Abstract. In the current competitive environment where organizations have a very narrow window of opportunity to get their competitive edge, investigating the role of gender in purchase decisions is very significant for organizations as they segment the market not only on price and customer needs, but also on gender. Men and women have different characteristics and preferences which impact their purchase decisions. This paper investigates the impact of mobile service attributes on both genders by making use of Ajzen's theory of planned behavior. Five mobile services attributes: call rates, service quality, service availability, and promotion and brand image were adopted from previous researches as independent variables. Another two variables (attitude to purchase and intention to purchase) were also taken from previous literature as dependent variables. A conceptual model was developed to construct a relation between the independent and dependent variables and then through regression analysis, we tested the hypothesis that there are differences in preference for the two genders. Through convenience sampling we have chosen 200 female and male university students. The results of the regression analysis showed that only one attribute out of five is significant for female mobile users (service quality), whereas for male users three out of five attributes are significant (service quality, service availability, and brand image). As far as Ajzen's TPB is concerned, being male has a positive significant relation with all TPB variables (P<0.05,) and being female has a positive insignificant impact on subjective norms and perceived behavioral control, but negative insignificant influence on perceived difficulty.

Keywords: call rates, service quality, service availability, promotion, brand image, intention to purchase, theory of planned behavior, gender, mobile services.

THE IMPACT OF MOBILE SERVICE ATTRIBUTES ON MALES' AND FEMALES' PURCHASE DECISION

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1. Today's customers of telecom

Mobile phones have found their way into consumers' lives and mobile communication is becoming more and more accepted into the everyday life of people (Nikouand Mezei, 2012). Mobile services have influenced all of us starting with basic mobile service, like voice call and Short Messaging (SMS) and ending with more advanced services like mobile email, mobile web, and location based services and mobile monitoring of Radio Frequency Identification (RFID) information. The swift advances of new mobile service modernization and diffusion of mobile communications (Fuentelsaz et al.2008) in recent years and its probability to attract new customers are seen as major drivers of the mobile services industry's attractiveness. Basic mobile services are the most popular ones (Carlsson et al., 2006; Gerpott, 2010; Mylonopoulos et al., 2003; Pedersen, 2005), whereas advanced services have not yet made their place into the everyday lives of consumers (Carlsson and Walden, 2008).

Consumers of the telecommunication sector are varied and their priorities, needs and expectations are also diverse. Organizations are focusing on value creation to compete in the existing business era. Deng et al. (2009) haveshowed that to make a product unique and to develop long lasting relations with customers, organizations are generating systems to accelerate customer satisfaction. According to Hanif et al. (2010), the telecom industry is trying to develop long term relation with customers through multiple packages. Loyalty and satisfaction lead users toward brand consciousness and profitable relationships (Eshghi et al., 2007). Although it is not an easy task to keep the users of a product or service satisfied and loyal, Anderson et al. (2004) have noticed that it is profitable for an organization in the long run. Gustafsson et al. (2005) have detected that it is necessary for mobile service organizations to ponder over the enhancement of service quality and charge suitable fair prices to get user satisfaction which will eventually help the service provider to retain its users. On the other hand, Ahn et al. (2006) have noticed that sometimes brands completely satisfy users, but it only happens when customers find all the necessary benefits in a single brand. According to Herrmann et al. (2007), awareness about the correct price and perception regarding service rates both simultaneously impact users' satisfaction.

Looking at the current market, we can say that mobile technology is becoming very competitive and companies are behaving aggressively by trying to attractusers with various packages and services (Rahman et al., 2010). The image of a mobile service provider is very significant for mobile subscribers. As Lambert (1980) said, brand plays a vital role in selecting any mobile services, a strong brand being able to compensate for the higher rates offered by one provider. Service availability of a mobile service provider has similar influence on consumers. The telecom industry is trying to fulfill customers' needs through various products and services; therefore, to achieve best possible consumers' satisfaction is an overriding concern for the mobile service providers.

We investigate the purchase behavior of males and females in mobile services. Consumer research has found that due to consumer awareness and involvement, the traditional barrier, with respect to product and service nature, between males and females is being left behind. Therefore, males and females are involved in feminine and masculine products purchases respectively (Otnes and McGrath, 2001). Mobile services are equally used by both genders.

Gender roles are the behaviors that are viewed as being suitable for males and females in a given society. Previous literature and research has been dedicated to gender differences as consumer as well as social roles (Otnes and McGrath, 2001; Triplett, 1994). In the last few decades, the work place has been enriched by both male and female contribution and conventional gender roles have been blurred. Grigsby (1992) sustains that presently women are no longer influenced by their traditional roles like raising children and housekeeping. Both genders are participating equally in all social and consumption activities.

As times have changed companies are giving greater importance to gender in making segmentations and market strategies. They are trying to produce gender oriented products. Therefore it can be said that the conventional concept of single gender oriented society is fading. The conventional single gender societies are Asian societies where male domination exists. The emerging concept is equal opportunity and status, and in the adoption of mobile communication system gender plays a vital role (Nysveen et al., 2005).

Pakistan belongs to the group of collectivist societies. It can also be said that Pakistan has a male dominated society where male members of a family take almost all decisions. But it has been observed that during the last five to six years the percentage of women in education and in the work place has been increasing. According to the Economic Survey of Pakistan (2011), the population of Pakistan is 176.7 million people and the male and female ratio is 51%, and 49% respectively. Sairaet al. (2005) have noticed that education plays a significant role in empoweringPakistani women in taking family decision. The reason is that through education the percentage of females as working women is increasing. The financial strength is also providing confidence to female population of Pakistan to participate with male members, in decision making, side by side.

We intend to churn out the differences and similarities of impact of mobile service's attributes on Pakistani male and female consumers. We have picked the Pakistani market to conduct a research regarding mobile phone services because here we have an emerging market for telecommunication. At the moment, five cellular companies are operating in Pakistan like, Mobilink, Warid, Ufone, Telenor and China mobile company name Zong and they are providing very attractive voice and SMS packages to their subscribers.

2. The Pakistani mobile service industry and customer satisfaction

According to the annual report of 2010-2011 of the Pakistan Telecommunication Authority (PTA), the cellular mobile industry of Pakistan is performing extraordinarily. The fiscal year 2011 was one of the best years for cellular selling companies, although these companies have faced very tough times due to high taxes, inflation, power crises and bad economic conditions. Even the World Economic Forum's Global Information Technology report of 2010-2011 has ranked the Pakistani telecom industry as number 1.

After six years of deregulation in the Pakistani telecom industry, mobile phone companies have achieved the 100 million subscribers milestone.

The PTA report showed that the growth in the mobile sector was 65.9 % in the fiscal year 2011 which increased with 9% relative to the 2010 fiscal year. The report has also accounted that at the end of 2012 number of subscribers would reach 109 million. This growth of market share is mounting the tension for cellular companies in Pakistani market, because the competitive environment is increasing subscribers' expectation. Phone companies are not only working on packages which satisfy customer, but also offering gender base packages like Mobilink first time offer Ladies line for female users. This package is providing various benefits that are related to female like fashion updates, health and nutrition, cooking tips, beauty tips and much more. Such kinds of strategies are a clear indication that cellular companies are segmenting Pakistani market on gender bases as well. The new strategy adopted by cellular companies has provoked us to study the impact of mobile services attributes on gender purchase decision.

Other studies have unfolded the fact that customer's satisfaction can transform a common product into a brand leading to long and profitable relations with the companies (Eshghi et al., 2007; Herzog, 1963). The idea of customer satisfaction defines the valuation of the perceived inconsistency between prior opportunities and actual presentation of the product (Oliver, 1999), (Tse and Wilton, 1988). According to Hennig-Thurau et al. (1997), companies use the product's features and benefits to satisfy their customers.

Wang and Lo (2002) have conducted a study in China by taking five variables like, quality in service, value for customer, customer satisfaction level and behavior. By using all five variables in integrated form they proved that the competition in the telecom industry is mounting. The trends they depict refer to the fact that service providers are guaranteeing network quality at a large scale, as well as retaining customer for longer periods of time with discount offers. Price is very significant in telecom industry especially when the customer has many options (Herrmann et al., 2002; Kollmann, 2000).

Leisen and Vance (2001) have noticed that service quality can be helpful to generate a basic competitive advantage. The availability of any product or service is as significant as other main functional features of the product and service, along with the consumer's in hand usage experience of the other supplementary features which are also very important (Yoon and Kijewski, 1997). Actually the service's primary functions are the cause of the primary benefits that the consumers normally expect to obtain from the service provider at the time of purchase. Furthermore, the consumer analyzes the overall quality features of services against its availability in market (Nowlis and Simonson, 1996).

The product's promotional aspect ensures that the organization is delivering its information to the targeted customers. Through promotional campaigns organizations achieve various objectives; they make known the product features as well as company's ranking with respect to competitors (Root, 1994). According to Kotler et al. (1999) promotion is the name of such activities which communicate

information regarding products or services and also broadcast the potential advantages of products to the target customers and finally stimulate them to purchase. Rowley (1998) has treated promotional activities for an organization from another angle; he said that promotion is like a media which is used by organizations to communicate their product offering to customers. He acknowledged the objectives of any promotional strategy like getting high sales, increasing market share, brand recognition, educating the market, gaining a competitive edge. In the current marketing scenario promotional tasks can go beyond the simple communication of product awareness, involving also suggesting to consumers to make a purchase.

Roth (1995) sustains that the domestic market determines the success of any brand, the criteria for determining the success being the degree of familiarity of the brand on the domestic market. He also linked a good brand image with increases in brand loyalty. Aaker and Kevin (1990), Agoi (2008), Keller (1993) and Roth (1995), all have developed consensus regarding the brand image of an organization. The consensus was that the marketing mix strategies must be integrated with brand image strategies. Actually, the notion of brand is linked with the corporate image, that's what the customers think. If we take the concept of brand image in a broader spectrum, we can say that brand image is actually the company's positioning in the consumer black box. Moreover, when brand image and corporate positioning work side by side, the performance of brand is directly linked with corporate reputation. It costs very little to attach the name of a brand physically to a product, therefore the brand's capacity to control higher prices translates into extensive profit opportunities.

3. Gender role and consumer behavior

Various authors have come to acknowledge that the consumption of any product or services is gender biased (de Grazia and Furlough, 1996). To judge the consumption patterns of both genders, numerous studies have been conducted to find the essential processes (Firat, 1994), the strategies that both genders use first to process information (Darley and Smith, 1995) and then make a decision (Mitchell and Walsh, 2004). These research studies indicate that males and females have different personality characteristics which determine their purchase behavior and perception regarding product or service attributes (Laroche et al., 2000; Palan, 2001). For instance, traditional male characteristics are boldness, liberty, and wisdom, while females are associated with relational and mutually dependency aspects like politeness, compassion and responsibility (Palan, 2001).

The emerging premise about gender purchase differences has opened the opportunity for various research articles regarding gender consumerism. It is based on the assumption that gender identity may be an interpretation lens for specific consumer attitudes (Chang, 2006; Gould and Weil, 1991). Yet a gap exists for understanding gender purchase differences. Palan (2001) has noticed that gender oriented results, which describe gender identification, are inadequate in consumer research. So far research conducted in the field of consumer behavior by taking gender as mediator or moderator was found to be in favor of biological sex as a far greater predictor of attitudes than gender identity (Gould and Weil, 1991).

Research points out that genders often differ in their purchase behavior (Meyers-Levy, 1989). As far as the female consumers are concerned, they are prone to conduct a detailed analysis of specific product or services (Meyers-Levy and Maheswaran, 1991). Most females were found to express greater concern about product attributes than males (Meyers-Levy and Sternthal, 1991). It has been recommended that females are more likely to be influenced by culture and stereotyping, as such will conform to social pressure. Therefore, it would not be wrong to say that males are strongly guided by trends toward self-statement, self-efficiency, and mastery. Accordingly, males tend to chase goals having personal consequences. Whereas, females are guided by their interpersonal orientation, they have the desire to become affiliated to groups as well as to nurture friendly relationships. So it can be said that the role of the male is relatively self-focused, but females behave differently and are more concerned with self and others (Meyers-Levy, 1988).

3.1. Gender role as consumer behavior in Pakistan

According to Tazeen et al. (2011) and Gilani Research Foundation's report (2009), a change in gender discrimination is being observed. But still decision making power is in the hands of male member of a family. Tazeen et al. (2011) have detected in their research that male domination does exist in Pakistani culture and males are supposed to be the final decision makers whether the matter belongs to social affairs or to product purchasing. The reason is that male member is the bread earner of a family and other members are dependent on him for their livelihood. The Gilani Research Foundation's report (2009) has detected the role of gender in Pakistan within multiple areas like education, job contribution, and political participation. After gathering data from 2,685 male and female respondents, the results indicate that the society still gives priority to males in getting education, doing any job and consider male members better politicians. It depicts that Pakistan is a male dominated society where women's contribution in any decision making process is rare.

However Saira et al. (2005) has conducted a research to detect the role of females in the family decision making process. She found that education plays a vital role in the empowerment of women. The accepted hypothesis of her study was also that the increase of education among women would make them confident to participate in any family matters.

The growing awareness among female, due to education, has provoked us to conduct this research on male and female purchase behavior for selecting a mobile service provider in Pakistan and to identify the similarities and differences in gender purchasing specifically for mobile service selection.

4. Theoretical framework

The model of this paper is an adapted form of another conceptual model used in a paper by Chen Mei-Fang (2007) for organic food choices. Chen Mei-Fang (2007) has used the following categories in the model: food choices, organic food attitude, organic food purchase and organic food purchase intention. We have made as little

change as possible to this model, using mobile phone attributes instead of food choices, mobile phone purchase used instead of organic food purchase and mobile phone purchase intention instead of organic food purchase intention. The theory of planned behavior (TPB) proposed by Ajzen (1991) was also implemented to find out its impact on the mobile phone purchase intention. The three basic factors of the theory: subjective norms, perceived behavioral control and perceived difficulty, have been discussed in this paper. The use of this model is to investigate the differences and similarities between males' and females' purchase intentions, and therefore the model has been designed accordingly. Following are the hypothesis of this paper:

H1a: While selecting any mobile service provider, males and females have different preferences regarding mobile service attributes.

H1b: Subjective norms, perceived behavioral control and perceived difficulty have a different impact on males than females.

H0a: While selecting any mobile service provider, males and females have similar preferences regarding mobile service attributes.

H0b: Subjective norms, perceived behavioral control and perceived difficulty have a similar impact on males and females.

5. Research methodology

A cross sectional survey was performed in order to detect the factors of influence in the choice of mobile service of Pakistani users. To achieve the purpose of this paper we distributed the questionnaire between male and female respondents. Convenience sampling was used and the final sample size reached 200 (100 men, 100 women). The respondents' age group is 20 to 30 and professionally they are university students. A controlled questionnaire was used to collect the necessary data from the mobile phone users. The questions for the dimensions of service quality, call rates, service availability and promotion have been taken from Olatokun (2012), while those for the brand image came from Kort (2005).

The questionnaire was divided into five groups, A, B, C, D and E. In group A, general questions were asked related to the time duration of mobile usage, the company name, the current package they are using, how they selected the company and the satisfaction level with the current mobile service provider. Section B contained questions about mobile services preferences. This section had five variables, call rates, service quality, service availability, promotion and brand. Section C comprised questions meant to analyze the attitude towards purchasing mobile services. This variable was used by Chen Mei-Fang (2007) in his model. Chen Mei-Fang (2007) has developed a model to find the impact of product attributes on consumer purchasing decision. Questions are taken directly from previous literature. To examine the impact of Ajzen's (1991) theory of planned behavior (TPB) on consumer purchase intention, section D comprised the four questions for the TPB variables in order for us to try to establish the model's validity in the context of the current research. The last section, E involved questions of purchase intention regarding mobile services. In this section we have also asked about the priority ranking of mobile services attributes.

With this question we can easily explore the most preferred attribute among men and women while purchasing mobile services.

All the questions used five point Likert scales from 1 (strongly disagree) to 5 (strongly agree). Regression analysis was used to process the information and obtain the results. The regression test has been conducted separately on both genders to figure out the differences and similarities in the perception of mobile service attributes. This test provides us with a clear picture regarding the negative and positive association of attributes with males' and females' mobile purchase intentions.

6. Results

Call Rates
Service Quality
Service Availability
Promotion

Brand Image

The idea behind this paper is to find out the role of gender in mobile service choice in the Pakistani market. 500 questionnaires were distributed and out of that 200 valid questionnaires were received from respondent. Questionnaires were distributed among male and female respondents. The average age of the women is 26 and the men's average age is 24. The majority of the respondents were university students enrolled in MBA, BBA and M. Phil, degree programs. We used ten variables like, call rates, services availability, service quality, promotion, brand image, attitude to purchase mobile services, intention to purchase mobile services and three factors from Ajzen'stheory of planned behavior (TPB). First five variables were taken as the mobile service attributes.

Table 1 presents the data gathered from female respondents regarding their mobile service purchase intention. The results are portraying entirely different picture than the males' results. The adjusted R of mobile service attribute is 0.455 and the figures describe a situation in which only one out of five mobile service attributes is significant for women, this being the service availability (P < 0.05), while the other attributes are insignificant for female consumers. Therefore mobile service providers must focus on service availability to attract female customers. One result is common between men and women, which is a positive and significant relation between the attitude to purchase mobile service and the intention to purchase mobile service (P < 0.01). Ajzen's TPB was also tested on females' purchase intention and the impact is different from male. There is not a single TPB variable that has a significant effect on females' mobile service purchase intention. The adjusted R of intention to purchase mobile service is 0.325, and according to the results of TPB women's mobile purchase intentions are impulsive, not planned.

Results of regression coefficients (female)

results of regression coefficients (remails)							
	Attitude to purchase Mobile Service		Intention to Purchase Mobile				
			Service				
	b	р	b	Р			
	0.048	0.656					
	0.226	0.322					
	0.266	0.045**					
	0.255	0.246					

0.960

Table 1

0.005

The impact of mobile service attributes on males' and females' purchase decision

	Attitude to purchase Mobile Service	Intention to Purchase Mobile Service	
Attitude to Purchase Mobile Service		0.286	0.008***
Subjective Norms		0.005	0.960
Perceived Behavioral Control		0.094	0.368
Perceived Difficulty		-0.685	0.495
Adjusted R-Square	0.455	0.325	

Note: **P< 0.05; ***P< 0.01.

We have taken male respondent data and conducted the same regression analysis. The regression results show that three out of five mobile service attributes are statistically significant, like service quality (P < 0.01), service availability (P < 0.05) and brand image (P < 0.05) and the remaining two attributes are insignificant for men's mobile service selection. Therefore it can be said that whenever male customers purchase any mobile services they focus on these three mobile services attributes. So companies should focus on better service quality, maximum coverage and brand awareness to attract the male customers of their segment. Moreover, we tried to find the impact of Ajzen's TPB on mobile purchase intention. The results accounted for that male mobile customer have positive and significant influence of Ajzen's TPB on purchase intentions, like subjective norms (P < 0.05), perceived behavioral control (P < 0.05) and perceived difficulty (P < 0.05).

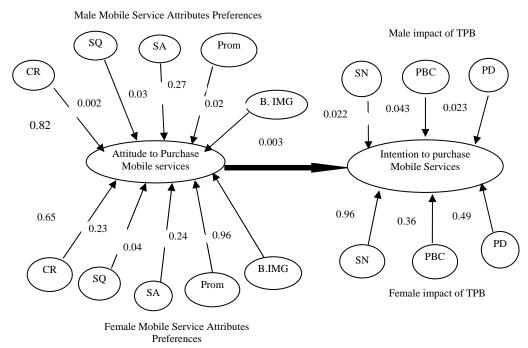
Results of regression coefficients (male)

Table 2

	Attitude to purchase mobile service		Intention to purchase mobile service	
	В	Р	b	Р
Call rates	0.022	0.823		
Service quality	0.030	0.002***		
Service availability	0.203	0.030**		
Promotion	0.202	0.276		
Brand image	0.224	0.020**		
Attitude to purchase mobile service			0.126	0.003***
Subjective norms			0.232	0.022**
Perceived behavioral control			0.286	0.043**
Perceived difficulty			0.126	0.023**
Adjusted R-Square	0.52		0.53	

Note: **P< 0.05; ***P< 0.01.

So after comparing both results we have come to the conclusion that males and females have different preferences in selecting mobile services in Pakistan. Both behave differently in the market while purchasing mobile services. Their response to company promotion and perception about company brand image also vary. Moreover, according to these results we reject H0a and H0b and accept H1a and H1b.



Note: CR: Call Rates; SQ: Service Quality; SA: Service Availability; Pro: Promotion; B.IMG: Brand Image; TPB: Theory of Planned Behavior; SN: Subjective Norm; PBC: Perceived Behavioral Control; PD: Perceived Difficulty

Figure 1. A graphical description of male and female mobile service purchase behavior

7. Conclusions

The regression results sustained the hypothesis that men and women differ in the way they perceive mobile service attributes. Both genders have different preferences whenever they avail any mobile service. It means that this paper has supported Meyers-Levy (1989) who had drawn the conclusion that males and females differ in their purchase behavior. Male consumers of mobile service prefer service quality, service availability and brand image. So three out of five mobile service attributes are significant for male consumers. As far as Ajzen's TPB is concerned all three factors like subjective norms, perceived behavioral control and perceived difficulty, have significant impact on males' purchase intention.

Moreover, females' regression results accounted for that they prefer only one mobile service attributes which is service availability. It means that female consumers are tough customers to please in comparison to males. Service providers have only one option to attract female consumers.

These results are also very useful for marketers. Organizations are advertising their products on the basis of products' features and benefits. These conventional marketing methods are being adopted by every manufacturer and service providers. Organizations must conduct a market research and find which feature of its products

or services attract to male and which ones are beneficial for females. This understanding will also give competitive edge to organization. Manufacturers and service providers have worked tremendously on product life cycle but now it is the time to design strategies for customer life cycle. Customer satisfaction is a key to get success in current competitive environment. As we mentioned earlier that five mobile service providers are operational in Pakistan and Mobilink is the pioneer one. Mobilink has first time launched a mobile package on gender based with the name Ladies Package. This concept got huge response from female customers and later other four organizations have also adopted it.

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