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Promotional Strategies of Telecommunication Industries and Customers Perception: A Study on Airtel Bangladesh Limited

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7 Abstract

16

Promotions are very significant elements of marketing activities. All over the world, the large 8 multinational corporations to medium and even small firms recognize that there is no best 9 alternative than promotion to communicate with consumers and motivate them to purchase 10 their products or services. The purpose of the study is to determine the impact of promotional 11 activities of Airtel Bangladesh limited. Promotion is a comprehensive terms, and covers the 12 entire gamut of advertising, publicity, public relations, personal selling and sales promotion. 13 In the present competitive world if any business organization has to survive it needs to keep 14 an eye on various forces operating in the market. 15

Index terms— promotion, advertising, publicity, sales promotion, personal selling, direct marketing, customer
 expectations, customers satisfaction, customer percep

¹⁹ 1 Introduction

romotion is an integrated and comprehensive terms, and covers the entire gamut of advertising, publicity, public
 relations, personal selling and sales promotion. In the present competitive world if any business organization has
 to survive it needs to keep an eye on various forces operating in the market.

Today, it would be difficult to find a company that does not proudly claim to be a customer-oriented, customer-23 24 focused, or even-customer driven enterprise. Increasing competition (whether for-profit or nonprofit) is forcing businesses to pay much more attention to satisfy customers. The state of satisfaction depends on a number 25 of both psychological and physical variables, which correlate with satisfaction behaviors and by communicating 26 27 values and innovative services of the company. The level of satisfaction can also vary depending on other options the customer may have and other products against which the customer can compare the organization's 28 product. Customers" satisfaction has now become major concern of the mobile service providers in our country. 29 The objective of this study is to provide a more comprehensive understanding of the process of communicating 30 customer values and innovative services provided by the company. 31

Airtel Bangladesh Limited is one of the fastest growing mobile services providers in Bangladesh and is a concern of Bharti Airtel Limited, a leading global telecommunications services provider. The company offers a wide array of innovative mobile services, including voice, value added services, data and mcommerce products and is focused on expanding its state-of-the-art mobile network both for coverage and capacity.

With a customer base of more than 8 million, Airtel Bangladesh is the most preferred youth brand of the country that thrives on excellent data service. And data experience with Airtel will only be better when the company will introduce its array of 3G services. To make customers' lives easier Airtel Bangladesh has Doorstep Service by which customers can enjoy all kinds of service at their preferred place. M-Commerce opened a new horizon in money transfer that gives Airtel customers the freedom to send money to their dear ones instantly

41 from their mobile. Through M-health, customers can now reach professional doctors over phone 24/7 and get

42 basic treatment.

43 [Source: www. Airtelbd.com] a) Mobile Phone Subscribers in Bangladesh January 2015

3 C) DIRECT MARKETING

The total number of Mobile Phone subscriptions has reached 121.860 million at the end of January 2015. 44 Telecom News: Biggest mobile phone operator Grameenphone (GP) offers worst service to its customers according 45 to a survey conducted by the telecom regulator recently for scrutinizing the quality service parameter of the telecos. 46 Sources said the survey has found that the GP has the highest call drop rate with 8.7 per cent followed by 47 Banglalink 2.63 per cent and Robi 2.13 per cent. However, the call drop data of other two private operators 48 Airtel and Citycell was not available. GP's position is also lowest in terms of call success rate. The data showed 49 that call success rate of the big operator is 91.30 per cent, which is 92.11 per cent for Banglalink, 91.49 per cent 50 for Robi and 97.22 per cent for Airtel. However, state owned operator teletalk's call success rate is only 81.13 51 per cent. 52

The Bangladesh Telecommunication regulatory Commission (BTRC) made the survey report by collecting data of voice service of the operators in some areas of the capital city, where the regulator set up voice data collection machines. Farmgate, Shahbagh, Dhaka University, Engineers Institute of Bangladesh (IEB) and Panthapath were under the survey. As per the quality standard parameter of the BTRC, the call success rate should be above 95 per cent and call drop rate should not be more than 3 per cent. In both parameters, GP's position is lowest among the private operators. If you activated your airtel sim before 1st april' 11 and don't any activity (activity will be considered in terms of any incoming, outgoing and recharge activities) are eligible for this offer.

You can check eligibility status by sending MSISDN SMS to short-code "9000" (Format: MSISDN:
 016XXXXXXX). Checking by 9000 will be free. >

⁶² 2 Year () b) Advertising

Advertising is one of the best known and most discussed form of promotional mix. Advertising is very important tools for companies whose products and services are targeted at mass consumer markets. Advertising is the most cost effective for the company to reach large audiences ??Belch & Belch, 2009,pp.18-19). The residential broadband internet market is one of the largest consumer markets for ISP firms.

According to (Jobber, 2007) Advertising is "any paid form of non-personal communication of ideas or products
in the prime media, i.e. television, the press, outdoor, cinema and radio." The nature and purposes of advertising
differ from one industry to another and across the situation of the market. Advertising can be base on the
consumers markets and also business and professional markets ??Belch & Belch, 2009, p. 19).

TV advertisement can influence consumer's taste and perception is pervasive.TV advertisement can reach large audience in a cost effective manner. For example, according to Aaker & Myers, (1982) as cited in (Ramalingam, Palaniappan, Panchanatham & Palanivel, 2005,p.159) one million dollar is huge money for one product advertisement, but when advertisers are reaching over 250 million people, the cost is not so extreme.

Through TV advertisement, advertiser can present their product with proof in front of consumer.

According to Richard Vaughan, (1986) as cited in Ramalingam, Palaniappan, Panchanatham & Palanivel (2005) "Clients expect proof, and, for the most part, that proof must lead to or actually produce sales" National newspapers advertisements are effective tools to spread the product or service information quickly to a large audience (Altstiel & Grow, 2006, p.210).

$_{80}$ 3 c) Direct Marketing

In recent years direct marketing one of the major components of the promotional mix. Direct marketing is used
to target the consumers and influence them to get response quickly. Through using direct marketing techniques,
marketers can gain and keep customer without the use an intermediary (Jobber, 2007,pp.592-593).

84 According to Jobber (2007) direct marketing can be defined as "The distribution of products, information and promotional benefits to target consumers through interactive communication in a way that allows response to 85 be measured." Direct marketing is a valuable tool for service and product marketing where immediate response 86 is required and in mass competitive market (Belch & Belch, 2009, p.458). Direct marketing covers a wide range 87 of methods. Figure 2-2 shows some of them in brief. Direct mail information sent through postal service to 88 recipient's address for promote a product or service or to keep an ongoing relationships. Quality of the mailing 89 list is one of the key factors for effectiveness of direct mail. Direct mail is also one of the cost effective way to 90 communicate with present and potential consumers ?? Jobber, 2007) Direct marketing activities are one of the 91 most valuable promotional tools for marketers. For example: In 2004 American companies spent more than USD 92 200 billon on direct marketing activities for B2B and B2C products/Services and, this generate sales around USD 93 94 2 trillion (Altstiel & Grow, 2006, p.229).

Telemarketing becomes more effective if other direct response media can combined. For example, one experience shows, when telemarketing is combined with direct mail then usually minimum 10 percent response increase-often a lot (Arens, Schaefer & Weigold, 2009, p.445).

Direct response advertising includes the prime media like; television, newspapers and magazines. Direct advertising is designed to obtain a direct response such as an order, enquiry or request for a visit (Jobber, 2007) Sale of products through catalogues distributed to agents and customers, usually by mail is called catalogue marketing. Catalogue marketing helps consumers to take decision after discussion with their family members in relax time and avoid crowed shops and streets (Jobber, 2007, p.617).

In mobile advertising "Short messaging services" (SMS) is most effective buzz-phrase businessto-consumer 103 markets. Many companies add text message numbers to capture the interest of the consumers through their 104

marketing massages. Mobile advertising is using to enhance customer relationships and to carry out the direct 105

106 marketing and promotional activities. This kind of text message is very successful for B2C marketing (Jobber, 2007, p.743). Sales promotion is one type of stimulus that provides an extra incentive to buy product or service. 107

Sales promotion can be defined as "a direct inducement that offers an extra value or incentive for the product to 108

the sales force, distributors, or the ultimate consumer with the primary objective of creating an immediate sale." 109

According to Laroche et al., ??2003) sales promotion is ""an action-focused marketing event whose purpose is 110

to have an impact on the behavior of the firm"s customers."" Sales promotion is designed to speed up the selling 111

process and create maximize sales volume through providing extra incentives (Belch & Belch, 2009, p.509). 112

i. Event Marketing 4 113

The purpose of event marketing is to create experiences for consumers and promote the product/service through 114 linked to an event (Belch & Belch, 2009, p.522-539). 115

Consumer-oriented advertising encourage consumers to purchase specific brand and create demand for it like 116 pull strategy, but on the other hands trade-oriented sales advertising motivate wholesalers and retailers to push 117 118 the customers to carry a product or service (Jobber, 2007, p.643).

Sales promotion techniques are designed to produce outcome quickly as a result accelerates the selling process 119 and brings maximizes sales ?? According to Jobber (2007) public relations can be defined as "the management 120 of communications and relationships to establish goodwill and mutual understanding between an organization 121 122 and its public."

Public relations activities build a favorable company image with firm's publications through publicity 123 (Zeithaml, Bitner & Gremler, 2006, p.498). "Publicity represents one of the most visible elements of public 124 relations and as such draws a lot of attention from both within and outside the profession" (Vercic, Vercic,& 125 Laco, 2008, p.381). 126

Publicity is a subset of the public relations. "Publicity refers to the generation of news about a person, product, 127 or service that appears in broadcast or print media". Publicity is so much more powerful than advertising or 128 sales promotion because publicity is highly credible for its news value and the frequency of exposure of product 129

or service (Belch & Belch, 2009, p.574). 130

5 f) Personal Selling 131

In personal selling, sales persons are directly involved with potential buyer and get feedback swiftly. In personal 132 selling, company promotes their products directly to consumers through advertising and promotions or indirectly 133 through resellers or salespeople. For example: Sales people of the insurance industry and real estate sales people 134 ?? In various way companies can promote their products and services through internet. According to Belch & 135 Belch (2009) in many ways advertising on the internet can forms as interactive marketing. Figure 2-3 showing 136 how marketer can provide information of their services through various channels of interactive marketing: h) 137

Advertising on the Internet i. Banners 138

The most familiar form of advertising on web is banner ads. Banner ads generally used for creating awareness, 139 140 entering viewers into contests and sweepstakes.

141 ii. Sponsorships Sponsorship are divided in regular sponsorships where a company pays to sponsor a section 142 of a site and another is the content sponsorship, in which sponsor not only provides money in return for name association but participates in providing the content itself. 143

iii. Pop-Ups/Pop-Under This ad is almost similar to banner ads but here user will see some ads when he/she 144 access some sites. Pop-Under are ads appear underneath the web page and visible when user leaves the sites. 145

6 iv. Interstitials 146

Interstitials are add that appear on screen while user waiting for site's content to download. 147

v. Push Technologies 7 148

Marketers use web casting or push technologies for dispatch web pages and news updates and video geared to 149 specific audiences or individuals. Links: Links appears when users search specific links then automatically provide 150 users additional links or related topics. 151

vi. Paid Search 8 152

Marketers paid for each consumer's clicks on their ads or links from a search engine page. 153

9 vii. Behavioral Targeting 154

Marketers use behavioral targeting advertising for target consumers through their web site surfing behaviors. 155

156 10 viii. Contextual Ads

157 Advertisers who target their ads based on the content of the web page are using.

¹⁵⁸ 11 ix. Rich Media

A broad range of interactive digital that exhibit dynamic motion, taking advantage of enhanced sensory features such as video, audio and animation. Online commercials, video on demand and webisodes are the main types of rich media. The increased penetration of broadband into households has increased the attention given to streaming video.

¹⁶³ 12 IV. Analysis and Findings of the Study

After completing the research survey, I started the data preparation for the project. As soon as I received the questionnaires from the field I kept all the information in Microsoft Excel program. Since, this is a descriptive research and the data analysis should be done quantitatively. For this reason, I used MS Excel software.

¹⁶⁷ This information is analyzed collectively rather than individually. Here, no statistical tools have been used.

¹⁶⁸ 13 a) Statements analysis

The statements are analyzed by summing up total scores of each statement of 44 respondents. Then I calculate the arithmetic mean of the each statement to figure out the central limit tendency and also compute the standard deviation to get the dispersion of the values.

172 14 i. Advertising

173 Statement 1: Our advertisements are easy to understand.

Depending on the customer's participation on my question wither our advertisements are easy to understand or 174 not. 5 respondents are highly disagree on this statement 3 are disagree, 7 shows neutral opinion and 10 customers 175 are agree others 19 respondents are highly agree on this statement. So it is clear to us that our advertisement 176 is easy to understand for the customers. Depending on the customer's participation on my question wither our 177 advertising quality is good or not. 6 respondents are highly disagree on this statement 4 are disagree, 7 shows 178 neutral opinion and 10 customers are agree others 17 respondents are highly agree on this statement. So it is 179 clear to us that our advertising quality is good for the customers. Depending on the customer's participation 180 on my question wither our advertising is standard or not. 5 respondents are highly disagree on this statement 5 181 are disagree, 10 shows neutral opinion and 10 customers are agree others 14 respondents are highly agree on this 182 statement. So it is clear to us that our advertising is standard for the customers. 183

¹⁸⁴ 15 Our quality is good

185 Our advertising quality is good0 2 4 6 1 2 3 4 5

186 Our advertising is standard.

Our advertising is standard. Depending on the customer's participation on my question wither our advertising maintains Bangladesh social and cultural values or not. 8 respondents are highly disagree on this statement 4 are disagree, 8 shows neutral opinion and 9 customers are agree others 15 respondents are highly agree on this statement. So it is clear to us that our advertising maintains Bangladesh social and cultural values. Publicity Statement 1 : Our publicity system is appropriate.

Depending on the customer's participation on my question wither our publicity system is appropriate or not. 5 respondents are highly disagree on this statement 5 are disagree, 8 shows neutral opinion and 7 customers are agree others 19 respondents are highly agree on this statement. So it is clear to us that our publicity system is appropriate. Statement 2 : Aggressive publicity is helpful for you.

Depending on the customer's participation on my question wither aggressive publicity is helpful for you or not. 6 respondents are highly disagree on this statement 4 are disagree, 7 shows neutral opinion and 10 customers are agree others 17 respondents are highly agree on this statement. So it is clear to us that aggressive publicity is helpful for you. Our publicity system is appropriate.

- 200 Our publicity system is appropriate. Aggressive publicity is helpful for you.
- 201 Aggressive publicity is helpful for you.

²⁰² 16 b) Sales Promotion

203 Statement 1: The price of prepaid and postpaid connection is affordable.

Depending on the customer's participation on my question wither the price of prepaid and postpaid connection is affordable or not. 8 respondents are highly disagree on this statement 4 are disagree, 8

shows neutral opinion and 9 customers are agree others 15 respondents are highly agree on this statement. So it is clear to us that the price of prepaid and postpaid connection is affordable.

Statement 2 : Our call rate is agreeable. Depending on the customer's participation on my question wither our call rate is agreeable or not. 10 respondents are highly disagree on this statement 4 are disagree, 6 shows neutral opinion and 8 customers are agree others 16 respondents are highly agree on this statement. So it is clearto us that our call rate is agreeable. Statement 3 : Our network is strong.

Depending on the customer's participation on my question wither our network is strong or not. 6 respondents are highly disagree on this statement 4 are disagree, 8 shows neutral opinion and 10 customers are agree others 16 respondents are highly agree on this statement. So it is clear to us that our network is strong. The price of prepaid and postpaid connection is affordable.

The price of prepaid and postpaid connection is affordable.0 2 4 6 1 2 3 4 5

217 Our call is agreeable.

Our call rate is agreeable. Our network is strong. Depending on the customer's participation on my question wither our service is standard or not. 8 respondents are highly disagree on this statement 4 are disagree, 8 shows neutral opinion and 10 customers are agree others 14 respondents are highly agree on this statement. So it is clear to us that service is standard.

Statement 5 : Airtel recharge stores are located at convenient places; therefore, I can easily top up this credit whenever I need.

Depending on the customer's participation on my question wither Airtel recharge stores are located at convenient places; therefore, I can easily top up this credit whenever I need or not. 10 respondents are highly disagree on this statement 4 are disagree, 8 shows neutral opinion and 10 customers are agree others 12 respondents are highly agree on this statement. So it is clear to us that Airtel recharge stores are located at convenient places; therefore, I can easily top up this credit whenever I need. Online Promotion Statement 1 : You are Happy with our online promotional activities system.

Depending on the customer's participation on my question wither you are Happy with our online promotional activities system or not. 4 respondents are highly disagree on this statement 8 are disagree, 6 shows neutral opinion and 12 customers are agree others 14 respondents are highly agree on this statement. So it is clear to us that you are Happy with our online promotional activities system. Our service is standard.

Our service is standard. Depending on the customer's participation on my question wither you are Happy with our e-portal services or not. 6 respondents are highly disagree on this statement 9 are disagree, 6 shows neutral opinion and 8 customers are agree others 15 respondents are highly agree on this statement. So it is clear to us that you are Happy with our e-portal services.

238 Statement 4 : Airtel internet service is standard.

Depending on the customer's participation on my question wither Airtel internet service is standard or not. 6 respondents are highly disagree on this statement 4 are disagree, 6 shows neutral opinion and 8 customers are agree others 20 respondents are highly agree on this statement. So it is clear to us that Airtel internet service is standard. Depending on the customer's participation on my question wither Customer department of Airtel Company is sincere to respond quickly or not. 5 respondents are highly disagree on this statement 6 are disagree, 4 shows neutral opinion and 9 customers are agree others 20 respondents are highly agree on this statement. So it is clear to us that Customer department of Airtel Company is sincere to respond quickly.

246 Statement 2 : You are satisfied with our customer care center service.

Depending on the customer's participation on my question wither you are satisfied with our customer care center service or not. 7 respondents are highly disagree on this statement 5 are disagree, 9 shows neutral opinion and 4 customers are agree others 19 respondents are highly agree on this statement. So it is clear to us that you are satisfied with our customer care center service. You are satisfied with our customer care center service.

251 Statement 3 : Airtel properly notify by SMS to their customer regarding different promotion.

Depending on the customer's participation on my question wither Airtel properly notify by SMS to their customer regarding different promotion or not. 10 respondents are highly disagree on this statement 5 are disagree, 5 shows neutral opinion and 10 customers are agree others 14 respondents are highly agree on this statement. So it is clear to us that Airtel properly notify by SMS to their customer regarding different promotion. Statement 4 : Airtel is able to help their customer.

Depending on the customer's participation on my question wither Airtel is able to help their customer or not. 8 respondents are highly disagree on this statement 8 are disagree, 4 shows neutral opinion and 10 customers are agree others 14 respondents are highly agree on this statement. So it is clear to us that Airtel is able to help their customer.

261 V.

Summary of Findings, Recommendations and Conclusions a) Summary of Findings 1. Internet Service of Airtel 262 is not so good. For example; when we use Airtel internet then we find that internet connection is disconnected 263 suddenly. 2. Airtel sends many unnecessary SMS to the subscribers. It makes customers boring. When an 264 unnecessary SMS is received during working hours then it makes them annoved. 3. Advertisements of Airtel are 265 not so good. Because this are not so attractive than those of others like Grammenphone, Banglalink and Robi. 266 If it offers the lower priced packages, the middle Income level customers may be increased. 4. Airtel does not 267 offer handset bundle package. 5. Airtel is not active participant of charity events to establish a good corporate 268 image. 6. Airtel offers bonus talk time or SMS to the prepaid and postpaid customers for short time period. 269 But it is expired before we use this offer. 7. The network system of Airtel is not so good. We find that when we 270 talk to others then the phone call is disconnected all of a sudden. 8. The publication of Airtel is not so good. 271

9. Airtel gives us eight FNF which helps us to talk to others with less call rate. Among eight FNF one is super
FNF. 10. The SIM price of Airtel is so cheap. So the people can easily buy Airtel SIM.

²⁷⁴ 17 b) Recommendations

The recommendation part of the project is prepared based on the research findings. By following those recommendations, Airtel can decrease the dissatisfactions of the customers and thus earn a sustainable, distinct competitive advantage to achieve more market share.

278 ? Airtel must upgrade the network coverage as early as possible. Since, the network up gradation has not 279 been finished yet Airtel should offer Miscall Alert service for free. Customers understand that network Airtel is 280 able to help their customer.

Airtel is able to help their customer.

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improvement cannot be done overnight. But if miscall alert service is offered at free of cost the existing customers may compromise with the current situation and new customers may also wish to join Airtel. Thus, dissatisfaction may reduce regarding network problem.

? Airtel should not send unnecessary SMS to the subscribers. It makes the customers annoyed when a SMS
is received during working hours. SMS can be sent on weekend, holidays, or in off-peak hour so that it does not
make the customers dissatisfied.

290 ? Internet is now an integral part of our life. Airtel internet service must be developed reasonably so that 291 people can use more of it.

292 ? Airtel must use advanced technology to improve the phone call quality.

? The tariffs of the value added service (VAS) can be reduced so that more people can use VAS to enrich their moments.

? Airtel offers enormous bonus talk time or SMS to the prepaid and postpaid customers usable for short time

296 period. Customers get dissatisfied when they find that validity of using bonus offer expires before it is consumed.
297 Therefore, Airtel should increase the validity date for the bonus talk time and SMS to enhance the satisfaction

298 level.

299 ? Airtel can offer attractive handset bundle package with low price so that low income people can afford to 300 buy an airtel connection with handset.

? Airtel must not only be sponsor of recreational programs at TV channels but they should be an active participant of charity events to establish a good corporate image.

303 19 c) Conclusion

Airtel is one of the leading telecom service providing company where customer satisfaction is the in main goal 304 and marketing tool. Today's customers in the telecom industry, where lots of offers are available, are harder 305 to satisfy. They are smarter, more price conscious, more demanding, less forgiving and they are approached 306 by many more companies with equal or better offers. The challenge is not only to produce satisfied customers 307 but also to produce loyal and delighted customer. This is competitive and customer driven market. It is high 308 time for Airtel to satisfy and retain its existing customers. As the mobile connection price, call charge, even 309 the price of the handset have been reduced due to technological advancement people of all income level are 310 started using cell phone. Nowadays, most of the students and the low income people are deeply relying on Airtel 311 because of the cheap cost. Hence, it has become inevitable for Airtel to expand the network coverage soon for a 312 sustainable future. This note is to inform you that your information will be kept confidential and will be used 313 for this research only, and the information that will be collected on the research will be used collectively and no 314 individual's information will be given out to any third party. I heartily thank you for your cooperation. 315 2 3 316

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Figure 1: [



Figure 2: Figure :



:

Figure 3: Statement 2 :



Figure 4: Statement 3 :

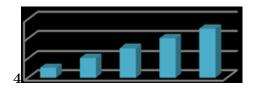


Figure 5: Statement 4 :



Figure 6: Statement 5 :

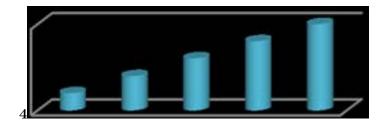


Figure 7: Statement 4 :



Figure 8: Statement 5 :

g) Online Promotional Activities /Interactive / Internet Marketing

One of the newest forms of direct marketing is internet marketing. The internet provides opportunity for both consumers and marketers to interact more and individualization. This is two way communication channels marketing where consumers can reply after receiving the message from marketers. Now the world is age of information. "Customers will define what information they need, what offerings they are interested in, and what prices they are willing to pay" (Kotler & Keller, 2006, p.612).

Figure 9:

Figure 10:

	Online Promotion		
	You are Happy with our online	1	2
	promotional activities system.		
	Promotional activities by SMS are	1	2
	helpful for you.		
	You are Happy with our e-portal	1	2
	services.		
	Airtel internet service is standard.	1	2
	You are Satisfied with our door to	1	2
	door promotion.		
	Public Relation		
	Customer department of Airtel	1	2
	company is sincere to respond		
	quickly.		
	You are satisfied with our customer	1	2
Year	Section A care center service. Airtel properly notify by SMS to their	1	2
90	customer Your Airtel Number (optional): ????????????????????????????????????	gard	ing different Male Female Age: ???.
Vol-		-	
ume			
XV			
Is-			
sue			
III			
Ver-			
sion			
Ι()			
	Advertising Our advertisement are easy to understand. Our	1	2
	advertising quality is good. Our advertising is standard. Our	1	2
nal	advertising is much clear & meaning full. Our advertising	1	2
of	maintains Bangladesh social and cultural values. Publicity	1	2
Man-	Our publicity system is appropriate. Aggressive publicity is	1	2
age-	helpful for you. Airtel gives some unusual publicity. Sales	1	2
	Promotion The price of prepaid and postpaid connection is	1	2
and	affordable.	1	2
Busi-		1	2
ness			
Re-			
search		1	0
	Our call rate is agreeable.	1	2
	Our network is strong.	1	2
	Our service is standard.	1	2 2
	Airtel recharge stores are located at	1	۷
	convenient places, therefore, I can		
	easily top up my credit whenever I need.		
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