

Report On
“Customer Satisfaction Level on Digital Recharge of Robi Axiata
Limited through Mobile Financial Services”

By

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An internship report submitted to the BRAC Business School in partial fulfillment of the
requirements for the degree of
Bachelor of Business Administration

BRAC Business School
Brac University
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Declaration

It is hereby declared that

1. The internship report submitted is my own original work while completing degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

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Letter of Transmittal

Mahmudul Haq
Associate Professor,
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report

Dear Sir,

With due respect, I am hereby, submitting my internship report titled “Customer Satisfaction Level on Digital Recharge of Robi Axiata Limited through Mobile Financial Services”.

During my internship period, I have given my utmost priority in acquiring knowledge for my upcoming professional life along with fulfilling the course requirements under your enthusiastic supervision. I tried my best to varnish the report with essential statistical analysis and recommended proposition in a substantial and comprehensive ways as possible.

I trust that the report will meet the desires.

Sincerely yours,

Md. Rezwanul Kabir
15304053
BRAC Business School
BRAC University
Date: January 6, 2020

Non-Disclosure Agreement

This agreement is made and entered into by and between Robi Axiata Limited and the undersigned student at BRAC University named Md. Rezwanul Kabir for the commitment of avoiding the unapproved divulgence of confidential data of the organization.

.....

Robi Axiata Limited

.....

Md. Rezwanul Kabir

Acknowledgement

To begin with, my heartiest thankfulness to Allah for blessing me with the potentials to engage myself in working with one of the leading multinational companies named Robi Axiata Limited.

The accomplishment of this internship project requisite immense supervision along with assistance of numerous people, for which I feel privileged and hence, express my immense gratitude towards them.

It is my pleasure to attain unconditional support, guidance and feedback from my honorable academic advisor Mahmudul Haq, Associate Professor of BRAC Business School, by which I was able to accomplish this project within the given time schedule.

In addition, through occupying myself with one of the most dynamic teams named Digital Recharge and Platforms; Digital Services Division of Robi Axiata Limited, I feel truly privileged of unleashing my potentials. Moreover, without the direction, assistance and coordination of my respected team members, this project would not have been fruitful. Hence, I would like to prompt my thankfulness to my line manager S. M Sabbir, and my supervisor Sabbir Ahmed Apon for guiding and motivating me throughout my whole internship period.

Last but not the least; I owe my utmost gratitude towards the employees, interns, or anyone who have assisted me by providing any sort of information along with suggestions regarding my internship project.

Executive Summary

With the uninterruptedly changing worldwide business trend, Bangladesh telecommunication industry is going to digitalize their recharge facilities through mobile financial services. Mobile financial services like bKash, Rocket, Nagad etc. are giving the facilities to do recharge in any operator in any time. Besides giving an overview of Robi Axiata Limited and describing about the job experience, the core project describes about customer satisfaction level on digital recharge of Robi through mobile financial services.

The purpose of the report is to understand the issues that affect customer satisfaction level on digital recharge. The regression model recommended that “offer” variable had significant effect on customer satisfaction level on digital recharge of Robi through MFS. An organized survey questionnaire was created to collect the data and proved the model. Not only factor analysis but also multiple regression were also engaged to test the model. For increasing digital recharge, Robi has to create new offers for the customers and promote that offers so that customer can avail that offers.

Keywords: Mobile financial services; digital recharge; customer satisfaction; convenience; offer; Robi Axiata Limited.

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List of Acronyms

MFS Mobile Financial Services

VAS Value Added Services

MNP Mobile Number Portability

BTRC Bangladesh Telecommunication Regulatory Commission

DS Digital Services

MNO Mobile Network Operator

Chapter 1

Introduction

1.1 Background of the study

Postgraduate and undergraduate students have the opportunity to do internship in a company which helps them to know about corporate culture and opportunity to learn the work in the real life job circumstance. Internship is a scheduled experience in the real life work environment, which is correlative to a students' educational, proficient, and individual enhancement with the charge under a supervisor in the organization. Core objectives of internship for a student covers interpersonal efficiency, realizing job life professionalism, knowing career opportunities, establishing networking and references which gradually experiencing an intern for the future career path barriers. Completion of internship is required for the students of BRAC University for acquiring degree. I have prepared this paper on the basis of working at Robi for the four months internship period.

1.2 Origin of the research

This paper is the result of the four months working experience at Robi, where I got the opportunity to do work under the department of Digital Recharge and Platforms. This scope gave me a real life experience in the area of campaigns, right customer base creation etc. Digital recharge means to recharge through mobile financial services like Bkash, Rocket, Nagad ect. In this report I have measured the customer satisfaction level on digital recharge of Robi through Mobile Financial Services.

1.3 Objectives of the research

The report will contain the customer satisfaction level on digital recharge of Robi through Mobile Financial Service which will measure, customers are how much satisfied or dissatisfied with the recharge facility of MFS. Moreover it will also give the overall constrictive view of Robi. Moreover, what are the things I have learned from Robi will also be portrayed in this report.

1.4 Limitations

Some limitations were there when I have made the paper. For the confidentiality of the company, some data cannot be showed in the report. Moreover, the survey amount was also less. Only 50 persons are surveyed for the project which will not reflect the whole project. Most of them are lived in Dhaka so it will give the only one area based result. Moreover, There were many other variables related with the model but I cannot relate that variables with the model because of lacking of making various questionnaire. For example time saving is another variable which I cannot relate with the model.

Chapter 2

Overview of the organization

2.1 Robi Axiata Limited

Robi Axiata Limited is the 2nd largest mobile network operator in Bangladesh which has attained 48.35 Mn subscribers (BTRC; October 2019). For achieving vision 'Digital Bangladesh', telecommunication industry is playing vital role by providing internet facilities in the different rural areas of Bangladesh. Robi is heading forward than others by giving the 4.5G facilities.

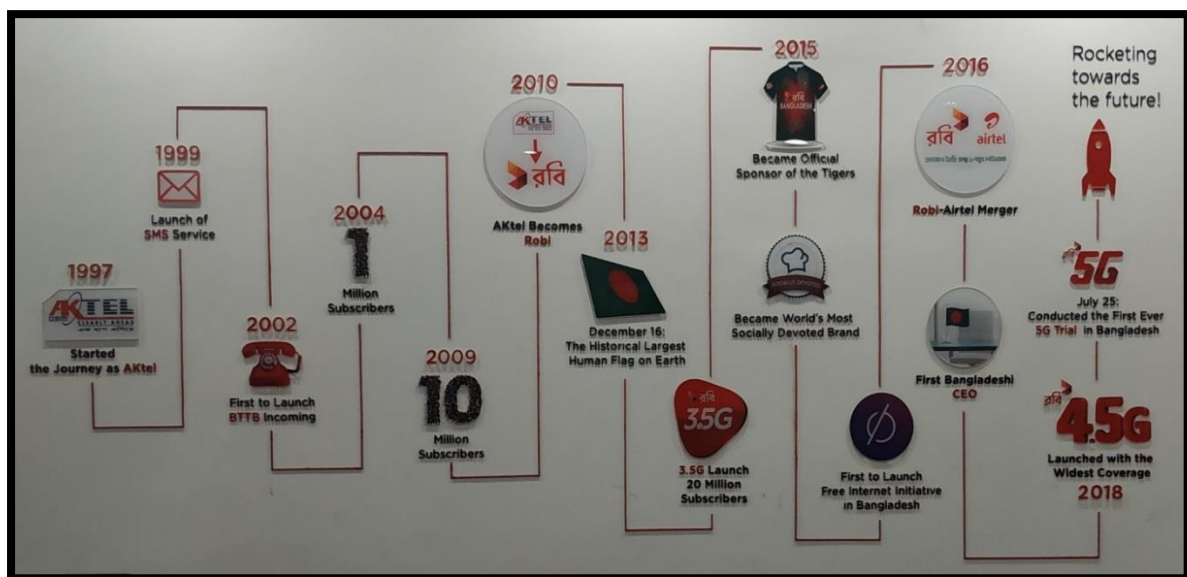


Figure 1: Journey of Robi Axiata Limited

Robi is a subordinate of Axiata Group Berhad, which is Asian telecom giant based in Malaysia; including other shareholders NTT DOCOMO Inc and Bharti Airtel. In 1997 it has started its journey as the brand name Aktel. Aktel has launched SMS service from 1999. Within 10 years it has achieved 10 million subscribers. Aktel changes its' name to Robi in 2010. Among all the

telecommunication companies, Robi first launched 3.5G in 2013 which gives them advantages than other telecommunication companies. In 2016, Robi and Airtel merged and started their journey together which makes Robi the first telecommunication merging company of Bangladesh. In 2016, Robi has created the largest 4.5G network in the 64 districts in Bangladesh. Moreover Robi also managed to trail run of 5G and Voice over LTE technology. Furthermore, Robi claims that they are giving the biggest 4G roaming facilities at 40 operators in 29 nations and its international roaming coverage is in 182 nations.

According to BTRC, the whole volume of mobile phone subscribers around 161,772 million in end of 2019. As 2nd largest mobile operator, Robi has around 47,939 million subscribers.

Robi had done a lot of social responsibilities for the people and the society. They have done many CSR activities which made them different from other organizations. The most prominent online platform for the education is Robi 10- minutes School where around 260,000 students were learned though online videos made by Ayeman Sadik and his team. Robi has also worked for spreading the message about internet usage and the cyber rights for the youth. The motive of doing this work was to aware youth so that they do not use internet negatively. Moreover, in this project British Council helped Robi to spread the message. With the help of WaterAid Bangladesh, Robi established 10 water plants in 10 different railway stations of Bangladesh. Internet corners are also created by Robi in public libraries. Moreover, Robi also organized blood donation camp, providing ifter to the orphans.

2.2 Product and service offerings

For making the customers more satisfied Robi offers variety of products and services. Postpaid and prepaid packages are offered by Robi for the customers. Moreover, Value Added services (VAS), Digital Solutions, International roaming services are also provided by Robi. Robi is providing 4.5G strong network connection. Customers has the flexibility to migrate from one package to another package.

Prepaid Packages
Goti 36
Shorol 39
Noor Pack
Prepaid New Connection
Postpaid Packages
Robi ACE

Figure 2 Prepaid & Postpaid Packages

Digital Solutions:

Robi is focusing on digital solutions, already it has established digital services for its customers. Robi always focused on what customers needed, so on the basis of that they are developing many digital solutions. The digital solutions of are:



Ghurbo

Robi Ghurbo



My Health

My Health App



Health Plus

Health Plus



Maya Apa



plano

Plano App



mifon

Complete Security for the s of Life

MIFON Phone Anti-
Theft Protection



My Sports



Robi My Play



Goli Cricket



Splash

Splash



Robi Karaoke

Music Karaoke



Noor



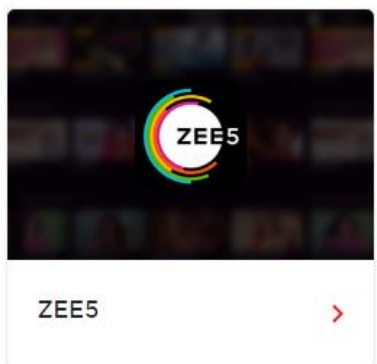
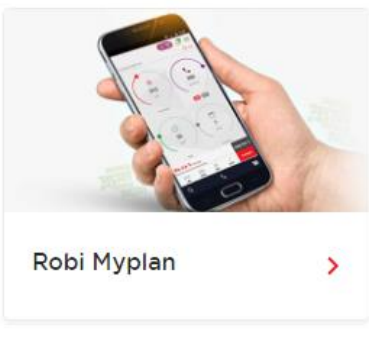
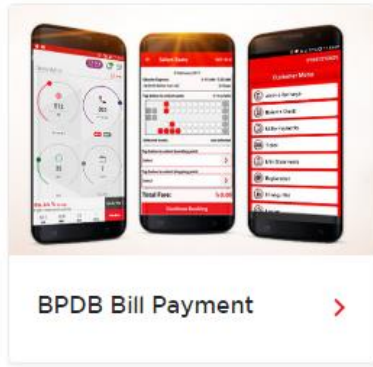


Figure 3 Digital Solutions of Robi

Value Added Services:

Robi has introduced many value added services for getting competitive advantages from its competitors. For making customer satisfied, they need some extra features which value added service fulfilled. Moreover, for increasing revenue stream VAS plays vital role for Robi. Robi,s value added services are below :

Entertainment
Islamic Services
Calling & Mobile Management
Social & Chat
Music
Finance & Career
Information Services
Robi News Services
Multimedia
Loyalty Program 12
Health

Figure 4 Value Added Services of Robi

2.3 Organizational Organogram of Robi

Different organizations follow different organizational structure. Mr. Mahtab Uddin Ahmed is the current Chief Executing Officer of Robi Axiata Ltd. Chief Executing Officer controls the organization. For managing the whole divisions, there has divisional heads called CXO's. For running the business the organization has established post like EVP, VP, GM, Manager, Specialist and Executive. Executive Vice President and Vice President control different departments under divisions. General Managers helps in managing between employees and department heads. Moreover, Managers, Specialists and Executives perform different works given by their top level management.



Figure 5 Organogram of Robi Axiata Limited

2.4 Divisions of Robi

Robi has separated the whole process into 11 divisions to do the operational functions smoothly. Different divisions have their activities in other regions like Rajshahi, Barisal, Chittagong, Khulna, etc. Divisions are sorted into many departments along with, departments are also divided into units. The divisions are:

Axiata Limited
Corporate Strategy and Regulatory Affairs
Corporate Strategy
Digital Services
Enterprise Business
Finance
Human Resources
Information Technology
Internal Audit
Market Operation
Technology

Figure 6 Divisions of Robi Axiata Limited

2.5 Visions for the future

Robi wants to become the leader of telecommunication sector. Moreover, they are working in different portfolios like Robicash, Robishop that will also help them to grow in the future. They want to ensure all of the facilities that customer needed from the mobile operator. They are trying to provide 4.5G facilities in the Thana level as well so that people can use fastest internet from anywhere and can build connection throughout the world. To establish 5G network before other companies

Chapter 3

Job

3.1 Job description

I have done my internship in the department of digital recharge and platform. The objective of digital recharge team is to increase digital recharge by selling internet packages, voice packages, bundle packages etc. Main account balance recharge through MFS is also included in digital recharge. Many platforms are used to increase digital recharge like bKash, Rocket, Nagad etc. For increasing digital recharge our team has taken different initiatives. Among the initiatives one is meeting with the different MFS companies to discuss about the future prospects. In that meeting the commission structure, offers everything are discussed so that customers feel attracted to buy packages form bKash, Rocket, Nagad. Finding the right customer base to promote the offers and do effective campaigns was regular work for the team. To do analysis which customers are taking which offers, on the basis of that, create different model for different customers to understand what are the characteristics involved for buying different data packs. For example one customer buy 1 GB for 15days on the other hand another customer prefer 3GB in 3 days. So, different customer has different needs, so we have to understand it and promote the exact offers for them. As a result they can buy it from MFS which increase the revenue of Robi and reduced cost because the commissions lower than the easy load cost. The team also offers special campaigns for the customers who do recharge through MFS. For example if one person recharge 500 taka or more from MFS, he or she can win a 4G handset for the certain time of period and some conditions are applied. This type of campaigns motivated people to do recharge through MFS and being habituated in it.

3.2 Specific responsibilities and different aspects of job performance

I got the opportunity to do my internship in digital recharge and platform department of Robi for four months internship period. Digital recharge and platform is the part of digital service division of Robi. While working as an intern I have tried to contribute from many aspects toward my team, some of the job responsibilities were described below:

I have configured SMS by using one software named BMC Remedy. Where I have to make promotional text and send it to the targeted customer base. We have chosen specific customer base so that people can know the offers and avail the offers.

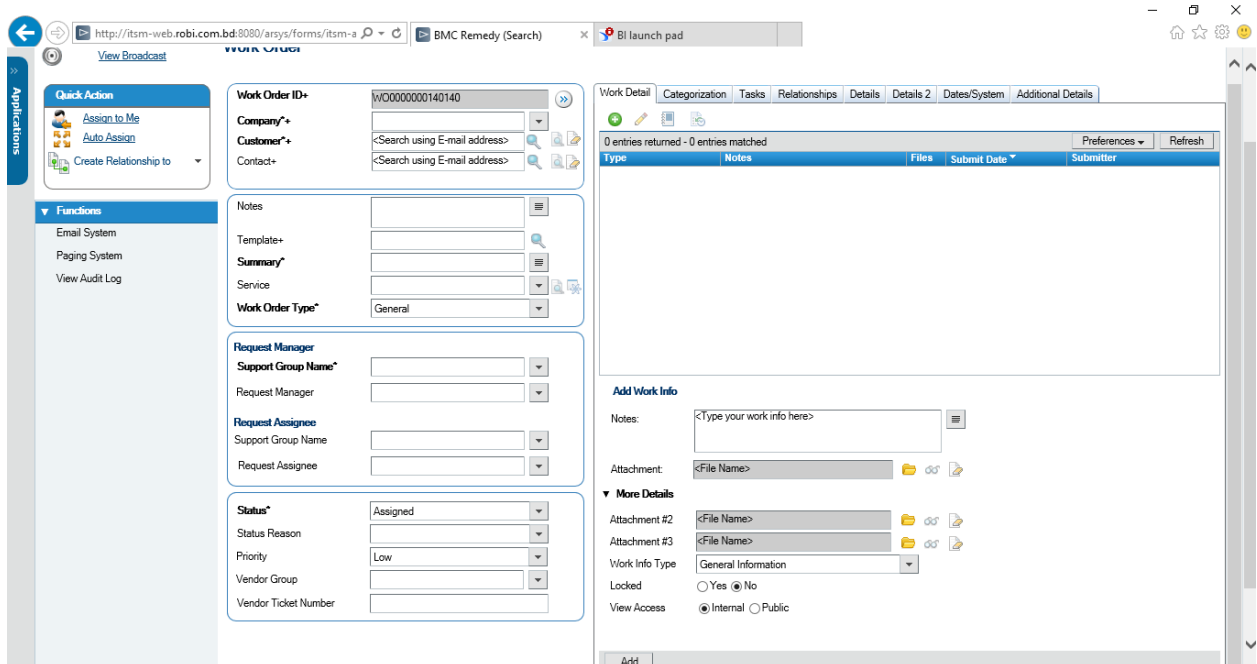


Figure 7 promote SMS using BMC Remedy

I have launched handset campaign and ensured it is running perfectly. The campaign was about to get 4G smartphone by recharging more than 500 taka by mobile financial service like bKash, Rocket, Nagad. We have promote the offer through SMS. The campaign had run from 11th December to 24th December.

I have downloaded files that are needed for the operation form the BI report. And updated daily file regularly. Here I have worked in different files like recharge plus summary, Recharge plus daily new report, daily MFS deno hit report. These report help us to take decisions which offer we promote and which offer we do not promote.

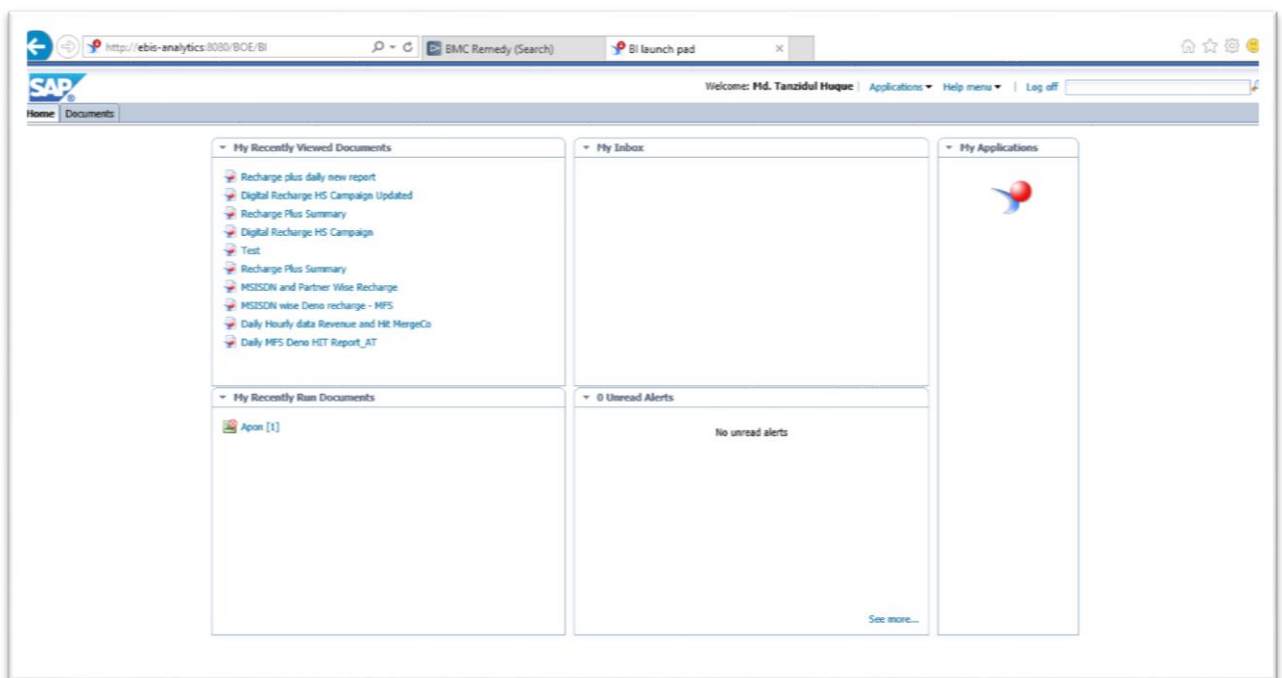


Figure 8 Download reports from BI and analysis

I have selected targeted base by filtering many option form the web intelligence (Figure 9). Then make the base in the text able format so that I can promote SMS from that base. Which helped to choose right customers for the specific deno pack.

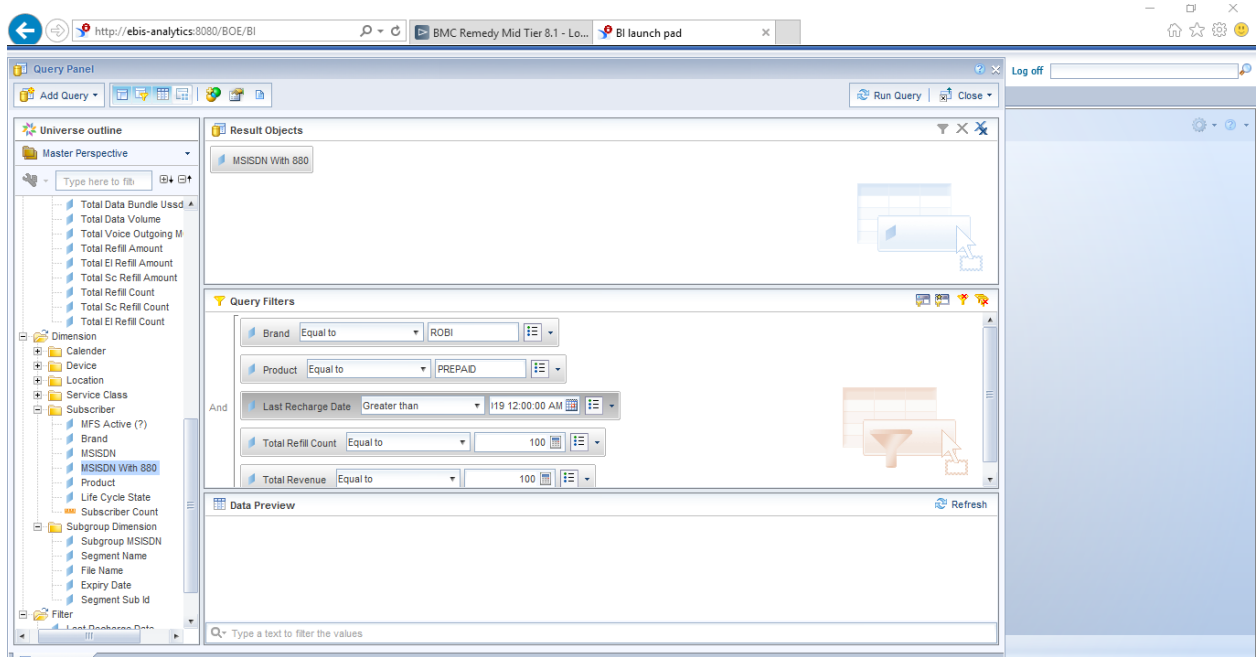


Figure 9 Customer base selection using Web Intelligence

I have also promoted BDAPPS SMS to the targeted customers. I have selected targeted customer base from the web intelligence.

I have made promotional text like below

বিকাশ রকট নগদ থেকে ৪৪৮ টাকা রিচার্জে ৩০জিবি+৩০মিনিট, মেয়াদ ৩০ দিন। যেকোনো রবি প্রিপেইড নাম্বারে ।

Figure 10 SMS text

I have also prepared Robicash manual that will help the persons who do easy load in the mobile.

That report explains how they can do easy load using G-store Robicash.

To call the customers and get the valuable feedback from the customers and configure promotional activity basis on that recommendation. I have also discussed about what are the problem they are facing in taking that offer.

I have updated recharge plus daily report from where we can understand the scenario of the digital recharge. That report help us to take future decisions in which base we will communicate and which offer we will give.

			SH	SI	SJ	SK	SL	SM	SN	SO	SP	TB	TC	TD	TE	TF	TG	
Daily Increment			15-Dec	14-Dec	14-Dec	14-Dec	14-Dec	14-Dec	14-Dec	14-Dec	14-Dec	14-Dec	14-Dec	14-Dec				
			0.005%	0.009%	0.006%	0.005%	0.007%	0.005%	0.010%	0.007%	0.008%	0.008%						
			18.981%	18.990%	18.996%	19.001%	19.008%	19.013%	19.023%	19.030%	19.035%							
			-3.8%	8.2%	-5.2%	-2.8%	4.5%	-3.2%	-2.8%	4.2%	4.7%							
Daily R+ Tracking Report			2.2%	-12.2%	6.6%	7.1%	-6.0%	2.4%	-0.8%	2.2%	-13.5%							
			-1.6%	-4.1%	0.4%	4.2%	-1.5%	-0.8%	-3.7%	6.4%	-8.8%							
Daily R+ Tracking Report			12-Dec	13-Dec	14-Dec	15-Dec	16-Dec	17-Dec	18-Dec	19-Dec	20-Dec	MTD	LM	Delta	Delta %			
Unit			Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri							
Total National Refill	Mn. Tk		244.1	214.3	228.5	244.6	229.9	235.5	233.5	238.6	206.4	233.84	233.25	0.60	0.3%			
Digital Refill	Mn. Tk		48.6	46.6	46.8	48.8	48.1	47.7	45.9	48.9	44.6	47.34	47.01	0.33	0.7%			
R+ %			19.9%	21.8%	20.5%	20.0%	20.9%	20.3%	19.7%	20.5%	21.6%	20.24%	20.15%	0.09%	0.1%			
Alternate Refill			1.3	1.2	1.3	1.4	1.3	1.3	6.2	2.3	1.1	1.85	1.76	0.09	5.1%			
DS+Alternate Refill			49.9	47.8	48.1	50.2	49.3	49.0	52.1	51.2	45.7	49.19	48.76	0.42	0.9%			
DS+Alternate Refill %			20.44%	22.33%	21.06%	20.53%	21.46%	20.80%	22.32%	21.45%	22.14%	21.03%	20.91%	0.13%	0.13%			
Digital Recharge Breakdown																		
MA	Mn. Tk		38.0	35.9	36.4	38.1	37.2	37.2	35.6	37.7	34.0	37.00	36.74	0.27	0.7%			
Voice	Mn. Tk		7.1	7.1	7.0	7.2	7.2	7.1	7.0	7.3	7.0	6.98	6.94	0.05	0.7%			
Data	Mn. Tk		7.0	7.0	6.9	6.9	7.1	6.7	6.7	7.7	6.7	6.78	6.60	0.18	2.7%			
Checksum																		
Digital Recharge Base	Mn.		1.04	1.03	1.01	1.06	1.07	1.04	0.99	1.02	0.98	1.02	1.01	0.01	1.0%			
National Recharge User Base	Mn.		5.76	5.37	5.53	5.65	5.75	5.65	5.45	5.52	5.20	5.59	5.66	(0.07)	-1.2%			
% Digital Recharge	%		18.1%	19.1%	18.3%	18.2%	18.6%	18.3%	18.2%	18.1%	18.9%	18.2%	17.9%		0.4%			
Ticket Size	Tk		47	45	46	46	45	46	46	48	45	46	47	(0.1)	-0.3%			

Figure 11 Recharge plus daily report update and analysis

3.3 Own self benefits

I got real life job experience form Robi which made me to learn behavior of workplace, office culture, professionalism that will help to grow myself for the future corporate life. Beside that I also learn how to configure SMS for the customers, right customer base creation, to run campaign effectively. More have I have learned about how to analyses data from the report and making user manual for Robicash. All of them were the new learning opportunity for me.

This work experience helped me to develop my interpersonal skills like problem solving, teamwork, communication etc. Besides that, this experience also helped me to enhancing software skills in Microsoft excel, power point, Web intelligence etc. I have understood how easy load works, how digital recharge works and how this combination work of MFS and Robi benefited customers and both companies as well.

In the corporate sector networking is very important. For working in the multinational company gave me the opportunity to communicate with many people that has established strong networking with the corporate professionals.

3.4 Critical observation and Recommendations

There has immense pressure in Robi. Almost work are target based in the digital recharge team where, head of the departments give target for the whole year. And every week there has a meeting with the department head on the progress of the works that are given to the team.

Tasks are given to the intern is not that much challenging, supervisor and team members are very helpful which has created learning circumstances.

The compensation for the interns is not satisfying and there is no compensation for transportation or food for the interns. If they can provide foods that would be great for the interns which will encourage and motivate them.

Supervisor can give challenging works to the interns which will help them to do research and learn more. That will help the ability of critical thinking and problem solving.

Chapter4

Research Project

4.1 Introduction

Mobile Financial Services (MFS) is a pathway to combine banking with mobile networks which gives customer to do banking transactions. This indicates the capability of making deposits, withdraw, and to send or receive money from a mobile account. The user also can do transaction to other institutions outside of the bank branches. User also can recharge in their mobile operators through MFS which is called digital recharge. Leading MFS companies in Bangladesh are bKash and Rocket. Nagad is also a popular name nowadays. People can send money from one mobile to another mobile, one place to another place by using MFS. Moreover, people also can pay the utility bills through MFS.

4.2 Conceptual Framework & Hypothesis

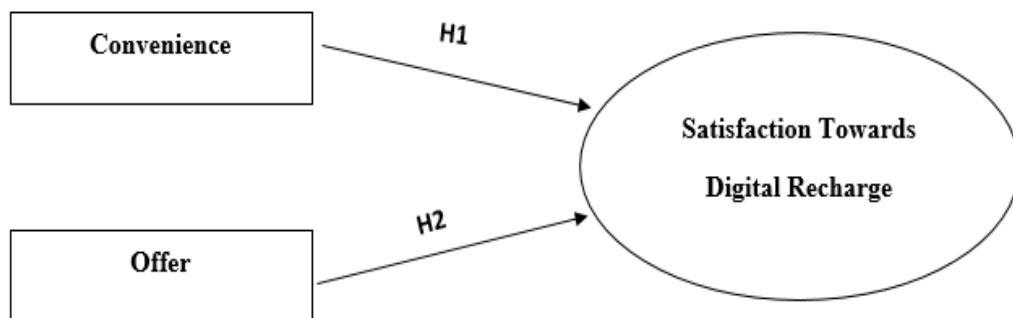


Figure 12 Research Model

Convenience:

Convenience as an inimitable characteristics of digital recharge which differentiates traditional load system in mobile. Convenience is one of the most important motives that influences customer feeling towards digital recharge. Moreover, Bruke (1998) stated that convenience is the most insightful reason causing consumer's engagement in online behavior. Even when the easy load shops are closed or there is a bad weather they can recharge without facing any hassle. In addition, compared to the traditional easy load system, it is easier to browse packs and recharge through MFS. The user prefer digital recharge over traditional load system due to various benefits such as less time consuming, less effort and flexibility.

H1: The more convenient mobile financial service, the greater level of customer satisfaction.

Offer:

Robi promote different data offer, bundle offer, voice offer in the bKash app. User find it easier to buy the package from bKash app. User also get some special offers for themselves in offer tab in bKash. User get motivated by purchasing that offer which is value for money to them. It is easier for the users to see what offers are going on in Robi operator. In the traditional system they went to the shop for understanding the offers and get it by recharging through easy load system. bKash app other MFS app made it easier for the users and also promoted special offers to make habituated people to recharge through MFS, where both MFS and mobile operator get advantages.

H2: The more offers given, the greater the level of customer satisfaction.

4.3 Research Method

Research Design:

In order to do the research, I have done survey which falls under Descriptive research Descript. First of all, I have conducted a secondary research to get proper insight on customer satisfaction which assisted to figure out the connection of different variables with satisfaction. Secondly, I have created a survey questionnaire where several adjustments had been made to the instrument to remove uncertainties, to remove items that did not seem to fit the context and to improve the flow of the questions.

Measurement:

A questionnaire was made to measure customer satisfaction level. In order to measure satisfaction, a five point Likert scale was used. Each scale was labeled as numerical number 1 with verbal statement strongly disagree, numerical number 2 with verbal statement disagree , numerical number 3 is neutral, numerical number 4 with verbal statement agree and numerical number 5 is strongly agree. Multiple questions were used to measure each variable in order to attain relevant reliability. The items under each variable was created by discussing with the experienced people and got idea form the internet and modified that. The scale items have measured the dependent variable to represent people's overall satisfaction with digital recharge. Moreover, demographic data were also obtained from respondents.

Sampling:

Respondents selected from different sources which has resulted in surveying 50 respondents. The respondents were the citizens of Dhaka City. Many of the respondents were businessman and service holders. Privacy was confirmed by not asking of their names anywhere in the questionnaire. The question was made only for survey purposed which was informed to the respondents. 50 surveys were completed by different respondents. Among the respondents

male were 70% and female were 30%. Moreover, students were 36%, service holder were 20%, businessman were 34% and others were 10%. 40% respondents were from 18-28 years age range, 34% from 29-38 years, 16% from 39-48 years and 49 years and above were 10%. Furthermore, among the respondents, bKash users were 88%, Rocket user were 8% and Nagad user were 4%. Moreover, voice pack user were 12%, internet pack user 40%, bundle pack user 30% and finally main balance recharger 18%.

Age	Percentage (%)
18-28 years	40%
29-38years	34%
39-48 years	16%
49 years & above	10%
Gender	Percentage (%)
Male	70%
Female	30%
Occupation	Percentage (%)
Student	36%
Service holder	20%
Businessman	34%
Others	10%
MFS name	Percentage (%)
bKash	88%
Rocket	8%
Nagad	4%
Purchased packages	Percentage (%)
Voice Pack	12%
Internet Pack	40%
Bundle pack	30%
Main balance recharge	18%

Chapter 5

SPSS Analysis & Interpretation

5.1 KMO & Bartlett's Test

In KMO Bartlett's test the significance value is .018 which is less than .05 (Table 1). So there is significant correlation among variables.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.428
Bartlett's Test of Sphericity	Approx. Chi-Square	28.602
	df	15
	Sig.	.018

Table 1 KMO & Bartlett's Test

5.2 Analysis

For this research varimax rotation technique has used. Here three factor has used and Eigenvalue of each factor was greater than 1. The total cumulative variation explained by factor analysis was 67.234 percent (Table 2). The communalities values were also greater than .5 as shown in the Table 3. In the rotated component matrix (Table 4) each variables' items are in the in each variables column.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.609	26.824	26.824	1.609	26.824	26.824	1.542	25.704	25.704
2	1.422	23.693	50.517	1.422	23.693	50.517	1.477	24.622	50.326
3	1.003	16.717	67.234	1.003	16.717	67.234	1.014	16.908	67.234
4	0.92	15.33	82.564						
5	0.66	10.993	93.557						
6	0.387	6.443	100						

Extraction Method: Principal Component Analysis.

Table 2 Total Variance Explained

Communalities

	Initial	Extraction
OFF2	1.000	.660
OFF4	1.000	.571
STA2	1.000	.682
STA4	1.000	.779
CON1	1.000	.507
CON4	1.000	.936

Extraction Method: Principal Component Analysis.

Table 3 Communalities

Rotated Component Matrix^a

	Component		
	1	2	3
CON1			.763
CON4			.984
OFF2		.825	
OFF4		.794	
STA2	.863		
STA4	.832		

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.^a

a. Rotation converged in 4 iterations.

Table 4 Rotated Component Matrix

5.3 Reliability

In order to determine each multiple item degree of consistency Reliability analyses was examined by Cronbach Alpha's value. As according to Hair Et Al, 2010 Alpha minimum of 0.6 or more than 0.6 is deemed acceptable in an exploratory research. Here the items of the variables value is more than 0.60 so it can be said that the three variables are consistent.

Offer

Reliability Statistics

Cronbach's Alpha	N of Items
.625	2

Convenience

Reliability Statistics

Cronbach's Alpha	N of Items
.614	2

Satisfaction

Reliability Statistics

Cronbach's Alpha	N of Items
.694	2

5.4 Regression Analysis

For testing the model of customer satisfaction towards digital recharge, multiple-regression analysis was used with the two factors as independent variables. Here adjusted R square value is .171 (Table 5) that means the regression model explained 17.1 percent of the variation in the dependent variable. Moreover, from ANOVA table (Table 6), significance level is .009 which is less than .05; hence it indicates that the research model is significant. From Table 7, significance level of offer is .005 which is less than .05; which means there is relationship between dependent (Satisfaction) and independent (offer) variable. So, the offer variable is supporting *H2*.

On the other hand, significance level of convenience is .793 which is greater than .05. So, the convenience variable is not supporting *H1*.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.471 ^a	.222	.171	.85282

a. Predictors: (Constant), CONNNN, OFFF

Table 5 Model summary

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.524	3	3.175	4.365	.009 ^b
	Residual	33.458	46	.727		
	Total	42.980	49			

a. Dependent Variable: STAAA

b. Predictors: (Constant), CONNNN, OFFF

Table 6 Anova

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.760	1.679		4.025	.000
	OFFF	.408	.139	.389	2.941	.005
	CONNNN	-.105	.398	-.038	-.264	.793

a. Dependent Variable: STAAA

Table 7 Coefficients

5.5 Results and discussion

From the analysis found that when customer gets additional offers, they are influenced to do digital recharge rather than the convenience. Means the analysis states that the convenience of MFS does not influence customers to do digital recharge in Robi. Moreover, they are waiting for the offers from Robi, when they get additional offer then they do recharge though MFS.

From the survey found that 88 % people use bKash to do digital recharge in Robi. On the other are only 8 % use Rocket and 4 % people use Nagad to do recharge in Robi operator.

From the results, it was resulting that the “offer” dimension was the most important factor while measuring consumers’ satisfaction in digital recharge. This dimension consists of attributes such as getting bonus data, avail packages after getting SMS, bonus voice minutes. (see Appendix).

Recommendations

From the survey found that 88 % people used bKash to do recharge in Robi which was quite impressive. But here the problem is Robi is mostly dependent on bKash if bKash faces any problem, then Robi has also affected on that factor as well. For decreasing the dependency, Robi has to work with other services like Rocket and Nagad. It is important to do meeting with these MFS’s and try to find out why customers are not interested to do recharge from Rocket and Nagad. It is also important to take initiatives so that Rocket customers get more offers and involve with Robi. Moreover, Nagad is new in this industry so Robi can help Nagad for acquiring new customers who use Robi operator and involve them in digital recharge by giving lucrative offers and habituated customers to do recharge.

Conclusion

Robi has already created its position in telecommunication industry in Bangladesh. Robi is also trying to develop their network in the rural areas of Bangladesh. Moreover, Robi is also working on the digitalization like paying utility bills through Robicash. Furthermore, they have established their own ecommerce site name robishop.com. Robi also focusing on the digital recharge that will help them to cut cost. With the help of the mobile financial services Robi is also improving this area as well. Now, 19% of the whole national refill come from the digital recharge. The initiatives that are taken from the Robi will give them advantages and help them to become leader in telecommunication industry in Bangladesh.

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Appendix

Survey on digital recharge of Robi through mobile financial services

Measurement scale:

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

Questionnaire:

Convenience:

1. You can recharge from anywhere through mobile financial services wallet.
2. You prefer digital recharge than easy load recharge because it is easy to use.
3. I can recharge anytime through mobile financial services.
4. Mobile Financial services app are user friendly so you feel comfortable to recharge from these.

Offer:

1. You get bonus voice minutes from mobile financial services in Robi.
2. You get extra bundle pack offer of in MFS app.
3. You get special offer for yourself in mobile financial services
4. You get bonus data for recharging from mobile financial services in Robi operator.

Satisfaction:

1. Overall you are satisfied with the services of digital recharge system to recharge in Robi
2. You would purchase from MFS again.
3. You will keep using mobile financial services in the future for recharging in your Robi operator.
4. You would motivate others for using mobile financial services.

Demographic Information

1. Which MFS do you use to recharge in Robi?
 - a) Bkash
 - b) Rocket
 - c) Nadad

2. Which pack do you buy most from MFS in Robi?
 - a) Main balance recharge
 - b) Voice pack
 - c) Internet pack
 - d) Bundle pack

3. Gender:
 - a) Male
 - b) Female

4. Age Group:

- a) 18-28 years
- b) 29-38 years
- c) 39-48 years
- d) 49 and above

5. Occupation:

- a) Student
- b) Service holder
- c) Businessman
- d) Others