper. Public opinion was caused due to which the major European organizations were subject to destruction of property. Other issue brought to light is the operational definition of rotation, the time period that is not uniform throughout the industry so it is difficult to determine its actual level. This investigation is concluded giving their limitations and the direction of future study. It is recommended that the sample size should be increased couple with equal numbers of participants (male, female) to be taken in future for better generalizability of data and results. In this research sample selected were too short due to very short time for conducting an interview. Also there element of gender bias was present to negate this later interview were conducted. In this research that Network quality and network coverage and hidden charges appeared to be a major reason which would enforce a network switch. Almost all results reported network quality and coverage as one major reason due to which they have switched their network. Also majority of results indicated that due to VAS and international roaming were vital in some individual cases, Managers are very attentive to maximize the value of life customers. A very long planning is required to achieve common objectives to develop lifelong loyal consumers. So managers are beginning to awareness that current profits and gains must sacrifice short-term change higher retention rates, and long-term benefit increased as a result of these higher retention rates.

This often results in the selection of evil telecommunications network. By encouraging this type of consumers to switch to the correct network service provider and pay less, the companies will loss of short-term benefits, but it will increase their long-term benefits by increasing retention rates. The marketing policy discussed in this study is sustainable. The company can increase

their long-term benefits through careful selection of target customers. Similarly, will consumers to be happier. No need to stress to the evaluation of alternative plans and telephone networks. The company will analyze historical vocation patterns of their consumers, and support to make the right decision. Yes one consumer identified as having carefully chosen the wrong network of the telecommunications company industry, which are encouraged choose the most appropriate strategy, which requires several times to determine if a consumer has selected the right network of the telecommunications company, The Company must wait longer to determine the status of consumers more accurately. Consumers with evil network plan will, however, seek service from competitors if the company expects too long. Results predicted that the telecom industry in Pakistan is also going rapid transformation, Telenor has catch up with Mobilink in term of markets share, Zong has emerged as the 3rd largest and fastest growing network in the country, Ufhone has lost its pace, Warid merged in Mobilink and Warid has stumbled further and is face with ever worsening circumstances as the company has lost almost half of its customers base in the past five years to competitors due to customer churn.

5.2 MANAGERIAL IMPLICATIONS AND RECOMMENDATIONS

The following recommendations have been formulated on the basis of this study: Customer retention should be a part of the planning phase, along with customer acquisition in all telecommunications organizations. It has been observed that organizations tend to focus on the management of rotation only when the customer base has deteriorated. There seems to be a lack of contingency planning in these particular aspects of growing industry. Telenor management should specifically focus on customer retention and not only in the acquisition phase. It should establish a separate retention / churn management department to deal with this emerging problem in the telecommunications industry in Pakistan.

These are the following recommendations have been put forward on the basis of this research that a majority of the respondents indicated that due to Network quality, Coverage, rates and spam messages were a major reason which contributed to churn whereas network consequence, Value added services and international roaming were vital in some individual cases.

Majority of the postpaid users of Mobilink complaint of the hidden charges and hidden elements of billing, all this would not inflate the total billed quantity but also projected the impression of the secrecy from consumer. The consequences the subscribers eventually switched from

Mobilink & Warid to Telenor network, Hence hidden charges appeared to be a major factor which contributed toward consumer defection. The network rates appeared to be another significant factor which reasoned the consumer to switch from one to another service. A majority of the respondents indicated that due to higher bills and excessive rates they switched their networks. Therefore billing transparency and network rates are the major reasons which can reason churn in the telecom industry.

Majority of the participants were annoyed by the spam messages and a vast majority indicated that spam messages can be a major reason which would force a network switch. Despite multiple complaints and requests to block spam messages and the non-responsiveness of the cellular firms triggered people to switch networks. A respondent stated that while he was on a look to switch network he inquired people about a network which sent minimum spam messages. But A majority of the respondents indicated that due to value added service and international roaming were vital in some individual cases.

Network quality and network coverage appeared to be a major reason which would enforce a network switch. Almost all participants reported network quality and coverage as one major reason due to which they have switched their network. So managers of Mobilink, Warid and Ufone should have to focused on consumer retention strategies and manage these factors which are above discussed and to retain their consumers to enhance their market shares or reduced churn rate.

5.3 Conclusion

Network Quality, Coverage, Rates and spam Messages were a major reason which contributed to churn whereas network effect, Value added services and international roaming were vital in some individual cases.

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APPENDIX

LIST OF STRUCTURED QUESTIONS

Q.1 Which telecom service provider do you currently subscribe to?

Q.2 Which telecom service provider did you subscribed to in the past or switched from?

Q.3 What was your service subscription model? (prepaid or postpaid)

Q.4 What was the major reason which reasoned you to discontinue your subscription? Write in order to priority?

Q.5 Which services provide have you subscribed to and when are you with that service provider?

Q.6 Which places lack the coverage?

Q.7 Did you considered number portability instead of a new sim, MNP service was available at that time?

Q.8 Any one with his family using the other networks and you personally use a different one?

Q.9 Does this cause any problem or they ask you to switch?

Q.10 Are you satisfied with the packages you have subscribed to?

Q.11 Can international roaming be an element, which would shape your decision to switch?

Q.12 Mobilink was expensive in term of which service? Calls, SMS, ETC?

Q.13 Have anyone you used MNP to switch from one network to another?

Q.14 How long did it take to switch/ how long was the process?

Q.15 Are you satisfied with the internet service being offerd by you cellular service provider?

Q.17 Are these (VAS) the reason you will switch your network for?

2015

Operators	Mobilink	Telenor	ZONG	Ufone	Warid	Pakistan
Total Subscribers	35,156,550	33,191,103	23,518,919	18,750,250	10,323,691	120,940,513
3G/4G Subscribers	4,909,203	5,485,083	3,971,106	3,518,635	156,827	18,040,854
3G/4G Penetration %	14.0%	16.5%	16.9%	18.8%	1.5%	14.9%

*as of 30 SEP 2015

Cellular Market Share					
Operator	Mobilink	Telenor	ZONG	Ufone	Warid
June-14	28%	26%	19%	17%	9%
June-15	29%	27%	19%	16%	9%
September-15	29%	27%	19%	16%	9%

Market share (2013)

Mobilink	29%
Telenor	25%
Ufone	19%
Zong	17%
Warid	10%

Market share (2014)

Mobilink	28%
Telenor	26%
Ufone	17%
Zong	19%
Warid	9%

Market share (2015)

Mobilink	28%
Telenor	27%
Ufone	16%
Zong	20%
Warid	8%

CONSENT FORM

CONSENT FOR PARTICIPATION IN A RESEARCH INTERVIEW/FOCUS GROUP:

A QUALITATIVE EXPLANATION OF CONSUMER CHURN RATE IN PAKISTAN'S TELECOM INDUSTRY

I agree to participate in a research thesis led by Muhammad Akmal Research scholar at Capital university of science and technology, Islamabad. The purpose of this research is to specify the terms of my participation in the study. **Factor causing customer churn: A qualitative explanation of consumer churns in Pakistan telecom industry.**

- Participation involves being interviewed or debate in a focus group. The session will last approximately 60 minutes. Being a researcher to take written notes during the session. I also may record of the interview via audio or video tape. It is clear to me that in case i do not want the interview to be taped i am at any point of time fully entitled to withdraw from participation.
- I have been given sufficient information about this research. The purpose of my participation in this project has been explained to me and it is clear.
- My participation in this study is voluntary. There is no explicit or implicit coercion to participate.
- I have been given the explicit guarantees that, if I wish so, the researcher will not recognize me by name or function in any reports by means of information obtained from this interview, and that my confidentiality as a participant in this study will major secure. In all cases subsequent uses of records and data will be subject to standard data use policies.
- I have read and understood the points and statements of this form. I have had all my questions answered to my fulfillment, and I voluntarily agree to participates in this study.

Demographics

Age.....,

Gender.....,

Qualification.....

.....
 Participants signature Date

.....
 Researcher signature Date

- ✓ Which telecom service provider do you currently subscribe to?
 -
- ✓ Which telecom service provider did you subscribed to in the past or switched from?
 -
- ✓ What was your service subscription model? (prepaid or postpaid)
 -
- ✓ What was the major reason which reasoned you to discontinue your subscription? Write in order to priority?
 -
 -

Interview guide

- Explain to the group “what consumer attrition or churn rate is and how this fact works in the telecom industry” (**Mobilink, Ufone, Telenor, Zong and Warid**)
- Ask what was the primary reason behind them shifting the network they subscribed to?

Key elements

Product		Excessive/too less info	
Quality		3G/4G	
Consumer service		International roaming	
Pricing		Comp. attractiveness	
Bundles		VAS	
Packages			

- How can companies limit this churn/attrition

Key elements

Switching cost		VAS	
Quality		Bundles	
c-service		Handset subscription	
Communication			

Age	Gender	Qualification	Duration of interview	Profession

TRANSCRIPTION: FOCUS GROUP SESSION

FACTOR CAUSING CUSTOMER CHURN

QUALITATIVE EXPLANATIONS OF CONSUMER CHURN IN PAKISTAN TELECOM INDUSTRY

Which services provide have you subscribed to and when are you with that service provider?

Mr. Naeem Ahmad

I have been with Warid from the past 3 years. I was a mobilink customer before that. I switched to Warid because at that time i was getting a lot of spam messages from Mobilink, it was very annoying and inconvenient for me, another issue was that i used to move around a lot of places and there were issue of connectivity especially in the mountainous regions. The signals were a major issue for me. Another issue which i came across was that was unaware of the charges, the hidden charges created a transparency issues for me. one more reason to switch to warid was that, a lot of my friends and family members were using the Warid, the network effect prompted me to switch to warid. i had heard a lot about warid quality, so my concluding reason contributing to warid was quality.

Mr. Moeen ul Deen

I have been with Warid from the past two years. I was a Ufone customer before that. I switched to Warid because at that time I was getting a lot of spam messages from Ufone, it was very annoying and inconvenient for me, another issue was that used to move around a lot of places and there were issue of connectivity especially in the mountainous regions. The signals were a major issue for me.

Mr. Faiq ahmad

I was a mobilink customer before that but I switched to Ufone because I have observed that many times Mobilinks deducted hidden charges and active some other extra services unnecessarily.

Mr.Tahir Mahmood

I have been with Telenor from the few years. I was a Mobilink customer before that. I switched to Telenor because at that time I was getting lot of calls from Mobilink helpline and spam messaging it was very annoying for me that's why I switched.

Which places lack the coverage?**Mrs.Faiza siddiqui**

About 3, 4 years ago, if you go to areas like Swat, at that time I faced issues with Mobilink at those places. I faced problems like signal dropping and unreliability. Telenor was much better than all the networks in that regards but Mobilink was a total flop there and my reason to switch.

Dr.Zeeshan Qader

Intresting because the perception is that Mobilink is ultimate service provider in terms of coverage.

Mr. Faiq ahmad

I had billing issues with Mobilink, Mobilink was expensive therefore the total amount billed to me was always high, which for me as a student was too much, so I switched to Ufone. Ufone is less expensive, my total bill is less despite the fact that my consumption is higher than ever. My problem with Mobilink also was in its hidden charges, all of that contributed to my impression that Mobilink was charging me excessive bills, Mobilink used to include extraw charges in the bill and i had no idea why i was billed those additional charges, but with Ufone i know what is the line rent, what is the total usage and total tax, Ufone billing is transparent which is why i am more comfortable.

Mr.Tahir Mahmood

I will also like to add to Naeen ahmad, I faced the same reason, i am using Ufhone now a days, before that i was a Mobilink customer for about 4 years but then i started facing a lot of issues from the Mobilink network. The place where i live nowadays near the airport area the signal problem from Mobilink is immense. My whole family subscribed to mobilink and eventually we all had to switch because of this signal problem.

Mrs. Sana

My problem was the same, i was a Mobilink postpaid subscriber, the charges and deductions (hidden charges) were not clear to me. apart from that the network quality had gone from bad to

worse. You dial Mobilink or even mobilink other networks , the service is mostly chocked. i live in chaklal scheme 3.

Mr. Ashfaq Khan

The signals drop abruptly, message beeps up about no service.

Mr.Tahir Mahmood

Another issue I faced from Moblink was a bulk load of spam messages, despite ignoring such messages, the load would not minimize, They would send multiple spam and bulk messages.

Mr. Naeem Ahmad

I have requested for the spam messages blocking, But that stuff never works, they dont switch it off.

Mr. Anwar hamza

i am using Ufhone now a days, before that i was a Mobilink customer for about 4 years but then i started facing a lot of issues from the Mobilink network. The place where i live nowadays near the airport area the signal problem from Mobilink is immense. My whole family, frinds subscribed to mobilink and eventually we all had to switch because of this signal problem.

Mr. Hafeez ahmad

About 5 years ago, if you go to areas like Bahawalnagar, at that time I faced issues with Mobilink at those places. I faced problems like signal dropping and unreliability. Telenor was much better than all the networks in that regards but Mobilink was a total flop there and my reason to switch.

Mrs. Sana

Mobilink's customer service is not helpful either, if you request for spam clouser, 1st they don't help, even if they do they activate some other VAS which we haven't requested.

Mr. Arshad Mumtaz

May be the connectivity issue is due to the network size, more people are there on the network the slower the network gets and it is to offer prime service, The slower and unresponsive network was my grievance with Mobilink and i switched to Warid.

There are different factors, but there is that one thing due to which you call it quits and you decide that its time to switch, what was that one thing?

Mr.Naeem Ahmad

It was like when i heard from lot of my friends who used Warid, I shared my issue my them and all of them boosted about Warid and the network quality and no spam or bulk messages, their efficient network and all good stuff, paying heed to their word of mouth and the impression i had of Warid, Switched to Warid. When i switched to Warid i stayed with it because i was so satisfied with and their service, reputation and everything i had heard that the network was true, so i stayed with them.

Mr. Awais

Another issue I faced from Moblink was a bulk load of spam messages, despite ignoring such messages, the load would not minimize, They would send multiple spam messages and hidden charges.

Mrs. Rimsha

I had a dual sim mobile, I subscribed to Warid and initially continued using both Warid & Mobilink simultaneously, later I realized all my needs were met with one Warid sim so i unsubscribed Mobilink.

Mr.Naeem Ahmad

I will also like to add to Hassan's point, I faced the same reason, i am using Ufone now a days, before that i was a Mobilink customer for about 4 years but then i started facing a lot of issues from the Mobilink network. The place where i live nowadays near the airport area the signal problem from Mobilink is immense. My whole family subscribed to mobilink and eventually we all had to switch because of this signal problem.

Did you considered number portability instead of a new sim, MNP service was available at that time?

Mr. Arshad Mumtaz

Yes it was available, but i did not opted for that, because i was experimenting earlier, later I continued with that new number and did not required the MNP service.

Mr. Salman Sarwar

Initially i was a Mobilink user but then switched to Ufone. The reason was that Mobilink had so many billing issues, The problem was their hidden charges, they would charge upfront costs without clearly specifying the cost head. For example they never mentioned the number of minutes consumed but would charge a lump sum amount. The other problem was the reception.

Signals were good up till one is out of house or in open space but they would drop immediately when i was in my home

Mr.Naeem ahmad

I think in current era MNP is unnecessary because my all needs fulfill from one sim.

Mr. Ashfaq Hussain

I had billing issues with Mobilink, Mobilink was expensive therefore the total amount billed to me was always high, which for me as a student was too much, so i switched to Ufone. Ufone is less expensive, my total bill is less despite the fact that my consumption is higher than ever. My problem with Mobilink also was in its hidden charges, all of that contributed to my impression that Mobilink was charging me excessive bills, Mobilink used to include extraw charges in the bill and i had no idea why i was billed those additional charges, but with Ufone i know what is the line rent, what is the total usage and total tax, Ufone billing is transparent which is why i am more comfortable.

Mrs. Rimsha

Now a days I have no need MNP Because my needs were met with one Warid sim so i unsubscribed Mobilink.

**Any one with his family using the other networks and you personally use a different one?
Does this cause any problem or they ask you to switch?**

Mr. Umer Raja

I am using Zong while my family is using Warid. I was a Telenor subscriber earlier but then i switched to Zong 4 years ago because i faced network coverage issues. I am not conscious about all the factors, my main concern is the network coverage and that was the reason I switched my network.

Mr. Mubashir Islam

In 2005, my father used to work in Warid, which was we all subscribed to warid. Later when i started working in Ufone and got to know about their packages I switched to Ufone because their call rates were comparatively lower. Another reason which contribute to my decision to switch to Ufone was that most of my friends had the same network, so the network effect caused me to switch.

Mr. Fahad Faiz Satti

I am using Ufone while my family is using Warid. I was a Telenor subscriber earlier but then i switched to Ufone four years ago because i faced network coverage issues. I am not conscious about all the factors, my main concern is the network coverage and that was the reason I switched my network.

Are you satisfied with the packages you have subscribed to?

Group: Yes, We all are satisfied.

Mr. Umer Raja

I am not, I think Zong should initiate a service like Ufone's super card, currently they offer individuals packages for internet and other things, they dont bundle things. So I would want a service like that from Zong.

Can international roaming be an element, which would shape your decision to switch?

Mrs. Sana

Yes, it is for me at least, Mobilink does not support international roaming, While Ufone does. When i was working, at my job i had to travel to tribal areas and had to make international calls to client abroad. Mobilink facilitate international roaming only for Saudi Arabia but not for other countries. Ufone supports international roaming globally, This was another reason why i switched to Ufone.

Mr.Anjum Majeed Khawaja

International roaming is not the big factor for me because very rare I make call internationally. I subscribe to Ufone 3 years ago, before that i subscribed to Mobilink and Warid before that. I switched because Mobilink was very expensive.

Mrs. Faiza siddiqui

Now that factors not effect on my decision making to switch because I make international calls through Internet. I am using Telenor while my family is using Warid. I was a Mobilink subscriber earlier but then i switched to Telenor four years ago because i faced network coverage issues. I am not conscious about all the factors, my main concern is the network coverage and that was the reason I switched my network.

Mobilink was expensive in term of which service? Calls, SMS, ETC?

Mr.Salman Sarwar

I felt it was expensive in every way. They were not offering any sms packages and their calls rates were high. I switched from Mobilink after using it for about 2 month.

Mr.Hassan Nadeem

Its expensive due to hidden charges.

Mr.Anjum Majeed Khawaja

I was annoying by Mobilink spam messages.

Mr. Umer Raja

I think Mobilink charge high but no network problem.

Have anyone you used MNP to switch from one network to another?

Mr.Hassan Nadeem

Yes, we switched using MNP

Mr.Mubashir Islam

I used MNP to switch my network

How long did it take to switch/ how long was the process?

Mr. Mubashir Islam

I had a friend working there in the organization so it took a couple of weeks and my number was officially ported from one network onto another.

Mr. Awais

It took me a lot of time to port my network, back then the companies were verifying the SIMS and identities biometrically, so it took me almost 4 month to port the number, Due to excessive work load of the verification spree throughout the country, the service provider delayed the processing of my request. Even when they started the process the intercompany dealing was very time consuming and annoying.

Are you satisfied with the internet service being offerd by you cellular service provider?

Mr. Hafiz Mahmood

I think what Ufone does is that, they haven't increased their spectrum, they try to cover maximum areas with minimum boosters and beaming towers.

Mr. Hassan Nadeem

I am satisfied in term of volumee, I used Ufone super card, the volume the offer is sufficeable but the speed which Ufone provides is not at all up to the mark, Zong's 4G and Mobilink's 3G even are better in terms of internet speed.

Mrs. Sana

Ufone struggles with its 4G reach too. Even with in the city, Ufone's 3G signals drop repeatedly which is not satisfying at all.

Mr. Mubashir Islam

I think what Ufone does is that, they haven't increased their spectrum, they try to cover maximum areas with minimum boosters and beaming towers, the bandwidth is not suitable for such a large bulk of customers.

Mr.Zafar Iqbal

I used Ufone super card, the volume the offer is sufficeable but the speed which Ufone provides is not at all up to the mark, Zong's 4G and Mobilink's 3G even are better in terms of internet speed.

Do you people subscribe to any value added services?

Mrs. Maria

I subscribe to miss call notification services, what it does is that, it intimate when the new stock is out.

Mr. Ashfaq Hussain

I subscribe to Ufone call blocking service but now i have stopped using it because my phone has a built in feature to block calls now.

Mr. Salman Sarwar

Ufone and Telenor provide job alerts and I subscribe to those.

Are these (VAS) the reason you will switch your network for?

Group: No

Do you people subscribe to any value added services?

Mr. Anjum Majeed Khawaja

I subscribe to miss call notification service, what it does is that, it intimates me of any calls that i have missed during the time when my phone was powered of or out of reach.

Mrs. Sana

I subscribe to international roaming, call blocking service and caller tune services. Ufone partners with some lawn brands and they intimate when the new stock is out.

Mr. Ashfaq Hussain

I subscribe to Ufone call blocking service but now I have stopped using it because my phone has a built in feature to block calls now. Ufone and Telenor provide job alerts and I subscribe to those.

Are these (VAS) the reason you will switch your network for?

What according to you is the best feature in your current service?

Mr. Mubashir Islam

Ufone super card

Mr. Waseem Ahmad

Ufone super card

Mrs. Sana

The voice quality in Ufone, but I may switch to Zong in the near future because of the 4G.

Mr. Nazaqat Khan

I am happy using Ufone 3G because at least I get signal coverage

Mr. Anjum Majeed Khawaja

Ufone 3G coverage

Mr. Moeen ul Deen

I have been very satisfied with Warid, but now that satisfaction is slowly diminishing their customer service is becoming non responsive, spam messages have increased and the 4G LTE service has somewhat ruled out majority customers because of its compatibility with the handset. Right now I am not very satisfied with Warid and may switch to Ufone because of its super card service.

Mr. Ashfaq Hussain

The service quality and cheap rates.

Mrs. Maria

Ufone 3G coverage

What was the major reason which reasoned you to discontinue your subscription? Write in order to priority?

Mr. Anjum Majeed Khawaja

Hidden charges

Network Quality

Internet facilities

Value added services

Mr. Hafiz Mahmood

Service quality, Network coverage and cheap rates

Mr. Naeem Ahmad

Hidden charges, Spam messaging, Network rates, Value added services and at last international roaming

Mrs. Sana

Value added services(Miscall notification), Hidden charges, Spam messages