

Strategic Service Factors Leading to Grameenphone's Success

Md. Asfaqur Rahman¹ and Md. Hasebur Rahman²

¹ Pabna University of Science and Technology, Pabna, Bangladesh

Received: 5 February 2015 Accepted: 5 March 2015 Published: 15 March 2015

Abstract

With the rapid development of telecommunication industry and usage rates of mobile phone users in Bangladesh truly it is significant to know whether the customers are satisfied with the service of their operator or how the operators think to provide better service to attract its valued customers. In this study, we have examined the determinants of customer satisfaction and loyalty conditions of Grameenphone to recommend what service factors could be applied strategically to sustain the leadership over the telecom industry in Bangladesh. The findings confirm that customer satisfaction and loyalty would be enhanced if the operator emphasis on core service factors like service quality, brand image, service charges, network quality and Value Added Services (VAS) etc. For this the study is conducted on 150 Grameenphone subscribers in Bangladesh. The Chi-square test for customer satisfaction factors and customer loyalty factors suggests that GP's customers are satisfied with their services but 40

Index terms— strategic factors, grameenphone, customer satisfaction, customer loyalty.

1 Introduction

rameenphone, widely known as GP, is the leading telecommunication service provider in Bangladesh. With more than 51.5 million subscribers (Grameenphone, 2014), GP is the largest cellular operator in the country. With the slogan Stay Close, the goal of GP is to provide affordable telephony to the entire population of Bangladesh and promises to bring the best of communication technologies so that the customers can Go Beyond. The expansion of telecom industry along with customized services has created severe competition among the six mobile phone operators and measuring the customers' satisfaction level is an important issue to achieve the ultimate goal to be the market leader. That is why the competition based on specific service factors is increasing day by day and the telecom industry is experiencing significant changes to its ecosystem of customers, operators, device vendors and service suppliers. As a market leader GP is continuously coming up with new products and services. Since the market payers are designing their strategy with the combination of traditional and modern armors and the culture and the practice of innovations are highly emphasized in this industry, the competition among the operators are escalating day by day because Robi, Citycell, Airtel, Banglalink and Teletalk are also trying to increase their customer based on their specified service factors. Thus it realizes us to consider the factors that the company competing in the sector must recognize the needs, wants, tasted, fashion criteria and the perceptions of their consumers in the first place. Successful marketing strategies are based on assets that are strong relative to those of competitors. These assets include brand equity, scale, scope, and efficiency of operations, financial conditions, locations, and government support. All these assets sum up as total asset which helps GP to take the competitive advantage and be the leading company in the telecommunication industry of Bangladesh. GP has been a pioneer in bringing innovative mobile-based solutions to Bangladesh. In mobile telecommunication industry, there are direct and indirect factors that influence customer satisfaction. On the basis of these realities authors have been motivated to identify the core factors that are to be proposed as strategic factors that will lead GP ??

2 a) Objectives of The Study

Gaining customers' satisfaction and loyalty have already been the strategic parameter for GP's success. Regardless of these two issues the authors have tried to identify what the customers actually consider most about GP's strategic service factors. In this context, a survey was conducted to find out the customer's liking and disliking and collected information was analyzed to find out the strategic service factors responsible for GP's success. So ultimately the general objective of this study is to analyze the customer's satisfaction and loyalty to GP and the specific objectives are as follows:

- ? To rank the strategic service factors that lead to GP's success.
- ? To find out the strategic weak points and rank them.
- ? To show the strategic service factors linkage to customer satisfaction and loyalty.
- ? To draw an overall conclusion and recommend the core strategic service factors for GP.

3 II.

4 Literature Review

Marketing is merely a civilized form of warfare in which most battles are won with words, ideas, and disciplined thinking. Understanding customers are not enough in these days because marketers are facing intensive competition from all corners of the market. Competitive advantage is the key to success in this warfare and thus distinguishes it from other companies. According to the study of Akter et al. (2005) on the telecommunication industry in Bangladesh, the English term 'strategy' is derived from Greek word 'strategia' which means generalship and it is a plan of action designed to achieve the long-run goals of the organization. To them, marketing strategies evolve from more general business objectives which include the following dimensions:

- ? The product or service market in which someone expects to compete.
- ? The level of investment needed to grow, and maintain the business.
- ? The product line, positioning, pricing, and distribution strategies needed to compete in the selected market.
- ? The assets or capabilities to provide a sustainable competitive advantage (SCA).

As competition has been escalating among corporations, it is ardently necessary for them to learn about the consumers' perception about the price, promotion, product, service quality and important factors that may have been playing vital role for their success (Haque, Rahman & Rahman, 2010). Shamsad (2014) also focused in his study about the main factors that are instrumental for the growth of the mobile operators is: huge competitions, advancement in technology, reduced tariff, falling handset price, innovative pricing strategy, new attractive schemes, service quality, brand image, service charges, network quality and Value Added Services (VAS) etc. Different researchers have proposed different factors from strategic point of view for the telecommunication industry such as Paulranjan et al. (2011) in India revealed that communication and price are the key and influencing factors. Again Khan (2010) in Pakistan emphasized that providing promised service timely, accurately, and dependably should be given the highest priority. The other factors that are the promptness of response to the complaints and how quickly it is resolved, network coverage and internet facilities have also given strong priorities.

5 a) GP

GP received its license for cellular phone operation in Bangladesh from the Ministry of Posts and Telecommunications on November 28, 1996. GP started operations on March 26, 1997, in the Independence Day of Bangladesh. Subsequently GP converted as public limited company on June 25, 2007 and listed on the Dhaka and Chittagong Stock Exchange on November 11, 2009. During the first quarter of 2014, all 64 district headquarters of the country were brought under 3G coverage and provided lowest priced GP branded 3G modem and 3G pocket router for the subscribers. GP surpassed 51.5 million subscribers, including adding 4.9 million 3G subscribers and 100 billion revenues through its innovative and customer centric product and their countrywide robust and reliable network, innovative and value-for-money products and services. Despite the pressure of competitive environment, GP continued to focus on enhancing quality services, innovation and driving market expansion. GP simplified the portfolios of all 3G data, Voice call, SMS & MMS with more affordability. Throughout the commitment of GP towards the customer, they introduced 60 seconds equivalent call reimbursements on every call drop for all subscribers and emergency balance of BDT 10 to BDT 100 based on their past usage pattern and network age. In the interim period GP completed upgrading their entire IP transmission backbone and backhaul with a more robust solution for their strategic ambition of 'Internet for ALL'. They are also focusing on improving customer service and customer experience and mostly on CSR initiatives for building societies and secure a better future for all. By building on their strengths, applying the right mindset and executing the strategy, GP always take aggressive approach in the market and ensure to stay ahead of the competition. (Grameenphone, 2014).

i. CSR Strategy: Lantos (2001) contended about CSR activity in his article that the ethical responsibilities of corporations have to be taken as additional responsibilities going beyond legal compliance and profit making and include those that the firms believe are the right things to do. Ethical responsibility originates from humanistic, religious and moral orientation of corporation. Companies are now performing specially in the non-financial areas such as human rights, business ethics, environmental policies, community development, and workplace

issues. Here with the help of telecommunication technology GP can empower people to bring positive changes in their lives. As the company continues to connect people with essential services, it is also using its core expertise for social development especially in the areas of health, education and climate with the vision of "Empower Societies". ii. Climate Change Strategy: Energy use in GP's network an operation represent around 81% of the total energy consumption and is the main source of our CO2 emissions. GP continually strives to reduce the environment and climate impact of its operations and services and inspires employees to act responsibly. This is why the Climate Change Program was initiated by GP in 2008, with the objective of minimizing the negative environmental impact on the community. At the same time GP also adopted the EMS (Environmental Management System) for sustainable operations. The corporate headquarter, GP House, as part of awareness and adoption, has also become a magnificent model of true green architecture in the country. Mobicash and Billpay have been instrumental in reducing customers' travel requirement and hence contributed to minimizing carbon emission of the society.

6 b) Strategic Service Factors

The service sector is expanding in an increasing rate and is becoming intensely competitive day by day. In today's very competitive marketplace a strategy is that insures consistent approach of offering products or services in a way that will outsell the competition is critical. It would not create any value if the organization lacks either the resources or the expertise to implement it. In the process of implementing the strategy, the organization should address some unique considerations to important factors, not all at generic level (Marketing Plan, 2015). Many studies have found a direct positive link between service quality perceptions and customer behavioral intentions (Zeithaml et al., 1996). Customer service is a system of activities that comprises customer support systems, complaint processing, speed of complaint processing, ease of reporting complaint and friendliness when reporting complaint (Hanif et al., 2010). According to Turel and Sereko (2010) improved customer services are the focal point of the telecom service providers for social as well as for economic reasons. From a social view point, services should be available to the customers on reasonable terms. As far as economic factor is concerned, service should satisfy the needs of the customers. Kim, Park and Jeong (2004) argued that service provider should provide customer oriented services in order to heighten up customer satisfaction. It was also found that the customers get satisfied to a brand more if they get all the needed services accumulated in that very brand (Ahn, Han and Lee, 2006). In this respect GP have also been focused on several strategic service factors that are comprised of service innovativeness, service reliability, service competitiveness, and service consistency for taking the competitive advantage on others. Other strategic factors such as Network Coverage, Emergency Balance, SMS Service, Internet Service, Voice Call, Information Service, Customer Care Service, and CSR Activity also need to be considered to satisfy its customers.

7 c) Customer's Satisfaction

In today's competitive telecommunication industry, customers have many options available. Factors that enable an organization to attract and retain a customer should be studied carefully. Mobile service provider should find out effective and creative ways to attract and retain or foster a stronger relationship with customers (Salleh, 2012). Rahman et al. (2014) indicated that it is obvious, customers are the important stakeholders in organizations and their satisfaction is a priority for management. Now customer satisfaction is the ultimate goal of business. So customer satisfaction has been a subject of great interest to organizations and researchers alike. It is the measurement of consumer's feeling of pleasure or disappointment resulting from comparing a product's perceived performance in relation to his/her expectation. Previous literatures have indicated that customer satisfaction can be classified into two ways: transaction-specific satisfaction and general overall satisfaction. Transaction-specific customer satisfaction refers to the assessment customers make after a specific purchase experience and overall satisfaction means the customers' rating of the brand based on their experience (Deng et al., 2010).

8 Different factors have different influence on customers.

There is considerable evidence that quality factors affecting customer satisfaction in numerous ways. Rahman (2014a) mentioned in his paper that the factors responsible for customer satisfaction on GP users are service innovativeness, service reliability, service competitiveness, service consistency, network and signal coverage, pricing, quality of offering, customer fulfillment, brand value, value added services, and operator' contribution to society. These factors should have also been taken into consideration to formulate the strategies for customer satisfaction. Ahn, Han and Lee (2006) shows that in the mobile telecom arena the customer's satisfaction also depends on how the company dealing with customers complaints. Furthermore, the friendly attitude and courteous behavior of the service workers at service firms leaves a positive impression on the customer which lead towards customer's satisfaction. Islam (2011) argued that customer value is more viable element than customer satisfaction because it includes not only usual benefits that most organizations focus on but also a consideration of the price that the customer pays. Customer value is dynamic that must be managed. Customer satisfaction has been found to positively affect a firm's profitability (Anderson, 1994) and its market value. Several studies in the marketing literature have been considered the relationship between customer satisfaction and performance at the firm level. It is obvious that the results generally prove that the customer satisfaction provides economic

profit to the firm. From the above literature review on customer satisfaction, some elements can be taken as the indicator of performance measurement criteria of GP comparing with other rival telecom operators such as Network, 3G Service, Customer Care Service, Billing Cost, Information Service, Mobile Banking Platform, and the GP Offers. The company needs to focus more on these strategic factors to meet customer wants and demands.

9 d) Customer's Loyalty and Loyalty Program

Customer loyalty mostly plays the vital role for any organization's success. It is the main objective for the organizations to go for strategic marketing planning since it brings many favorable outcomes (Pratminingsih et al., 2013). Further, loyal customers discuss past service experiences positively than non-loyal customers and it is much less expensive to retain current customers than is to seek new ones. Customer's loyalty towards the organization can be examined through behavioral and attitudinal approach. Behavioral loyalty is customer willingness to continue a relationship and repurchase the product and attitudinal loyalty is the level of customer advocacy and psychological attachments to the service provider (Chaudhuri & Holbrook, 2001). For this organizations should offer unique set of benefits to its' loyal customers so that the competitors cannot imitate and thus strengthen customer retention. Sharp & Sharp (1997) recommended that the loyalty programs are the structured marketing efforts that reward, and therefore encourage buying behavior -behavior which is potentially beneficial to the firm. Loyalty programs have been initiated to satisfy and retain the valued customers as well as attract new customers. O'Malley (1998) stated that the basic idea of loyalty program is to reward customers' repeat purchase and encourage loyalty by providing targets at which various benefits can be achieved. Loyalty programs have been revealed in large scale especially in banking, superstores, airline, consumer goods like jewelry, clothing etc. O'Brien and Jones (1995) identified five elements which determine the value of loyalty program which includes cash value, choice of redemption options, aspirational value, relevance and convenience. Proper and planned loyalty programs can create customer commitment which builds long term relationship with customers (Liu & Yang, 2009). As GP is holding an important customer base for a very time, they initiated a loyalty program to recognize and appreciate its' valuable subscribers under "GP STAR" subscriber program. Customers will be more loyal if GP fulfill the expectations of its valued subscribers are as follows:

? Privileged and free 121 service ? Incentive providing etc.?

10 e) Strategic Service Factors Linkage to Customer Satisfaction and Loyalty

Findings of previous researches proved that the higher level of customer satisfaction lead to greater customer loyalty. Researchers describe that satisfaction and loyalty relationship is affected by two factors. The first one is trust and the other factor is commitment. In case of mobile phones, the customer satisfaction is largely depend on how much he or she uses the product and their experience with the product would tell how much they are satisfied or dissatisfied that leads them to loyalty or to switch (Goode et al., 2005). Since customer satisfaction reflects the degree of a customer's positive feeling for a service provider in a mobile commerce context, it is important for service providers to understand the customer's vision of their services ??Deng et al., 2009). On the other hand, a high level of customer satisfaction may have a positive impact on customer loyalty. Lee (2013) suggested that the concept of perceived value, perceived price, and perceived switching cost should go to the mobile phone service market in order to gain a deeper understanding of customer satisfaction and customer loyalty. Many researchers have focused on determining the distinction between customer satisfaction and service quality. Oliver (1980) discussed in his early discussion that customer satisfaction results from comparing and experiencing a service quality which is encountered with what was expected. Lee (2013) once again found a bewildering array of "expectations" that reflected what might, could, will, should, or better not happen. When someone says that the "service exceeded my expectations," what they generally mean is that the service was better than they had predicted it would be. A high level of customer satisfaction may have a positive effect on customer loyalty. ??eng et al., (2009) also recommended that customer loyalty is not only the ultimate object for customer satisfaction measurement, but also a key determinant of a firm's long term viability. Fornell (1992) mentioned that the higher the level of a customer satisfaction, the greater the level of customer loyalty. Moreover, compared with loyal customers, non-

11 Global Journal of Management and Business Research

Volume XV Issue VI Version I © 2015 Global Journals Inc. (US) 1

12 (E)

loyal customers are much more influenced by negative information about the products or services (Donio, Massari and Passiante, 2006).Dube and Maute, ??1996) argued that a few dissatisfied customers may complain after a poor service experience, but will not switch. However, many dissatisfied customers will not complain but will switch silently and create negative word of mouth. So GP should consider the strategic service factors that have a tight linkage with customer satisfaction and customer loyalty.

III.

13 Research Methodology

The study is conducted to examine the strategic factors that lead to GP's success. For this purpose a constructive questionnaire was developed to cover the factors that lead to strategic service factors and strategic weak points of GP. The questionnaire was designed to rank the strategic factors that satisfy the GP subscribers as well as to rank the strategic weak points for recommending GP to restructure their service quality and attention on customer satisfaction and loyalty. The population consists of the university students of Pabna University of Science and Technology, Pabna, Bangladesh as pilot survey for this research. The technique that was used was convenient sampling and questionnaires were distributed to the students who were GP subscribers. For more reliability and validity the population for the study included all categories of GP subscribers from Pabna based on the demographic characteristics. The factors have been measured and investigated through a 5 Point Scale such as Strongly Agree / 1, Agree / 2, Undecided / 3, Disagree / 4 and Strongly Disagree / 5. The survey was conducted between January 2015 to June 2015 and a total of 150 GP users has been taken to conduct this research.

SPSS Statistics software package version 16 is used for statistical analysis. Descriptive statistical techniques such as mean and standard deviation were used to measure the mean scores and their variability. Chi-Square test has been conducted to observe the linkage among the strategic factors with customer satisfaction and loyalty.

IV. Descriptive statistics such as mean is used to measure the average value of the variables and standard deviation is used to test variability of the mean value. Five point scales are used to collect perception regarding the variables. Therefore, mean value of variables ranges from 1 to 5. A mean value below 2.5 is below average, mean value 2.5 to 2.9 above average, 3 to 3.9 is moderate and mean value 4 to 5 is high. The mean value of the variables of the study ranges from 3.49 to 2.01. The mean values for the strategic service factors ranked up to 27. The success strategy also depends on considering the weaknesses and threats regarding the services and nature of competitive market structure. The researchers also emphasize on the specific weak points of GP for developing the success factors. The strategic weak points recommended by the researchers in this paper have been developed through 150 GP subscribers. They proclaim the strategic weak point of GP according to the rank are of High Call Rate, Time High degree of service quality translates into loyalty. Loyalty of customers is expected to increase when customer's service quality expectations are met. In this case the researchers found out that GP is maintaining better customer relationship that the respondents have shown their opinion with Chi-Square value 80.467(df=4) with Asymp. Sig. =.000. Satisfied customers draw new customers. GP's satisfied customers are willing to recommend their friends and relatives because the respondents have shown their opinion with high Chi-Square value 113.800(df=4) with Asymp. Sig. =.000. In comparison with the competitive advantage among the other operators of Bangladesh the subscribers mentioned that GP is better than other operators which is indicated by the Chi-Square value 109.933(df=4) with Asymp. Sig. =.000. Lastly the loyalty factor is measured with trust and loyal customers of GP which has low impact on GP's strategic service factors measured with the value of Chi-Square (60.867) at (df=4) with Asymp. Sig. =.000.

14 Analysis and Findings

V.

15 Conclusion & Recommendations

This work studied to determine the strategic factors by which GP can lead the telecommunication industry in Bangladesh. First, we explore the factors that help GP enriching their customers' satisfaction and customer loyalty, but recommending the service provider about strategic service factors have seldom concern by other researchers yet. Thus our research fills the gap in understanding what GP should consider in providing better service beyond the traditional service to gain the competitive advantage, retain the loyal customers, attract more new customers and being the market leader in the telecommunication industry. Second, we have analyzed the service factors based on 27 strategic variables; none of them crossed the high mean value (4 to 5). Some items took place in moderate range but most of the items remain in the range of above average which is alarming for GP if they remain unconscious about developing the services like Voice Call, Information Service, Voice Message, 3G Service, Customer Care Service, Video Call Service, and the like. High Call Rate, Limited F&F Number, Busy Network have been found very crucial among the strategic weak points and need a special consideration about its old and loyal customers. Finally the overall results suggested that customer satisfaction and customer loyalty may be most significantly influenced by high quality services, but maintaining perceived quality is still critical for retaining customers and maintaining competitiveness.

16 Global Journal of Management and Business Research

Volume XV Issue VI Version I Year 2015

17 (E)

In respect of these areas GP should also give attention on the relative factors that maintaining quality is the most important thing in growing telecommunication sector. Because customers most often complaints about their network fail in busy time. An incentive called 'Call Ferot' is introduced by the operator but the absence of strong

network coverage and signal strength may lead the customers to strong dissatisfaction. So they should develop the quality of network and signal coverage area. Rahman et al. (2014) argued that it is obvious that designing an offering with expected attributes and quality of those offerings according to the demand of customer is very much significant for customer satisfaction. But increasing the attributes within an offering and maintaining the quality of those offerings is not free of cost. But this study finds that most of the offers are tends to attract the new customers ignoring the loyal and old customers. So GP should emphasize on maintaining the quality and balancing of their offering rather than to promise for offering with more new attributes.

Customers are now more and more demanding than before. Hence, GP should serve the customers additional and prompt service by their trained, loyal and expert employees through their customer care centers. They should enhance their adaptability and sensitivity to realize, understand and to response quickly and more effectively to customer problems and inquiries.

At present consumers are not influenced by advertising rather publicity and the publicity is the outcome of the CSR activities of a company. Through this the company can create a good image to the society and gain a brand value. Thus it is recommended that GP should also give more emphasize on CSR activities with more service innovativeness, service consistency, quality and quantity of offerings etc.

Finally GP must do more market research periodically and take proper steps quickly which they get as a feedback from research. Research from external should give equal importance as they conduct internally for enriching the customer's feedback and upgrading their service.



Figure 1:

Figure 2:

¹Year 2015Strategic Service Factors Leading to Grameenphone's Success

²© 2015 Global Journals Inc. (US)

³© 2015 Global Journals Inc. (US) 1

b) Strategic Weak Point of GP

Descriptive Statistics: Strategic weak point of GP				
Rank	Strategic weak point of GP	N	Mean	Std. Deviation
1.	High Call Rate	150	3.97	1.144
2.	Time Consuming Customer Care Service	150	3.85	1.091
3.	Limited F&F Number	150	3.76	1.157
4.	Limited Balance Validity Time	150	3.66	1.061
5.	Enough Time in Changing F&F Number	150	3.52	1.197
6.	Busy Network	150	3.17	1.172

Figure 3:

48% Agreed, and 18.7% strongly Agreed with Chi-Square value 77.667(df=4) with Asymp. Sig. =.000. Therefore, it can be concluded that GP's customers are satisfied with GP's network. In case of GP's 3G service 12.7% Strongly Disagreed, 22.7% Disagreed, 20.7% Undecided, 39.3% Agreed, and 4.7% Strongly Agreed with Chi-Square value 50.267(df=4) with Asymp. Sig. =.000. Therefore, it can be concluded that the customers are satisfied with GP's 3G service. Again for Customer Care Service 17.3% Strongly Disagreed, 27.3% Disagreed, 14.7% Undecided, 38% Agreed, and 2.7% Strongly Agreed with Chi-Square value 53.533(df=4) with Asymp. Sig. =.000. So we can easily decide that GP's customers are satisfied with GP's Customer Care Service. For Billing Cost the results of the respondents shows that 16.7% Strongly Disagreed, 23.3% Disagreed, 25.3% Undecided, 30.7% Agreed, and 4.0% Strongly Agreed with Chi-Square value

d) Customer Loyalty Factor

Factors

Factors	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Total	Chi-Square	df	Asymp. Sig.
GP has Better customer relationship	15 (10.0%)	32 (21.3%)	15 (10.0%)	72 (48.0%)		134	16.467	4	(.000)
I am willing to Recommend my friends and relatives	6 (4.0%)	31 (20.7%)	24 (16.0%)		79 (52.7%)	130	10.467	4	(.037)
GP is better than other operators	7 (4.7%)	18 (12.0%)	25 (16.7%)		80 (53.3%)	130	13.333	4	(.009)
Trust and Loyal Customers of GP	9 (6.0%)	16 (10.7%)	38 (25.3%)		63 (42.0%)	126	16.000	4	(.002)

31.533(df=4) with Asymp. Sig. =.000 which means customers are not very satisfied with its Billing Cost. The results of the customers shows their highly satisfaction with GP's Information Service which represents that the respondents are 8.7% Strongly Disagreed, 20.0% Disagreed, 14.7% Undecided, 53.3% Agreed, and 4.0% Strongly Agreed with Chi-Square value 115.933(df=4) with Asymp. Sig. =.000. Again the customers show their highly satisfaction with Mobile Banking Platform because the respondents shows their opinion as 6.7% Strongly Disagreed, 10.7% Disagreed, 16.0% Undecided, 56.0% Agreed, and 10.7% Strongly Agreed with Chi-Square value 124.800(df=4) with Asymp. Sig. =.000. But the customers are somewhat satisfied with GP Offers because the respondents are Strongly Disagreed 24.7%, Disagreed 36.0%, Undecided 11.3%, Agreed 24.0%, and Strongly Agreed 4.0% with Chi-Square value 46.867(df=4) with Asymp. Sig. =.000.

c) Customer Satisfaction Factor

Factors

Factors	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Total	Chi-Square	df	Asymp. Sig.
Satisfaction with Network	14 (9.3%)	15 (10%)	21 (14%)	72 (48%)		122	28.000	4	(.000)
Satisfaction with Three G Service	19 (12.7%)	34 (22.7%)	31 (20.7%)	59 (39.3%)		133	7.000	4	(.139)
Satisfaction with Customer Care Service	26 (17.3%)	41 (27.3%)	22 (14.7%)	57 (38.0%)		146	4.762	4	(.303)
Satisfaction with Billing Cost	25 (16.7%)	35 (23.3%)	38 (25.3%)	46 (30.7%)		144	6.000	4	(.199)
Satisfaction with Information Service	13 (8.7%)	30 (20.0%)	22 (14.7%)	80 (53.3%)		145	3.333	4	(.499)
Satisfaction with Mobile Banking Platform	10 (6.7%)	16 (10.7%)	24 (16.0%)	84 (56.0%)		134	10.767	4	(.031)
Satisfaction with GP Offers	37 (24.7%)	54 (36.0%)	17 (11.3%)	36 (24.0%)		144	4.000	4	(.398)

The Standard Deviation ranges 1.0 to 1.3. Therefore, higher variability in perception variables has been observed.

-
- [Oliver ()] 'A cognitive model of the antecedents and consequences of satisfaction decisions'. R L Oliver . *Journal of marketing research* 1980. p. .
- [Anderson and Fornell ()] 'A customer satisfaction research prospectus'. E W Anderson , C Fornell . *Service quality: New directions in theory and practice*, 1994. 14 p. .
- [Fornell ()] 'A national customer satisfaction barometer: the Swedish experience'. C Fornell . *The Journal of Marketing* 1992. p. .
- [Khan ()] 'An empirical assessment of service quality of cellular mobile telephone operators in Pakistan'. M A Khan . *Asian Social Science* 2010. 6 (10) p. 164.
- [O'malley ()] *Can loyalty schemes really build loyalty? Marketing Intelligence & Planning*, L O'malley . 1998. 16 p. .
- [Liu and Yang ()] 'Competing loyalty programs: Impact of market saturation, market share, and category expandability'. Y Liu , R Yang . *Journal of Marketing* 2009. 73 (1) p. .
- [Ahmed ()] 'Consumers' Expectations from mobile telecommunication operators: Bangladesh perspective'. S Ahmed . *D.U. Journal of Marketing* 2014. June 2012. (15) p. .
- [Ahn et al. ()] 'Customer churn analysis: Churn determinants and mediation effects of partial defection in the Korean mobile telecommunications service industry'. J H Ahn , S P Han , Y S Lee . *Telecommunications policy* 2006. 30 (10) p. .
- [Donio et al. ()] 'Customer satisfaction and loyalty in a digital environment: an empirical test'. J Donio , P Massari , G Passiante . *Journal of Consumer Marketing* 2006. 23 (7) p. .
- [Akter et al. ()] 'Determinants of sustainable competitive advantages: A study of telecommunication industries in Bangladesh'. S M Akter , K Fatima , M Iqbal . *Journal of Business Studies* 2005. 1 (2) p. . Southeast University
- [Goode et al. ()] 'Determining customer satisfaction from mobile phones: a neural network approach'. M M Goode , F Davies , L Moutinho , A Jamal . *Journal of Marketing Management* 2005. 21 (7-8) p. .
- [O'brien and Jones ()] *Do rewards really create loyalty? Long range planning*, L O'brien , C Jones . 1995. 28 p. .
- [Hanif et al. ()] 'Factors affecting customer satisfaction'. M Hanif , S Hafeez , A Riaz . *International Research Journal of Finance and Economics* 2010. 60 p. .
- [Rahman ()] 'Factors affecting customer satisfaction in mobile telecommunication industry in Bangladesh'. H Rahman . *Business, Management and Education* 2014a. (1) p. .
- [Salleh and Mahmood Gelaidan ()] 'Factors Affecting Customer Satisfaction of Mobile Services in Yemen'. S B M Salleh , H Mahmood Gelaidan . *American Journal of Economics* 2012. 2 (7) p. .
- [Rahman et al. ()] 'Factors Affecting Customer Satisfaction on Grameenphone Users in Bangladesh'. H Rahman , M Redwanuzzaman , M Masud-Ul-Hasan , M A Rahman . *Global Journal of Management and Business Research* 2014. 14 (3) .
- [Haque et al. ()] 'Factors determinants the choice of mobile service providers: Structural equation modeling approach on Bangladeshi consumers'. A Haque , S Rahman , M Rahman . *Business and Economics Research Journal* 2010. 1 (3) p. .
- [Pratminingsih et al. ()] 'Factors influencing customer loyalty toward online shopping'. S A Pratminingsih , C Lipuringtyas , T Rimenta . *International Journal of Trade, Economics and Finance* 2013. 4 (3) p. .
- [Sharp and Sharp ()] 'Loyalty programs and their impact on repeat-purchase loyalty patterns'. B Sharp , A Sharp . *International journal of Research in Marketing* 1997. 14 (5) p. .
- [Lee ()] 'Major moderators influencing the relationships of service quality, customer satisfaction and customer loyalty'. H S Lee . *Asian Social Science* 2013. 9 (2) p. 1.
- [Marketing Plan ()] Marketing Plan . <http://www.businessplans.org/market.html> Center for Business Planning, 2015. (cited on 02 June 2, 2015). Available from internet)
- [Islam ()] 'Measuring Customer Satisfaction of Mobile Phone Users: A Comparative Study between Grameen Phone and Teletalk Based on Khulna City'. M Z Islam . *European Journal of Business and Management* 2011. 3 (6) p. .
- [Turel and Serenko ()] 'Satisfaction with mobile services in Canada: An empirical investigation'. O Turel , A Serenko . *Telecommunications policy* 2006. 30 (5) p. .
- [Paulrajan and Rajkumar ()] 'Service quality and customers preference of cellular mobile service providers'. R Paulrajan , H Rajkumar . *Journal of technology management & innovation* 2011. 6 (1) p. .
- [Dubé and Maute ()] 'The antecedents of brand switching, brand loyalty and verbal responses to service failure'. L Dubé , M Maute . *Advances in Services Marketing and Management* 1996. 5 p. .

- 347 [Zeithaml et al. ()] 'The behavioral consequences of service quality'. V A Zeithaml , L L Berry , A Parasuraman
348 . *The Journal of Marketing* 1996. p. .
- 349 [Lantos ()] 'The boundaries of strategic corporate social responsibility'. G P Lantos . *Journal of consumer*
350 *marketing* 2001. 18 (7) p. .
- 351 [Chaudhuri and Holbrook ()] 'The chain of effects from brand trust and brand affect to brand performance: the
352 role of brand loyalty'. A Chaudhuri , M B Holbrook . *Journal of marketing* 2001. 65 (2) p. .
- 353 [Kim et al. ()] 'The effects of customer satisfaction and switching barrier on customer loyalty in Korean mobile
354 telecommunication services'. M K Kim , M C Park , D H Jeong . *Telecommunications policy* 2004. 28 (2) p. .
- 355 [Deng et al. ()] 'Understanding customer satisfaction and loyalty: An empirical study of mobile instant messages
356 in China'. Z Deng , Y Lu , K K Wei , J Zhang . *International Journal of Information Management* 2010. 30
357 (4) p. .