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Unveiling Smartphone Brand Switching: Insights from Consumer Behavior Analysis

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A B S T R A C T

This study investigates the factors impacting brand switching within the smartphone category using both descriptive and causal research designs. Data from 200 participants were collected through structured questionnaires in a survey format, focusing on customers who recently changed their smartphones. Analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) and Hayes Process Macros to assess moderation effects. Results indicated that customer innovation and pricing significantly influence brand switching, while product features, referrals, and marketing strategies were found to have negligible effects, indicating a lack of perceived value for customers. Additionally, gender was found to moderate the relationship between product features, marketing strategies, and brand switching. The findings of this research hold implications for marketers, emphasizing the importance of understanding demographic profiles to effectively prevent brand switching and develop competitive strategies in the smartphone market.

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INTRODUCTION

Customers hold the throne in the realm of marketing, as they actively seek products and services that meet their needs (Sunny, Olayinka, & Okpighe, 2024). They constantly evaluate and, when needed, switch between offerings to ensure their requirements are fulfilled. This dynamic reflects their pursuit of satisfaction, underscoring the importance for businesses to continuously cater to evolving customer preferences to remain relevant (Kumar & Chaarlas, 2011; Rane, Achari, & Choudhary, 2023). Customers go to a different category of the same product, much like a group of kids bouncing on a playground (Kumar, Jones, Venkatesan, & Leone, 2011; Rao, Pujari, & Gundala, 2016; Zikiene & Bakanauskas, 2006). In today's world, almost everyone has a smartphone for personal usage. Many people's daily lives would be incomplete without their smartphones. The widespread usage of smartphones has led to a meteoric rise in the smartphone industry (Aaker, 1997; Barnes & Scornavacca, 2004; Massoud & Gupta, 2003; Park & Yang, 2006). Companies are introducing new smartphones with additional features to attract new and prospective customers and retain existing customers for a particular brand (Sridhar & Ganesan, 2014; Sah, 2021). Everywhere people are using smartphones; it becomes part of society and people's lives (Comer & Wikle, 2008; Kansara & Kumar, 2012; Rajkumar & Chaarlas, 2012).

LITERATURE REVIEW

Customer Innovation and Brand Switching

Haider and Kakakhel (2014) posit technology is the main factor for brand switching in smartphones. Consumer innovation deals with how consumers are interested in newly launched goods and services in the markets. It is characterized by a predisposition or tendency to purchase or adopt new products or desire new and different experiences. Smartphone technology is always upgrading, and the customer is attracted to the efficient use of the product. So, they prefer brand switching to new advanced smartphones brand. Customer innovation affects brand switching (Ahmed, Gull, & Rafiq, 2015). Quoquab, Mohd, and Abu (2014) have reported precedents of switching intention in the mobile telecommunications industry to find that consumer innovation directly affects switching intention.

Hypothesis 1: Customer Innovation affects brand switching in smartphones.

Price and Brand Switching

Price competition is fierce in electronic gadgets like smartphones that companies are forced to reduce the price to retain their existing customers (Shah, Gul, Shakir, & Qureshi, 2013). The customer considers switching costs before switching to a new brand (Shah et al., 2013). Switching cost involves repurchase quality, loyalty, and recommendation and satisfaction variables. Price variation affects brand switching (Kansra & Kumar, 2012). Price is money paid for the product (Kotler & Armstrong, 2012). Swani and Yoo (2010) depict consumer prefers lower-priced products. Price is considered an important factor for brand choice (Sujata, Roy, Arindom, Thakkar, Banik, Arora, & Parashar, 2015) and switching behavior (Kotler & Armstrong, 2012; Sathish, Kumar, Naveen, &

Jeevanantham, 2011). The brand's high price and availability that consumer needs are the cause of brand switching (Awogbemi, Oloda, & Osama, 2012). If consumers feel that they afford the price changes, they switch to another brand (Sahay & Sharma, 2010; Papadopoulou, Vardarsuyu, & Oghazi, 2023). Ahmed et al. (2015) and Nykanen (2013) depict prices are the pull factors for switching to smartphone brands.
Hypothesis 2: Price affects brand switching of smartphones.

Product Features and Brand Switching

To beat the market, competitors are always adding additional features to the goods (Nowlis & Simonsom, 1996; Rajkumar & Chaarlas, 2012). Customer is attracted to features like size, color, appearance, weight, camera (front and backside), processor, Wi-fi signal, smooth operation of the phone, browsing speed, and application like Facebook, Twitter, Whatsapp, YouTube, chat, e-mail and use of other applications. Product feature leads to keeping existing customers (Lariviere & Van Den Poel, 2004) for the brand and means for brand switching (Kansra & Kumar, 2012) to the new brand. The customer gives importance to what has been added new technological development in the smartphones (Nykanen, Tuunainen, Pilspanen, & Tuunanen, 2015). There is seen that companies are competing to launch a new flagship smartphone early in the market. Product features are product attributes that satisfy consumer needs and promote satisfaction (Kotler & Armstrong, 2012)). Mohan (2014) argue that customer compares hardware and software components of smartphones before making a purchase decision. New features are always accepted by markets and cause switching behavior in smartphones (Ahmed et al., 2015; Nykanen, 2013). It is the truth that most of the customers purchase those brands having more and additional better product features (Kansra & Kumar, 2012, Mohan, 2014) and also the motivation one to switch to a new brand.
Hypothesis 3: Product features affect brand switching of smartphones.

Referral and Brand Switching

Reference groups like family and friends convey product features, quality, and performance positively and negatively. Suchanek, Richter, and Kralova (2014) found out that reference groups or social factors are considered a factor that influences consumer switching most in the mobile phone market. As a source of reliable knowledge, consumers depend heavily on their peers. The company should focus on the referral part for brand switchers and stayers (Setin & Ramaseshan, 2014; Lim, 2023).
Hypothesis 4: Referrals affect brand switching in smartphones.

Marketing Strategies and Brand Switching

The company offers promotions and advertising influence brand switching (Chandon, 1995; Kansra & Kumar, 2012; Zahoor, Younis, Qureshi, & Khan, 2016). Marketing strategies are marketing components controlled by companies like product mix, place mix, promotion mix, and price mix. The company blends marketing elements to satisfy customer needs. The company

does sales promotion to provide greater value in the markets (Kotler & Armstrong, 2012; Mishra, Kushwaha, & Gupta, 2024). Marketing activities are implemented in the markets for customer retention (Nagar, 2009). The company can focus on building long-term relations with the customer (Gonul & Srinivasan, 1997; Lin, 2010; Marshall, & Southeastern, 2010; Kotler & Armstrong, 2012; Nagar, 2009).
Hypothesis 5: Marketing strategies affect brand switching in smartphones.

Gender and Brand Switching

Chakraborty and Sengupta (2008) analyzed the relationship of demographic factors to brand choice and cell phone service providers' switching in Kolkata. It was argued that the relationship between demographic factors and consumer brand switching is critical for mobile phone service providers. Chakraborty and Sengupta (2008) confirmed that gender did not influence brand choice but the influence on service providers' change. Effah-Bediako, Deh, & Asuamah (2013) found that gender influences the switching of brands by which males switch service providers to women. This result is inconsistent with Shin and Kim (2008), who has noticed gender, could not influence switches' actions. The study revealed in more recent research published by Nimako and Nyame (2015) that gender does not affect the switching from one service provider to another. In a similar study, Gautam and Chandhok (2011) have concluded that gender affects customers' switching behavior. In this research, the researcher tries to check the moderating effect of gender on brand switching behavior.
Hypothesis6: Gender moderates brand switching of smartphones.

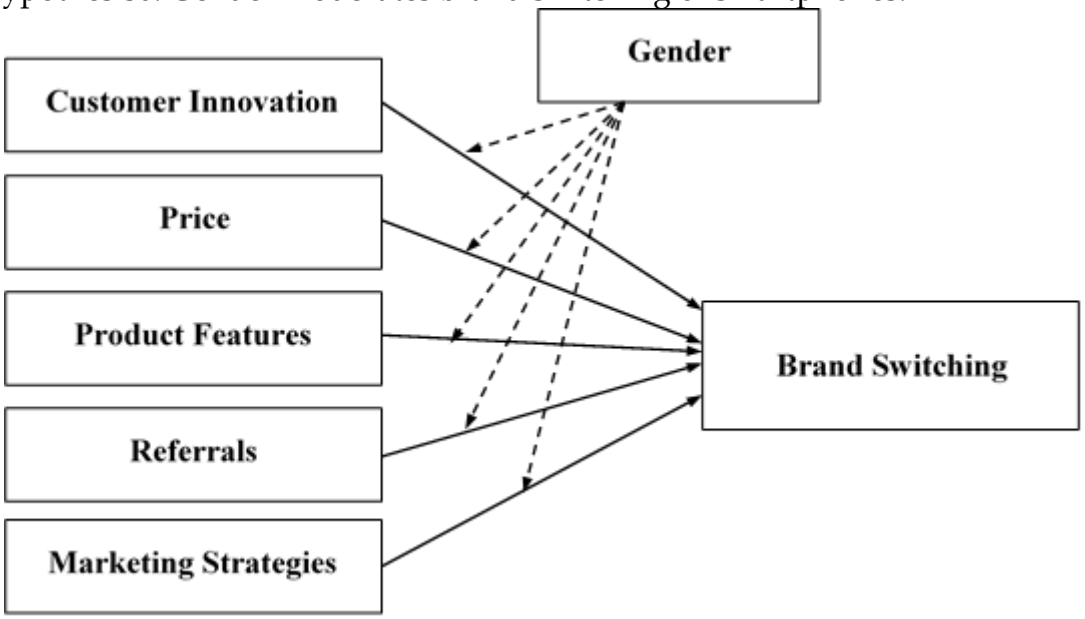

Figure 1: Research Framework

This research establishes which decision factors affect smartphone consumers' brand switching behavior. Figure 1 shows the research framework showing independent variables like customer innovation, price, product features, referrals, and marketing strategies, and the dependent variable is brand switching. Gender depicts moderating variables and affects all the independent variables' causal effect on the dependent variable.

Research Issue

In the market's variety of the smartphone are entering day by day. People have more brand choices at an affordable price with more features. The competition level is high, so every company wants to grab customers to sell their products. Aggressive advertisement and sales promotion is done to communicate a brand message to customers to boost sales. Some focus on price but some search for more features. In this trade-off, customers are switching from brand to brand. In the Nepalese background, however, no literature on brand switching in the smartphone category has been identified probably. This research is, therefore, intended to resolve the following research questions.

What are the factors affecting brand switching?

What is the moderation effect of gender on brand switching factors?

The purpose of the study is to evaluate the variables influencing brand switching on smartphones.

METHODOLOGY

This research is done to measure factors influencing brand switching behavior in the smartphones category. The essence of the analysis is quantitative. This study has adopted a rigorous descriptive design that extensively assimilates the constructs from the literature review. The data source is gathered from primary data. The primary data were gathered via a questionnaire. The questionnaire contains standardized questions. Questionnaire format is in demographic questions and questions on a Likert scale. All the customers who have changed smartphones were the target populations of this study. For the study, the sample size was selected to 200 respondents. The convenience sampling method of the sample was determined. The data were obtained using a standardized questionnaire. This study was performed except in Kathmandu City. Screener question is asked first to identify the real respondent who is a brand switcher.

The data were collected via a questionnaire using a survey method via a standardized close-ended questionnaire. Based on the literature review and variables included in the research framework, the survey was prepared. Partial least Square equation modeling is used for model validation and structural model testing. Smart PLS 3.0 has been used. The respondents' male gender represents 55 percent of the total respondents and 45 percent of the total respondents are female. In 20 to 30 years, most of the respondents represented 23 percent 50 percent after 30 to 40 years. Forty-seven percent of respondents were employees, and thirty-five percent were business people. Most respondents earn Rs. 40,000 to Rs. 50,000 income range group with 49 percent, and the second largest group earns Rs. 20,000 to Rs. 30,000 with 45 percent.

RESEARCH RESULT

The research is carried out to determine the factors that influence the switching of brands on smartphones. Smart PLS 3.0 is used for the partial least square structural equation modeling. Model is evaluated as an outer model or

inner model in two stages. The outer model measures the reflective model of measurements, and the inner model is called the structural model. The research model was analyzed using Partial Least Squares (PLS) analysis with the Smart PLS 3.0 software. For SEM, there were two-stage analytical procedures. First, the measurement model (Validity and measurement reliability) was tested, and second, the structural model was tested (Hair, Hult, Ringle & Sarstedt, 2014). The bootstrapping method (5000 re-samples) was used to examine the significance of the path coefficients and loadings (Hair et al., 2014). Smart PLS is a well-known tool in model structure to evaluate path coefficients and has been used in much research. In marketing and management research, the PLS technique has become popular obviously as it can deal with non-normality and small and medium sample sizes (Hair et al., 2014).

Measurement Model

The measurement model tests the item loadings, Composite Reliability (CR), and Average Variance Extracted (AVE). This is shown in Table 1.

Table 1: Quality Criterion for Reflective Model Assessment

Constructs	Items	Loadings	CR	AVE
Brand Switching	BS1	0.798	0.861	0.609
	BS2	0.811		
	BS3	0.767		
	BS4	0.743		
Customer Innovation	CI2	0.670	0.779	0.546
	CI3	0.882		
	CI4	0.641		
Marketing Strategies	MS1	0.771	0.848	0.585
	MS2	0.671		
	MS4	0.694		
	MS5	0.903		
Price	P1	1	1	1
Product Features	PF1	0.964	0.8714	0.774
	PF2	0.786		
Referrals	R3	0.778	0.833	0.627
	R4	0.709		
	R5	0.879		

Table 1 shows the indicator item's standard loadings are above 0.6; indicator reliability is ensured (Hair et al., 2014). To assess the validity, composite reliability and Average variance extracted were assessed; according to Hair et al. (2014), the acceptable value for Composite Reliability is above 0.7, and Average Variance Extracted should be greater than 0.5. CR should be greater than AVE. Table 2confim CR is above 0.7 and AVE is higher than 0.5, and CR is greater than AVE, so validity is achieved (Hair et al., 2014). Further, the indicators' cross-loadings were calculated and tested for the reflective measurement model's discriminant validity. It is explained in Table 2.

Table 2: Cross Loadings of Latent Constructs

Constructs	Items	BS	CI	MS	PF	P	Referrals
Brand Switching	BS1	**0.798**	0.415	0.104	0.063	-.340	0.159
	BS2	**0.811**	0.448	0.033	0.091	-.248	0.118
	BS3	**0.767**	0.362	0.197	0.204	-.261	0.048
	BS4	**0.743**	0.419	0.168	0.081	-.128	0.282
	BS5	**0.112**	0.087	0.125	0.207	0.263	0.207
Customer Innovation	CI2	0.294	**0.670**	0.227	0.341	0.156	0.157
	CI3	0.547	**0.882**	0.071	-0.019	-.238	0.182
	CI4	0.198	**0.641**	0.282	0.420	0.111	0.180
Marketing Strategies	MS1	0.104	0.158	**0.771**	0.293	0.163	0.376
	MS2	0.027	0.113	**0.670**	0.371	0.144	0.254
	MS4	0.077	0.088	**0.693**	0.282	0.186	0.212
	MS5	0.178	0.203	**0.903**	0.400	0.121	0.335
Product Features	NF1	0.151	0.230	0.421	**0.964**	0.194	0.074
	NF2	0.065	0.113	0.314	**0.786**	0.311	0.149
Price	P1	-0.318	-0.078	0.181	0.251	**1.000**	0.111
Referrals	R3	0.138	0.172	0.299	0.051	0.103	**0.778**
	R4	0.110	0.147	0.321	0.124	0.185	**0.709**
	R5	0.193	0.206	0.321	0.087	0.025	**0.879**

Table 2 shows that the outer loadings of constructs are larger than row and column loadings (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014). So, validity is further proven to be discriminatory. Fornell and Larcker Criterion (1981) are also useful for checking discriminant validity. Here, the diagonal line shows the Square root of AVEs of the constructs, and it must be higher from rows and columns construct's inter-item correlation values. It is explained in Table 3.

Table 3: Discriminant Validity Assessments

Constructs	BS	CI	MS	P	PF	Referrals
Brand Switching	**0.780**	0	0	0	0	0
Customer Innovation	0.527	**0.739**	0	0	0	0
Marketing Strategies	0.157	0.200	**0.765**	0	0	0
Price	-0.318	-0.078	0.181	**1**	0	0
Product Features	0.138	0.214	0.427	0.251	**0.880**	0
Referrals	0.193	0.225	0.390	0.111	0.106	**0.792**

Table 3 shows that diagonal line scores are greater to each row and each column, so discriminant validity is confirmed, and each construct is distinct from one another, and the study is suitable for final analysis.

Table 4: HTMT

	BS	CI	CS	MS	NF	P	Referrals

Brand Switching							
Consumer Innovation	0.617						
Customer Satisfaction	0.239	0.254					
Marketing Strategies	0.224	0.103	0.539				
New Features	0.161	0.091	0.704	0.502			
Price	0.354	0.238	0.565	0.195	0.322		
Referrals	0.265	0.236	0.192	0.564	0.652	0.088	

Table 4 highlights all values are below the HTMT 0.9 criterions (Hair, Hult, Ringle & Sarstedt, 2017; Henseler, Ringle & Sarstedt, 2015; Henseler, Ringle & Sinkovics, 2009). It can be concluded that there exists discriminant validity of constructs involved in measurement models (Hair et al., 2017; Henseler et al., 2009; Henseler et al., 2015).

Structural Model

The structural model is the model that is developed for testing purposes. The hypothesis is checked, and the conclusion is reached via the bootstrapping method of Variance Based Structural Equation Modeling to 5000 re-samplings, coefficient of determination (R^2), the beta of the constructs, t-value, and its importance is achieved. Figure 2 provides the structural model's description.

Table 5: Structural Model Assessments

Hypothesis	**Path Relationships**	**Std. Beta**	**Sample Mean**	**t-values**	**p-value**	**decision**
H1	Customer Innovation -> Brand Switching	0.467	0.462	7.523	0.000	Supported
H2	Price -> Brand Switching	-0.269	-0.274	4.295	0.000	Supported
H3	Product Features -> Brand Switching	0.180	0.178	1.988	0.047	Supported
H4	Referrals -> Brand Switching	0.086	0.091	1.330	0.184	Not Supported
H5	Marketing Strategies -> Brand Switching	0.063	0.072	0.881	0.379	Not Supported

Table 5 summarizes the overview of the hypothesis testing. It is found that the relationship between customer innovation and brand switching (β = 0.467; p-value = 0.000) is significant meaningfully, providing support for H1. Similarly, H2, which is the relationship between price and brand switching (β = -0.269; p-value = 0.000), is also supported. Likewise, the proposed relation between product features and brand switching (β = 0.180; p-value =0.047) is also significant; thus, H3 is supported. Further, a relationship between Referrals and brand switching (β = 0.086; p-value = 0.184) does not provide support for H4.

Findings of PLS-SEM analysis does not support H5, indicating a relationship (β = 0.063; p-value = 0.379) between marketing strategies and brand switching.

Moderation Analysis

Moderation by Gender on Customer Innovation to Brand Switching

Process Macros (Hayes, 2020) has been used for brand switching to verify gender moderation on consumer innovation. Y = Brand Switching; X = Customer Innovation; and W = Gender.

Outcome Variable = Brand Switching.

The description of the model is explained in Table 5.

Table 6: Model Summary

R	R-sq	MSE	F	df1	df2	P
.4792	.2297	.4313	19.4792	3.000	196.000	.000

Table 6 shows that the model is predicted by 22.97 percent, and the multiple correlation is .4792, which is sig. (0.000).

Table 7: Model of Interaction

	Coeff	se	t	p	LLCI	ULCI
Constant	1.7183	.6701	2.5642	.0111	.3968	3.0398
Customer Innovation	.4651	.1870	2.4872	.0137	.0963	.8338
Gender	-.0881	.4330	-.2034	.8390	-.9424	.7662
Interaction (Customer Innovation × Gender)	-.0160	.1235	-.1299	.8968	-.2596	.2275

Table 7 shows the interaction effect of customer innovation and gender to brand switching. The P-value of interaction is .8968, which is not significant as it has zero value between the lower limit and upper limit (LLCI = -.2596 to ULCI = .2275). There exists zero value. Gender has no moderation effect on customer innovation to brand switching.

Moderation by Gender on Price to Brand Switching

Method Macros (Hayes, 2020) has been used for testing moderation of gender on the price to brand switching. Here, Y = Brand Switching; X = Price; and W = Gender.

Outcome Variable = Brand Switching.

The description of the model is explained in Table 7.

Table 8: Model Summary

R	R-sq	MSE	F	df1	df2	P
.3400	.1156	.4952	8.5400	3	169	.000

Table 8 shows that the model is predicted by 11.56 percent, and the multiple correlation is .34, which is sig. (0.000).

Table 9: Model of Interaction

	coeff	se	t	p	LLCI	ULCI
Constant	3.4965	.4708	7.4268	.0000	2.5680	4.4250
Price	-.0497	.1481	-.3353	.7277	-.3417	.2424
Gender	.1358	.2959	.4589	.6468	-.4478	.7194
Interaction (Price × Gender)	-.0925	.0899	-1.0288	.3048	-.2698	.0848

Table 9 shows the interaction effect of price and gender to brand switching. The p-value of interaction is .3048, which is not significant as it has zero value between the lower limit and upper limit (LLCI = -.2698 to ULCI = .0848). There exists zero value. Gender has no moderation effect on the price to brand switching.

Moderation by Gender on Product Features to Brand Switching

Process Macros (Hayes, 2020) has been used for testing moderation of gender on product features to brand switching. Here, Y = Brand Switching; X = Product Features; and W = Gender.

Outcome Variable = Brand Switching.

The description of the model is explained in Table 9.

Table 10: Model Summary

R	R-sq	MSE	F	df1	df2	P
.2852	.0814	.5143	5.7865	3	196	.0008

Table 10 shows that the model is predicted by 8.142 percent, and the multiple correlation is .2852, which is sig. (0.0008).

Table 11: Model of Interaction

	coeff	se	t	p	LLCI	ULCI
Constant	1.1873	7001	1.6958	.0915	-.1935	2.5680
Product Features	.6217	.1855	3.3507	.0010	.2558	.9876
Gender	1.0016	.4502	2.2245	.0273	.1136	1.8895
Interaction (Product Features × Gender)	-.3376	.1178	-2.8647	**.0046**	**-.5700**	**-.1052**

Table 11 shows the interaction effect of product features and gender to brand switching. The p-value of interaction is -.3376 that is significant as it exists no zero value between the lower limit and upper limit (LLCI = -.5700 to ULCI = -.1052). Gender has a moderation effect on product features to brand switching. Gender is instrumental for product features to brand switching.

Moderation by Gender on Referrals to Brand Switching

Process Macros (Hayes, 2020) has been used to test gender moderation on referrals to brand switching. Here, Y = Brand Switching; X = Referrals; and W = Gender.

Outcome Variable = Brand Switching.
The description of the model is explained in Table 11.

Table 12: Model Summary

R	R-sq	MSE	F	df1	df2	P
.2479	.0614	.5255	4.2765	3	196	.0060

Table 12 shows that the model is predicted by 6.14 percent, and the multiple correlation is .2479, which is sig. (0.0060).

Table 13: Model of Interaction

	coeff	se	t	p	LLCI	ULCI
Constant	3.0403	.5484	5.5438	.0000	1.9587	4.1218
Referrals	.1683	.2048	.8218	.4122	-.2356	.5723
Gender	-.2679	.3487	-.7684	.4432	-.9555	.4197
Interaction (Referrals × Gender)	.0081	.1295	.0626	**.9502**	**-.2473**	**.2635**

Table 13 shows the interaction effect of referrals and gender to brand switching. The P-value of interaction is .9502, which is not significant as it exists zero value between the lower and upper limit (LLCI = -.2473 to ULCI = -.2635). Gender has no moderation effect on referrals to brand switching.

Moderation by Gender on Marketing Strategies to Brand Switching

Process Macros (Hayes, 2020) has been used for testing moderation of gender on marketing strategies to brand switching. Here, Y = Brand Switching; X = marketing strategies; and W = Gender.
Outcome Variable = Brand Switching.
The description of the model is explained in Table 13.

Table 14: Model Summary

R	R-sq	MSE	F	df1	df2	P
.2614	.0684	.5216	4.7935	3	196	.0030

Table 14 shows that the model is predicted by 6.84 percent, and the multiple correlation is .2614, which is sig. (0.0060).

Table 15: Model of Interaction

	coeff	se	t	p	LLCI	ULCI
Constant	1.2616	.7923	1.5923	.1129	-.3010	2.8242
Marketing Strategies	.6867	.2423	2.8342	.0051	.2089	1.1645
Gender	.8753	.4814	1.8182	.0706	-.0741	1.8247
Interaction (Marketing Strategies × Gender)	-.3473	.1465	-2.3700	**.0188**	**-.6363**	**-.0583**

Table 15 shows the interaction effect of marketing strategies and gender to brand switching. The p-value of interaction is .0188 that is significant as it does

not exist zero value between the lower limit and upper limit (LLCI = -.6363 to ULCI = -.0583). Gender has a moderation effect on marketing strategies to brand switching.

DISCUSSION AND CONCLUSION

The study examined the influence of factors affecting brand switching in the smartphone category. The research confirmed that customer innovation affects brand switching most importantly. This finding is consistent with Quoquab et al. (2017), and Zahoor et al. (2016) that new innovating technology is the leading factor for brand switching. This study also confirms that price is the important factor for causing brand switching in smartphones. This study is in alignment with Ahmed et al. (2015), Kansra and Kumar (2012), Kotler and Armstrong (2012) that price signals for customer's likes or dislikes towards brand and customers are motivated to switch over one brand to another brand. This study confirms product features has significant effect on brand switching behaviors. This study is consistent with Ahmed et al. (2015), Kansra and Kumar (2012), Nykane (2013) that product features show no impact on brand switching on smartphones.

Referrals and marketing strategies are not affecting brand switching in smartphones. This study reflection contradicts Setin and Rmaseshan (2014) and Suchanek et al. (2014) that referrals of family and friends do not affect brand switching of smartphones. This research has opposite synthesis that marketing strategy does not influence brand switching (Chandon, 1995; Kansra & Kumar, 2012; Zahoor et al., 2016). Marketing strategies are unable to create greater customer values in the market. Gender significantly moderate product features and marketing strategies. Marketers must focus on the customers' demographic profile, and product features and marketing strategies should be implemented to attract customers and deliver satisfaction. Marketers should focus on the loyalty programs that aim to prevent customers from switching from their brands. The majority of subscribers continue to switch between brands in search of greater satisfaction. Today's world is characterized by digital marketing. Every customer is doing transactions online like top-up telephone recharge, paying electricity bills, paying for movie tickets, ordering food online, doing online work, studying or teaching online, and doing banking transactions. This study can be extended to measure that more advantages are gaining from cell phones in many areas such as education, manufacturing, business, and banking sectors, etc.

ADVANCED RESEARCH

In writing this article the researcher realizes that there are still many shortcomings in terms of language, writing, and form of presentation considering the limited knowledge and abilities of the researchers themselves. Therefore, for the perfection of the article, the researcher expects constructive criticism and suggestions from various parties

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