INTERNSHIP REPORT ON

Consumers demand on purchase of Grameenphone products/services from online distribution channel

An Internship Report Presented to the Faculty of Business Administration in Partial Fulfillment of the Requirements for the Degree of Bachelor of Business Administration

Supervised To:

Ms. Anahita Ahmed
Lecturer
BRAC Business School
BRAC University

Submitted By:

Sabrina Zaman
ID: 07204062

Date of Submission: 27 December 2011
To

Anahita Ahmed
Lecturer
BRAC Business School
BRAC University,
66 Mohakhali, Dhaka

Subject: Submission of the Internship report.

Dear Madam,

I am submitting my internship report based on a research done titled “Consumers demand on purchase of Grameenphone products/services from online distribution channel “as a partial requirement of internship program under BBA curriculum. I would like to thank you for granting me to do my report on the topic of my project, for which I was assigned in Grameenphone. I would like to thank you for assigning this report as it provided me with the opportunity to venture into the real life scenario and to broaden the horizon of my understanding on how syndication is arranged and all the work that goes into it. I sincerely hope that my work will come up to the level of your expectation.

I welcome your query and grateful to answer them.

Sincerely Yours

Sabrina Zaman (07204062)
ACKNOWLEDGEMENT

The successful accomplishment of this Internship Report is the outcome of the contribution and involvement of a number of people, especially those who took the time to share their thoughtful guidance and suggestions to improve the report. It is difficult for me to talk about all of those people who have contributed something to this report. There are some special people who cannot go without mention.

First of all, I would like to thank our honorable academic supervisor Ms. Anahita Ahmed, Lecturer, BRAC Business School, BRAC University. I am thankful to her for her continuous support and supervision, suggestions and providing me with valuable information that was very much needed for the completion of this report.

Then, I express my sincere gratitude to Mr. Rajib Halder, Specialist, New Channel Development and Management, Distribution and Retail Sales Commercial Division of Grameenphone, would like to thank him for constructive suggestions.

Finally my sincere gratitude goes to my family, friends, classmates and colleagues who helped me whenever I needed. Without their help this report might not been a comprehensive one.
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EXECUTIVE SUMMARY

The telecommunication industry is one of the fastest growing industries in Bangladesh. It has reached a remarkable 76.43 million subscribers by now. This has brought immense contribution to GDP of the country. Not only did it help the country in its economics growth, but also helped to improve the standard of living of the whole society by providing the mobile phone services.

Now this market has become very saturated for which current telecommunication firms, other than non-price competition, is trying to develop new techniques to capture more market share. In the process, one of the strategies developed is developing a system of providing mobile phone services through online to the customers. This research paper thus focuses completely on how to develop this sales distribution channel. Here, we have worked with some of the variables which have direct impact on online purchase. This paper will help us to understand what factors affect the demand for online purchases. The survey for this paper has been done thoroughly for five days after which this paper has been prepared. “Ttests” have been carried out to figure out the impact of the variables on online purchases.

After the market analysis, a series of strategies have been recommended for Grameenphone to establish this online distribution channel. Along with the recommended strategies, an Action Plan and a Timeline has been set to carry out the project and implement it successfully.
Section 1

1.1 INTRODUCTION

Grameenphone is the largest telecommunication service provider in Bangladesh. The company has received its operating license in November 1996 and started its operation from March 26, 1997. Grameenphone started its journey with the Village Phone program with the initiative to empower rural women of Bangladesh. Now, Grameenphone has built the largest cellular network in the country with over 13,000 base stations in more than 7000 locations. According to 2010, 30 million subscribers are within the coverage area of the Grameenphone network. Grameenphone provides services to rural and urban customers across Bangladesh, where mobile telephony is acknowledged as significant driver of socio-economic development, both for individuals and the nation.

1.2 HISTORY/BACKGROUND OF THE ORGANIZATION

When Grameenphone started its journey cell phone was a luxury product for everyone. Before the advent of Grameenphone cell phone was mostly used by some urban people. Grameenphone started its journey with Village phone program. This initiative was taken to empower rural women of Bangladesh. Grameenphone started their journey on 26th March 1997. Since then Grameenphone has come a long way. It became the first and only operator to cover 98% of the country’s people with network.

Grameenphone has built the largest cellular network in the country with over 13,000 base stations in more than 7000 locations. It is the first company to introduce GSM technology. Grameenphone is the first operator to start the pre-paid service in September 1999. It also established 24 hour call center, started offering value added services like VMS, SMS, fax and data transmission services, international roaming service, WAP, SMS-based push pull services, EDGE, personal ring back tone and many other products and services. Presently there are 35 million subscribers as of October 2011.
1.3 PRODUCTS AND SERVICES

- Prepaid
  - Shohoj
  - Aapon
  - Bondhu
  - Baadhon
  - djice
  - Business Solutions
    - Ekota
    - GP Public Phone
    - Village Phone

- Postpaid
  - Xplore
  - Business Solutions
    - Ekota
  - GP Public Phone

- Internet
  - Minipack Pay Per Use (Max 2074/Day)
  - Pay As You Go (PT)
  - Unlimited Pack (P2)
  - Unlimited Night Pack (P3)
  - 150 MB Daily Pack (P4)
  - 3 GB Monthly Pack (P5)
  - 1 GB Monthly Pack (P6)
  - 15 MB Minipack (P7)

- Value Added Services (VAS)
  - MobiCash
  - Call Block
  - Stock Info
  - Instant Messaging
  - Downloads
  - Celibazaar
  - Mobile Backup
  - HealthLine
  - Cricket Score
  - Namaz Timing
  - News
  - Welcome Tune
  - Messaging

- Roaming
  - GSM
  - In-Flight
  - Maritime
  - EDGE/GPRS
  - International SMS
  - International MMS

- Device
  - Handset
  - Modem

- Power Menu
  - StudyLine
  - Bill Pay
  - Web SMS
  - SMS Chat
  - Music
  - Cricket Update
  - Namaz Alert
  - E-Bill
  - Team Tracker
  - Missed Call Alert
  - Vehicle Tracking
  - Mobile Ticketing
Grameenphone products and services includes Sim packages, handsets, internet, International roaming and mobile services(value added services). Besides these Grameenphone also include offers for the benefit of their customers. Each product and service is elaborated below:

1) **MOBILE SIM PACKAGES**

**XPLORE**

Xplore is a postpaid connection and is available with Mobile to Mobile with BTCL connectivity. BTCL incoming is absolutely free in Xplore. ISD facility will be available if security deposit is BDT 3000 or you have Bank Guarantee from UCB. SIM price is BDT 499. Default credit limit BDT 300. Call rate is BDT 1.20 per min or 2 paisa per second. The package offer is only for those customers who will have A/C No./Debit/ Credit Cards of UCB with whom GP will be in agreement for Bank Guarantee.

**SHOHOJ**

Shohoj is a post-paid connection package with a price of BDT 149. From this package the user can switch to other packages like Bondhu, Apon, Djuice and Smile. Call rate first minute is Tk1.09 and 24 hours Gp to Gp as well as Gp to others Tk 0.79/min. But 15% VAT will be included on all charges.

**BONDHU**

This package includes 7FnF. This is the only Consumer prepaid package offered by Grameenphone that gives the customers privilege of calling 1 other operator F&F at Tk 0.79/min. In addition, GP-GP F&Fs are available at BDT 0.49/min. Call rate on other numbers other than FnF is BDT 0.99/min. 15% VAT will be included on all charges. Also offers 60 second pulse. Bondhu package subscribers can migrate to Shohoj, Apon, Djuice and Smile.

**APON**

To enjoy the facilities of Apon package, user need to migrate to this package from any of the three prepaid price plans – Shohoj, Bondhu, and New Djuice. They can also migrate from existing Smile or Old Djuice. Call rate, from Grameenphone to Grameenphone is BDT 49 paisa/ minute during 12 hours each day. The call rate of next 12 hours is 49 paisa/min to Grameenphone numbers. This package also offers attractive call rates at different times of day to call Grameenphone numbers.

**BAADHON**

This package is suitable for rural population of Bangladesh. Grameenphone is offering Grameenphone C200 handset and Baadhon at a rate of BDT 1399. Baadhon prepaid connection are not sold without handset. Users can migrate to other pre-paid packages and others could move to Baadhon. Call rate 24 hours from Gp to Gp is Tk7.49/min. First minute is only Tk1.09.

**SMILE**

Smile pre-paid connection gives freedom to talk to all Gp number at a rate of Tk 0.49/min in the special hour and only at Tk 1.50/min at other peak and off peak hours. Call rate from Gp to other operator is Tk 2.00/min. There is also super off peak hour which allows calling GP to GP at a rate of Tk 0.49/min and other operators at Tk 1.00/min.
**DJUICE**

Djuice package is mainly designed for Youth group. It addresses the most relevant elements of a typical Youth lifestyle: Community, FnF and Night-time. This prepaid package allows users the freedom of talking at a flat tariff of only BDT 0.49/min all day & night with their community (djuice-djuice). Furthermore, you can enjoy 3 F&F numbers to any GP number at only BDT 0.49/min.

In addition, during off-peak hours; users can talk to any GP or other operator number at only BDT 0.66/min which is the lowest rate among all existing Grameenphone prepaid packages. SIM price BDT Tk 149. A subscriber can also migrate to the other prepaid price plans Apon, Bondhu, Shohoj.

2) **HANDSET**

**Q100**

Grameenphone Q 100 with a lot of attractive features. This full QWERTY handset focusing on Multi-media, socialization and a wide range of connectivity options catered specifically for people looking for staying connected always, in every way. The price of Grameenphone Q100 handset is BDT 3,300 only.

**Features:**

- QWERTY Keypad for easy messaging
- 2 mega-pixel Camera: can also be used as a webcam
- FM Radio
- mp3/mp4 Player
- 2GB Micro SD card bundled with handset, Supports up to 32GB
- Embedded GP services on GP-Menu
- Preloaded Application: Facebook, Twitter, BULL, Opera Mini, Messenger
- Extensive Multi-media (Image, Audio, Video) and Connectivity options like Bluetooth & USB
- EDGE Class 12 & Modem Function
- Extensive warranty of 24 months for GP-tagged customers

The price of the handset is BDT 3,300

**SHAKE**

Delving into the specifications, djuice shake has a built-in 2 GB micro SD card, packed with Class 12 EDGE, webcam and Bluetooth! And all these come with a whopping 16 month warranty! And the set shakes! That means when it is shacked it changes the music playing and the wallpapers!

**Features:**

Djuice subscribers, both existing and new will be able to buy djuice shake handset at BDT 2,500 from Grameenphone Centers. It is a djuice branded multi-media handset catered specifically for the youth with focus on connectivity, entertainment and socialization. The price of the Handset will be BDT 2,500. The customized djuice Branded handset box contains the
handset, stereo headset, battery, charger, data cable, 2GB MicroSD Card, user manual & warranty card.

Some unique features of djuice shake handset are:
- Unique user interface
- Slim, Attractive & Customized look and packaging
- 2 GB micro SD card preloaded with handset, supports up to 8GB
- EDGE Class 12
- Embedded GP services on d-Menu
- 2 MPx camera, can be used as a webcam
- EDGE Class 12, Bluetooth, USB option
- MP3/MP4 Player, FM Radio

The price of the handset is BDT 2,500

CRYSTAL

Grameenphone brings Crystal handset with Anroid 2.2.a.ka Froyo. The price of this product is BDT 12160 . The Android 2.2 platform introduces many exiting features for users. The Phone applications Launcher and Browser now have dedicated shortcuts on the Home screen, making it easy to access them from any of the five home screen panels. For corporate e-mail users will get improved security.

Features:
- Multi-tasking Smartphone with wide range of Multi-media, Connectivity and socialization options
- Android OS 2.1
- Fluid and engaging UI
- Thousands of application on Android Market
- Business Tools, Office Documents Viewer & Office E-mail Client
- 3.2 mega-pixel Camera
- FM Radio, mp3/mp4 Player
- 2GB Micro SD card bundled with handset, Expandable up to 16GB
- Embedded GP services on GP-Menu
- Preloaded Application: Facebook, Twitter, Opera Mini
- Wi-Fi, Bluetooth, GPS, USB connectivity
- EDGE Class 10 & Modem Function
- Extensive warranty of 24 months for GP-tagged customers
3) **MOBILE SERVICES**

**CALL BLOCK**

Call Block Service enables subscribers to easily block unwanted calls to their mobile phones anytime, anywhere through its Blacklist feature. Recently, Grameenphone has also introduced the Whitelist feature to allow only certain numbers to be able to call the subscriber, keeping all other callers blocked.

**Features and usage:**

For your convenience, Grameenphone Ltd. has introduced “Weekly charging” feature for Call Block service, applicable for eligible prepaid subscribers only. This feature enables all Smile, djuice, Apon, Shohoj, Bondhu, Business Solutions prepaid, Ekota, and Baadhon subscribers to avail the Call Block service on a weekly basis at BDT 7 (+ 15% VAT) per week. Existing Call Block users, who subscribed for 30 days – will be able to enjoy the full 30 days of the service, and will be converted to Weekly subscriptions once the 30 days are expired.

A GP subscriber can block/allow as many numbers as s/he wants starting with first 10 free slots. For example, a subscriber blocked 10 numbers by using first 10 slots. After a period, s/he can delete one number from the slot and add another number with no additional charge. In this way, the subscriber can remove number from the first 10 slot to add new numbers in the Blacklist/Whitelist. After free first 10 number slots, subscribers have to pay for each number he wants to block/allow from 11th to 20th slots.

**FRIENDS & FAMILY**

Friend & Family offers lower tariff. To request for this service the sms charge is TK 2.00. This offer provides lower call rate to certain numbers for near and dear ones. This service is applicable for the packages like GP prepaid djuice Xplore and BS post-paid.

**MISSED CALL ALERT**

Missed Call alert service notifies customers about missed due to keeping the phone switched off or being out of network. The subscriber will be notified by sms about the details of missed call.

**MOBILE BACKUP SERVICE**

Mobile backup service gives the facilities to store mobile data. One can store data including Contacts, SMS, Photos, and Music etc. These data are stored in Grameenphone secure server also enables to restore the saved data back to existing mobile or new mobile when necessary. For high end Handset (EDGE/GPRS enabled) this service charge is BDT 20/month +15% VAT. For Low End Handset (Non-EDGE/GPRS enabled) this service charge is BDT 10/month+15% VAT.

**MMS**

Multimedia Messaging Service (MMS) is an exciting way to share moments. MMS of pictures, animations, music, video clip (up to 100 KB). Pictures and video clips can also be send to e-mail address. Local GP TO GP mms BDT 3.00. GP to Airtel, GP to Robi cost BDT 3.00 +15% VAT included.
VOICE SMS
If someone is unable or unreachable to answer calls within 20 seconds, this service will automatically divert the call to user’s voice mail. The subscriber is notified by a message and can hear it when convenient.

PAY FOR ME
A GP subscriber can call another GP subscriber through Pay for Me service even if the caller does not have any balance. Grameenphone is also offering new feature for Pay For me subscriber. One can select and de-select phone numbers for using this service known as whitelist and blacklist concept. Subscribers can make the list of phone numbers they want to receive the pay for me request and add to whitelist. Similarly the list of unwanted phone numbers can be blocked for activating the pay For me request through blacklist.

FLEXILOAD
Grameenphone was the first in Bangladesh to introduce the electronic bill payment system Flexiload. Post-paid and pre-paid users can pay billed and unbilled usage amount easily in Grameenphone authorized retail outlets or point of sale. Amount and mobile number should be provided to the retailer and after successful completion of the payment, both subscriber and the retailer will receive a confirmation SMS.

BALANCE TRANSFER
Grameenphone provides balance transfer facility. Subscribers have to register for using this facility. A pin code number will be given to transfer the balance. User have to send a sms containing BTR, mobile number, pin code number and amount to be transferred. Then the users will receive a confirmation message containing the amount that is transferred. On the other hand the receiver will receive a message about the information of amount received as well as the current balance.

VEHICLE TRACKING SYSTEM
Vehicle tracking service is a GPS based vehicle tracking system which helps to give information to the vehicle owner about the vehicle location and other related statues of vehicle. The authorized person can get the information about the vehicle through sms and web. If the vehicle has been configured with a maximum speed limit and when the vehicle speed exceeds the limit the system will send an over speed alert SMS to the car owner. Any time the car owner can know about your vehicles engine status. Multiple vehicles can be managed in one interface. Maximum Speed limit can be customized from the web interface don’t need call operator for assistance. Viewing car location through mobile is also possible. Three years of product replacement warranty is provided for this service. Mobile phone version available for J2me supported phones. 24/7 call center support for after sales service. The start up fee for the service including the device price is BDT 12,200 (Including VAT) and the monthly service fee is BDT 750* (* VAT, Charges & Conditions applied). There will be up-to 20% discount for corporate organizations on both the fees based on volume. The individual subscribers will be able to enjoy up-to 20% discount on monthly service fee based on advance payments.
VOICE SMS
A service which enables a GP subscriber to record a message or greeting and send it instantly via SMS. To send a voice SMS one has to put *(star)* before and after the cell number. After the beep tone the message has to be recorded and the line has to be disconnected to send the SMS. Receiver will receive an SMS notification asking to dial *0*, to retrieve the received message. To retrieve previous VSMS *1* has to be dialed. Tariff of GP to GP and others is BDT 2.00 (excluding VAT). To listen an old voice SMS, tariff is BDT 1.00 (excluding VAT).

INTERNATIONAL SMS
Grameenphone allows exchanging sms with dear ones in foreign countries. Grameenphone covers 188 countries, 542 operators around the world. This service is activated for all the Grameenphone pre-paid and post-paid customers. 15% VAT is applicable for sending SMS to foreign countries.

INTERNATIONAL MMS
International MMS is a very useful service that allows customers to exchange MMS with friends, family members in foreign countries. Currently, Grameenphone covers 41 countries, 73 operators around the world. 15% VAT is charged for sending MMS outside Bangladesh.

EBILL
Grameenphone came with the ebill concept to send the bills of post-paid customers through e-mail. Ebill service facilitates customers by providing diversified benefits like fast & accurate delivery, ensuring information security & contributing on green environment as well. This is the fastest and easiest way of getting bills. Ebill is free of cost. SMS charge (Tk. 2 + 15% VAT/SMS) will be deducted for subscribe or cancel or change email address.

FACEBOOK SMS
Without internet connectivity one can use facebook. Through SMS one can use basic functions of facebook like status update, send friend request, search friends etc. Users have to SMS writing fb and send to 32665 and a confirmation code will be sent to user via SMS which needs to be entered in users facebook account for initiate facebook SMS. Or follow this link from mobile: http://m.facebook.com/. Each SMS is charged only BDT 1 (excluding vat) and any incoming SMS is free.

BUDDY TRACKER
One can track anyone after activating buddy tracker service. One can also add friends to the tracking list. The person who will be track has to accept the request. If necessary, user can also deregister from buddy tracker service. Charges BDT 2.30 (including VAT) per SMS with no monthly fee.

QUICK SEARCH
Quick Search enables Grameenphone subscribers to execute Internet based searches even if they do not have Internet access in their mobile. Subscribers with Internet access can also use the service through a mobile based Java application. Tariff is excluding VAT of 15%. Data charges is added to the tariff.
SMART LOAD

Recharge to other GP prepaid numbers from a GP number is now much easier with “Smart Load”. Through this service, any GP prepaid subscriber will be able to recharge any amount through scratch card to any GP other prepaid number from his/her prepaid number. Recharge validity will be as per modality of search card. No premium will be charged for this service. Only Prepaid subscribers can avail this service.

4) INTERNATIONAL ROAMING:

International Roaming (IR) is a service that allows subscribers of one mobile network to use his/her own phone (number & handset) in foreign operators’ networks while traveling outside home country. As of November 2010, Grameenphone has more than 380 GSM partner operators in over 120 countries in 6 continents and 176 EDGE/GPRS partner operators in 60 countries. Depending on the selection of service and country, post-paid roamers will be charged 15% VAT including all tariff and charges, 60 sec pulse applicable for Voice calls, 1 kb Pulse applicable pulse for EDGE/GPRS/Blackberry roaming.

POST-PAID STANDARD ROAMING

Through this service, any GP post-paid subscriber is eligible to enjoy voice sms service even while s/he is travelling abroad. Our unique “One Country, One Rate” roaming tariff allows all valued postpaid roaming subscribers to enjoy same roaming tariff in specific countries - irrespective of different roaming partners’ different charges, tax etc.

SMS ROAMING

International roaming service without the VOICE facility is called 'SMS Roaming'. With this service, the subscriber can send/receive SMS while traveling abroad; however, VOICE call facilities will be barred while roaming.

EDGE/GPRS ROAMING

EDGE/ GPRS is an advanced mobile technology and enables you to use high speed mobile internet and data services. This service can be enjoyed by the post paid subscribers only.

PRE-PAID STANDARD ROAMING

Through this service, any GP pre-paid subscriber is eligible to enjoy voice sms service even while s/he is travelling abroad. Subscribers can avail both Standard SMS Roaming .No subscription fee for availing Roaming.

IN FLIGHT ROAMING

Grameenphone is the 1st operator in Bangladesh to launch GSM roaming with AeroMobile. AeroMobile AS provides roaming facility onboard aircrafts, providing global coverage. It is a safe, cost effective solution allowing passengers to use their mobile phones and PDA’s whilst in flight. Grameenphone subscribers with international roaming facility can avail roaming facility on board the aircraft. No additional subscription is needed. Subscriber can enjoy the service by switching the mobile phone on in-flight to access GSM services.
MARITIME ROAMING

Grameenphone international roaming service is now available in sea and enables ship passengers and crew members to do business and stay close with near ones.

Subscriber's phone need to be international roaming enabled to use Maritime Roaming. In maritime roaming subscribers can make call receive it from anywhere from the world just the subscriber have to have a GSM dual band (900/1800 MHz) or GSM single band (1800 MHz) mobile. Roamer can avail Voice SMS service.

5) INTERNET:

Grameenphone provides various internet packages and devices for information, entertainment, social networking on mobile phones, personal computers and laptops. Grameenphone provides internet to the people in the following ways:

1) Desktop and Laptop browsing: by using the mobile as modem or by internet modem
2) Mobile screen browsing: WAP/internet browsing on the mobile

INTERNET PACKAGES

Grameenphone offers most affordable internet packages for mobile phone browsing. Subscribers availing any internet packages of Grameenphone can easily connect to internet. Some of the handset packages are-

MINIPACK PAY PER USE-is for only prepaid subscribers where Internet usage is chargeable at BDT 0.02/KB up to a maximum of BDT 20/Day, between 12am-11.59pm daily.

PAY AS YOU GO (P1)- is a pay-as-you-go offer which is applicable for Post Paid subscribers only. For every kilobyte (KB) of data browsed, subscribers are charged BDT 0.02 (excluding VAT).

MINIPACK 15MB-is an internet offer for both Post-paid & Pre-paid subscribers with data browsing/downloading capacity up to 15MB @ BDT 29 (+VAT). This package has a duration of 15 days starting from the date of activation. After expiration of 15MB, subscribers will be charged as BDT 0.01/10KB without VAT.

MINIPACK 1 MB-is an Internet Combo offer for only Pre-paid subscribers with Free 1MB Data and 20MMS at BDT 2.50 (+15% VAT) with 2 days validity.

MINIPACK 3MB-is an Internet Combo offer for only Pre-paid subscribers with Free 3MB Data and 3MMS at BDT 9 (+15% VAT) with 3 days validity.

MINIPACK 99MB-is an internet offer for both Post-paid & Pre-paid subscribers with data browsing/downloading capacity up to 99MB @ BDT 99 (+VAT). This package has a duration of 15 days starting from the date of activation. After expiration of 99 MB, subscribers will be charged as BDT 0.01/10KB without VAT.

1GB PACKAGE P6-is an internet offer of 1 GB per month @ BDT 300+VAT. The package has a validity of 30 days (from the date of activation). After expiration of 1 GB, subscribers will be charged as BDT 0.01/10KB without VAT. After expiration of the 30 days validity, EDGE P6 will be auto renewed only if sufficient Cash Balance remains in subscriber’s account.
Some of the internet packages for laptop/PC browsing are mentioned below-

**HEAVY INTERNET BROWSING PACKAGE P2 (FUP enforced after 5GB):** P2 is a large screen internet package designed for heavy browsing by advanced users with 30 day validity, monthly charge is BDT 850 (excluding VAT). This package is available for both prepaid and postpaid subscribers.

**NIGHT TIME HEAVY INTERNET BROWSING PACKAGE P3 (FUP enforced after 5GB):** P3 is a large screen internet package designed for heavy browsing by advanced users during night time, with 30 day validity, monthly charge is BDT 250+VAT. This package is available for both prepaid and postpaid subscribers.

**DAILY 150MB PACKAGE P4:** is for prepaid subscribers only. Subscribers can enjoy the service from 12:00AM to 11:59PM (within a day) with 150MB data usage limit in a day and daily charge is BDT 60+VAT.

**3GB PACKAGE P5:** is an internet offer of 3 GB per month @ BDT 700+VAT. The package has a validity of 30 days (from the date of activation). After expiration of 3 GB, subscribers will be charged as BDT 0.01/10KB without VAT.

**1GB PACKAGE P6:** is an internet offer of 1 GB per month @ BDT 300+VAT. The package has a validity period of 30 days from the date of activation. After expiration of 1 GB, subscriber will be charged as BDT 0.01/10KB without VAT.

**INTERNET SECURITY**

Internet security has become an important issue for everyone to prevent virus attacks. Grameenphone has introduced availability of “Internet Security” (Anti-virus) software CDs from the renowned brand “Kaspersky Lab”. Kaspersky Internet Security package protects desktop, laptop PCs and mobile: anti-virus, anti-spam, firewall, Web protection, anti-malware, Parental control, proactive protection. This internet security is available in Grameenphone centers.

Types of internet security are-

1. **INTERNET SECURITY FOR LARGE SCREEN:** This is for protection of Desktop/Laptop PCs.
   One gets the following 2 (two) types of Kaspersky Lab boxes for Desktop/Laptop PCs:
   > Kaspersky Internet Security 2011: For 1 PC or 1 user with 1 year license.
   > Kaspersky Internet Security 2011: For 3 PCs or 3 users with 1 year license.

2. **INTERNET SECURITY FOR SMALL SCREEN:** This is for protection of your Mobile (Smartphone’s).
   One gets the following Kaspersky Lab box for Mobile/Smartphone:
   > Kaspersky Mobile Security 9.0: For 1 Device or 1 user with 1 year license.

3. **INTERNET SECURITY FOR SMALL OFFICE:** Small office owners may buy this packet version internet security to protection office workstations and file server.
   One gets the following 2 (two) types of Kaspersky Lab boxes for office workstations:
   > Kaspersky Small Office Security: For 5PCs or 5 users and 1 Windows File server with 1 year license.
   > Kaspersky Small Office Security: For 10PCs or 10 users and 1 Windows File server with 1 year license.
WEB SMS

Internet based service sms service is known as Web SMS. After registering Grameenphone subscribers can send SMS to single or multiple recipients within Grameenphone network. When users are logged in can send online SMS straight from interface. At this moment, Grameenphone subscribers cannot send SMS to other operator or any international carrier by using this tool.

Features:

- Customizable Phone Book (Maximum 200 records)
- Multiple recipients (Maximum 10 persons for a message)
- No additional software is required
- Maximum of 160 characters per SMS
- Tariff for this service: 0.50 TK/SMS excluding VAT.
- No mobile phone is required for sending SMS
- After subscription, registered subscribers can send SMS to any GP subscriber - at anytime
- Message History (1 month full record)

INTERNET SIM

Internet SIM is a SIM card that allows to use internet and avail data services.

Features:

- An EDGE/GPRS modem of any brand is needed to use this SIM.
- If this SIM is used with Grameenphone Internet Modem, there will be no hassle as it is pre-configured.
- Grameenphone Internet SIM prepaid users will be able to make call from their Internet SIM as well. The voice features and tariff of call made will be similar to Shohoj package; migration from I-SIM (prepaid) to any other package will not be possible right now.
- Subscriber need to use BDT 600 within one year after purchase in order to do the balance transfer.
- The price of I-SIM (Pre-paid) is BDT 150 and I-SIM (Post-paid) is BDT 200.

MODEM

Grameenphone has introduced a new generation high-speed Internet modem. The price of the modem is BDT 2,565 only. The price of prepaid Internet SIM is BDT 150 and post-paid is BDT 200. One year replacement warranty is provided as well as after sale service at Grameenphone centers and touches points.

FEATURES:

- The sleek & EDGE/GPRS/GSM 1900/1800/900/850 MHz
- Windows 7/Vista/XP/2000 & Mac OS up to 10.6
- Micro Secured Digital Memory (Micro SD) Card up to 8GB
• Standard USB interface
• Plug & Play
• Default GP configuration / settings
• Customizable Dashboard including GP Logo
• SMS services & Phonebook Option
• SIM and MicroSD insertion is very easy
• MicroSD works during connection to Internet

OPERA MINI

One of the world’s most popular browser is opera mini. Opera has its own data optimization solution and hence this browser reduces web pages up to 90 percent of their size, making web surfing from mobile cheaper and faster. Grameenphone has launched a co-branded version of Opera Mini to associate larger Internet experience. Grameenphone is also offering seven pre-configured speed dial URLs of popular websites to the subscribers considering the need for various types of information from internet including social media, news, sports, jobs and marketplace. From the service bar, subscribers will also be able to visit the small screen content portal, GPWorld and download their favorite contents including but not limited to wallpaper, animation, games, ringtone etc. Users will be charged as per your GP Internet package subscription.

DATA OPTIMIZATION

Grameenphone has introduced data optimization platform to cater the needs of its valued internet subscriber. The purpose of this platform is to provide enhanced network performance so that subscribers can enjoy faster web page loading & access to data service. At the same time, subscribers save on access fees as compression takes place during data access and ‘pay as you go’ subscribers are charged based on this compressed volume.

GET HANSET SETTINGS:

Subscribers need to configure EDGE settings on handset in order to use some of the Value Added Services such as INTERNET, WAP & MMS One can configure the handset for EDGE settings in one of the three ways -

• Via SMS
• Via USSD
• Call at hotline
1.4 ORGANOGRAM AND MANAGEMENT
COMPANY VISION:
We exist to help our customers get the full benefit of communications services in their daily lives. We’re here to help.

COMPANY MISSION:
Grameenphone is the only reliable means of communication that brings the people of Bangladesh close to their loved ones and important things in their lives through unparalleled network, relevant innovations & services.

COMPANY VALUES:

MAKE IT EASY
Everything we produce should be easy to understand and use. We should always remember that we try to make customers’ lives easier.

KEEP PROMISES
Everything we do should work perfectly. If it doesn’t, we’re there to put things right. We’re about delivery, not over-promising. We’re about actions, not words.

BE INSPIRING
We're creative. We bring energy and imagination to our work. Everything we produce should look fresh and modern.

BE RESPECTFUL
We acknowledge and respect local cultures. We want to be a part of local communities wherever we operate. We want to help customers with their specific needs in a way that suits way of their life best.
Section 2

2.1 INTRODUCTION

New channel development and Management is a section of Distribution and Retail Sales under Commercial division. This section develops strategies for developing new channels of distribution. Developing strategies, planning, organizing and executing them is the main function of this section. With increasing degree of competition among different telecommunication companies, constant innovation and development of new channel is a necessary factor to achieve and sustain in the leading market position. So researches are done to see the demand and based on that strategies are applied. I was assigned to one of the research project of new channel and development.

2.2 DESCRIPTION AND NATURE OF THE JOB

My responsibilities include developing training modules and presentations, data input, attaining meetings, attaining trainings and research, related to the strategies of new channel and development of Distribution and Retail Commercial Division.

2.3 SPECIFIC RESPONSIBILITIES OF THE JOB

I was specifically assigned for a research project based on developing the new channel. The research project includes preparation of questionnaire, survey, analysis, report preparation etc. Throughout the research I have tried to find and analyze the demand of customers to buy Grameenphone products online. This analysis is done to see the scope for new channel of sales.

2.4 CRITICAL OBSERVATIONS AND RECOMMENDATION

It was a very interesting experience for me working at Grameenphone.

- The office environment is very good and friendly.
- Grameenphone is a paperless office.
- Employees and also interns are given laptops to work with.
- No one is addressed as sir or madam, seniors are addressed as bhai or apu.
- Each floor of the office is divided as east and west wing. Anyone can seat anywhere in his/her wing. This builds the scene of equality among employees.
- Work is never kept pending for the next day.
- A good job performance is rarely praised, hence lacking motivation of the employees. A bit more co-operation could be a reason of motivation.
- Everyone works in a team. Work is divided among each and every employee of the team.
Section 3

3.1 Summary

This report has tried to analyze the demand for the payment mode of online distribution and the factors which affects the system. In the process, the report has set up some specific objectives for the market research which makes up the first part of the report and the following are the specific objectives of market analysis:

i. To identify the customer group of the online purchase market.

ii. To identify the reasons that will attract the consumers towards online purchases.

iii. To identify whether the customers are ready to purchase through online despite the problems related to this method of purchases.

iv. To determine the preferences of the consumers while making purchases through online.

The second half of the report has tried to develop the strategies that Grameenphone needs to implement in building the online distribution channel as a system for the subscribers to purchase Grameenphone products and make payments for services. It also tried to set up the Action Plan through which Grameenphone will pass the paths of development, and to make it more efficient, a Timeline has been devised to help the development of the project.
3.2 Description of the Project

1. Objective of the Report:
   - To identify the demand of online distribution channel by the subscribers
   - To identify the factors which affect the online distribution channel
   - To recommend strategies for Grameenphone to implement the online distribution channel
   - To set out a Action Plan and Time Line for Grameenphone to set out the strategies

2. Methodology:
The report is divided into two halves, one of which consists of the market research of online distribution channel and the other half is built up of the recommended strategies, Action Plan and Time Line. The first half of the research included both primary and secondary data. The primary data for the market research were collected through the survey of 100 people from different categories of populations in terms of their occupations. The secondary data helped to design the survey questionnaire, and for it various websites of telecommunication service providers have been visited.

The second half of the report was built through the use of secondary data and through peer discussion. Again, websites of the competing telecommunication service providers were visited to analyze the strategies to be set out by Grameenphone. Peer discussion with employees from Grameenphone and other corporate organizations helped to strengthen the recommended strategies.

3. Limitations:
The first limitation of this research is that the sample size is very small for which many variables have become insignificant which has the possibility of becoming significant if a larger sample is taken. The sample size could not be made bigger because of cost and time limitations. In order to get better results, there is a need for a larger sample size all over country which will include a huge cost of surveying which is not currently possible. Another important limitation for which many data have not been received properly is because many interviewees have not responded properly as they were busy with their work. Thus it was hard to collect appropriate data.

Moreover, the regression could not be run as most variable become insignificant when the regression is run in the statistical software. If the variables become insignificant, we cannot indicate whether the independent variables affect the online purchase or not, thus only “t-test” were run to see the effect on online purchase by the independent variables individually.

The recommendations set below in Chapter 2 of Section 4 had to be made based on the assumptions about the infrastructure of Grameenphone. The forecasted timeline is made on the basis of assumptions and without exact knowledge on the resources available by Grameenphone.
Section 4

CHAPTER 1

4.1.1 BACKGROUND/SUMMARY

The telecommunication market is currently dominated by firms like Grameenphone, Banglalink, Robi, Airtel, Citycell and Teletalk. These firms have the following share market according to TelecomsMarketResearch.com 2011:

<table>
<thead>
<tr>
<th></th>
<th>Market Share in percentage Q2 of June 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grameenphone</td>
<td>44.25%</td>
</tr>
<tr>
<td>Banglalink</td>
<td>26.43%</td>
</tr>
<tr>
<td>Robi</td>
<td>18.96%</td>
</tr>
<tr>
<td>Citycell</td>
<td>2.26%</td>
</tr>
<tr>
<td>Airtel</td>
<td>6.60%</td>
</tr>
<tr>
<td>Teletalk</td>
<td>1.49%</td>
</tr>
</tbody>
</table>

Bangladesh has a total population of 142.3 million people according to the latest statistics of Bangladesh Bureau of Statistics. Out of these, we see that 76.43 millions of people are mobile phone subscribers. From this we can deduce that this is a very saturated market. Since all these telecom firms are profit-seeking firms, there is a need for all these firms to expand their market to earn more profits. But as the market has become saturated, they need to cultivate profits out of the existing market. Price reduction of mobile phone services to raise market share creates a fear of price wars occurring which will diminish their profits. Thus they there is a need for these firms to carry out non-price competition. Advertising is one of the strongest strategies used by these telecom industries nowadays to attract the consumers. But in order to create or pull more share of market, the telecom firm’s need to find out new techniques other than advertising campaigns. This need has become a serious issue for these telecom firms. Thus this research has set out to find out a new opportunity of gaining more market share – which is selling mobile phone services through online channel distribution.
4.1.2 OBJECTIVES OF THE RESEARCH

As mentioned in the above background, this paper sets out to find out an opportunity to gain more market share from the existing market. The objective of this paper is to find out the demand of online purchases of the mobile phone services. The specific objectives of this paper include the following:

i. To identify the customer group of the online purchase market.

ii. To identify the reasons that will attract the consumers towards online purchases.

iii. To identify whether the customers are ready to purchase through online despite the problems related to this method of purchases.

iv. To determine the preferences of the consumers while making purchases through online.
4.1.3 APPROACHES TO THE PROBLEM

As this is the first research of Grameenphone on the online channel distribution, new information on the topics were collected from various sources to make the paper more fruitful.

The hypothesis set out for the specific objectives (mentioned above) are:

i. To identify the customer group

Effect of Gender on online purchase

$H_0$: Gender does not play a role to determine the demand for online purchase.

$H_1$: Gender does play a role to determine the demand for online purchase.

Effect of GP user on online purchase

$H_0$: GP users do not play a role to affect the demand for online purchase.

$H_1$: GP users do play a role to affect the demand for online purchase.

Effect of Occupation on online purchase

$H_0$: Students do not have demand for online purchase

$H_0$: Service/job holders do not have demand for online purchase

$H_0$: Businessman/Entrepreneurs do not have demand for online purchase

$H_0$: Students and Service/jobholders do not have demand for online purchase

$H_0$: Service/job holders and Businessman/Entrepreneurs do not have demand for online purchase

$H_0$: Students and Businessman/Entrepreneurs do not have demand for online purchase

$H_1$: Students have demand for online purchase

$H_1$: Service/job holders have demand for online purchase

$H_1$: Businessman/Entrepreneurs have demand for online purchase

$H_1$: Students and Service/jobholders have demand for online purchase

$H_1$: Service/job holders and Businessman/Entrepreneurs have demand for online purchase

$H_1$: Students and Businessman/Entrepreneurs have demand for online purchase
Effect of card holders on online purchase

$H_0$: Credit card holders do not have demand for online purchase

$H_0$: Debit card holders do not have demand for online purchase

$H_0$: Both credit and debit card holders do not have demand for online purchase

$H_0$: Consumers with no cards do not have demand for online purchase

$H_1$: Credit card holders have demand for online purchase

$H_1$: Debit card holders have demand for online purchase

$H_1$: Both credit and debit card holders have demand for online purchase

$H_1$: Consumers with no cards have demand for online purchase
ii. To identify the reasons that will attract the consumers towards online purchases.

*Reason for online purchase – usage of mobile phone service*

- $H_0$: Amount of usage of below Tk.500 does not affect demand for online purchase.
- $H_0$: Amount of usage of Tk.501-1000 does not affect demand for online purchase.
- $H_0$: Amount of usage of Tk.1001-3000 does not affect demand for online purchase.
- $H_0$: Amount of usage of Tk.3001-5000 does not affect demand for online purchase.
- $H_0$: Amount of usage of Tk.5001+ does not affect demand for online purchase.
- $H_1$: Amount of usage of below Tk.500 does affect demand for online purchase.
- $H_1$: Amount of usage of Tk.501-1000 does affect demand for online purchase.
- $H_1$: Amount of usage of Tk.1001-3000 does affect demand for online purchase.
- $H_1$: Amount of usage of Tk.3001-5000 does affect demand for online purchase.
- $H_1$: Amount of usage of Tk.5001+ does affect demand for online purchase.

*Reason for online purchase – hassle*

- $H_0$: Hassle is not a factor that affects demand for online purchase.
- $H_1$: Hassle is not a factor that affects demand for online purchase.

*Reason for online purchase – some other factors*

- $H_0$: Wide Product Line Assortments is not a factor that affects demand for online purchase.
- $H_0$: Product delivery facility is not a factor that affects demand for online purchase.
- $H_0$: Traffic Challenges is not a factor that affects demand for online purchase.
- $H_0$: Pick Up from Nearby Shop is not a factor that affects demand for online purchase.
- $H_1$: Wide Product Line Assortments is a factor that affects demand for online purchase.
- $H_1$: Product delivery facility is a factor that affects demand for online purchase.
- $H_1$: Traffic Challenges is a factor that affects demand for online purchase.
- $H_1$: Pick Up from Nearby Shop is a factor that affects demand for online purchase.
Reason for online purchase – after sales services

H₀: After sales service is not a factor that affects demand for online purchase.

H₁: After sales service is a factor that affects demand for online purchase.

Reason for online purchase – facilities of after sales services

H₀: Facility of changing product is not a factor that affects demand for online purchase.

H₀: Facility of product repairing service is not a factor that affects demand for online purchase.

H₀: Facility of 24 hour hotline number regarding any problem of online purchase is not a factor that affects demand for online purchase.

H₀: All of the factors are not factors that affect demand for online purchase.

H₁: Facility of changing product is a factor that affects demand for online purchase.

H₁: Facility of product repairing service is a factor that affects demand for online purchase.

H₁: Facility of 24 hour hotline number regarding any problem of online purchase is a factor that affects demand for online purchase.

H₁: All of the factors are factors that affect demand for online purchase.
iii. To identify whether the customers are ready to purchase through online despite the problems related to this method of purchases.

Effect of judging the product on the internet on online purchase

\( H_0 \): Customers without seeing the product physically are not ready to purchase online.

\( H_1 \): Customers without seeing the product physically are ready to purchase online.

Effect of the insecurity of credit cards on online purchase

\( H_0 \): Insecurity of credit cards does not have effect on online purchase.

\( H_1 \): Insecurity does have effect on online purchase.

Effect of shipment cost on online purchase

\( H_0 \): Bearing shipment cost has no effect on online purchase.

\( H_1 \): Bearing shipment cost has no effect on online purchase.

Effect of delivering on the next working day on demand for online purchase

\( H_0 \): Delivering the product on the next working day does not effect on online purchase.

\( H_1 \): Delivering the product on the next working day has effect on online purchase.

Effect of delivering in improper location on demand for online purchase.

\( H_0 \): Occurrence of delivery in improper location does not effect on online purchase.

\( H_1 \): Occurrence of delivery in improper location has effect on online purchase.
iv. To determine the preferences of the consumers while making purchases through online.

*Effect of delivery of online products outside of Dhaka on online purchase*

$H_0$: Delivery of online products outside of Dhaka has no effect on online purchase.

$H_1$: Delivery of online products outside of Dhaka has effect on online purchase.

*Effect of Discount Service System on online purchase*

$H_0$: Discount Service System has no effect on online purchase.

$H_1$: Discount Service System has effect on online purchase.

The above hypothesis after testing will provide an idea of the demand for purchase of mobile phone services through online.
4.1.4 RESEARCH DESIGN

The survey for this research has been designed in a way which will provide us with descriptive information on the factors which may affect the purchase method through online. The questionnaire has been administered by a trial and error method where only the factors affecting the purchase through online which can be directly affect are taken. The questionnaire has all close-ended questions with few questions having a range of options and some of them having questions with a Yes or No option. The data collected for this research are all primary data which have been collected by my hand. The survey has been administered by personal interviews. Each interview took on average of 15 minutes. The sample size of the research is 100 people from different walks of life. The questionnaire has been attached with the paper for your reference.

Variable definition:

This section helps us to understand each of the variables used in the above hypothesis.

The first variable is the dependent variable which is *onlinepurchsase*. This variable is taken with reference to question number 10. The answers to this included a Yes or No option, which have been characterized as a dummy variable in the data list with 1 and 0 representing Yes or No respectively.

The following are the independent variables taken for the research.

The first independent variable is *Gen*. This variable has reference to question number 1 which represents whether the consumer is a male or female, and we use this variable to see how gender plays a role in the demand for online purchase. This variable is characterized as a dummy variable with 1 and 0 indicating male and female respectively.

The next independent variable is *GPuser*. This variable is taken from question number 4 which is characterized as a dummy variable with 1 and 0 representing a Grameenphone user or not Grameenphone user respectively. This variable is used to see whether a Grameenphone user has any demand for online purchase than other users of other telecommunication network.

The next variable is *Category* which has been used to see the occupation of the interviewee and how it affects the demand for online purchase. This has reference to question number 17. The answers to this question are then separated out into six categories into the following dummy variables:

- *Category1* = Student with 1 and other occupation with 0.
- *Category2* = Service/Job holders with 1 and other occupation with 0.
- *Category3* = Business/Entrepreneur with 1 and other occupation with 0.
- *Category4* = Students & Service/Job holders with 1 and other occupation with 0.
- *Category5* = Service/Job holders & Business/Entrepreneur with 1 and other occupation with 0.
- *Category6* = Students & Business/Entrepreneur with 1 and other occupation with 0.
The next variable is *card* which has been used to see how a subscriber holding credit card and/or debit card affect the demand for online purchase. This has reference to question number 8. The answers to this question are then separated out into six categories into the following dummy variables:

- **card1**: Credit card user with 1 and other card with 0
- **card2**: Debit card user with 1 and other card with 0
- **card3**: Both debit and credit card user with 1 and none of the card with 0
- **card4**: None of the card holder with 1 and both or one card holder with 0.

The next variable is *usage* which has been used to see how the phone usage of the interviewee affects the demand for online purchase. This has reference to question number 9. The answers to this question are then separated out into five categories into the following dummy variables:

- **Usage1**: Subscribers using below Tk.500 with 1 and other usage amount with 0.
- **Usage2**: Subscribers using between Tk.501-1000 with 1 and other usage amount with 0.
- **Usage3**: Subscribers using between Tk.1001-3000 with 1 and other usage amount with 0.
- **Usage4**: Subscribers using between Tk.3001-5000 with 1 and other usage amount with 0.
- **Usage5**: Subscribers using above Tk.5000 with 1 and other usage amount with 0.

The next independent variable is *Hassle*. This variable has reference to question number 18 which represents whether the hassle is a reason which affects the demand for online purchase. This variable is characterized as a dummy variable with 1 and 0 indicating hassle is a problem (Yes) and hassle not a problem (No) respectively.

The next variable is *wo* which has been used to see how a subscriber responds to the purchase through online due to some common problems of the society. This has reference to question number 19. The answers to this question are then separated out into four categories into the following dummy variables:

- **Wo1**: Wide product line assortment with 1 and other problem with 0.
- **Wo2**: Product delivery facility with 1 and other problem with 0.
- **Wo3**: Traffic Challenges with 1 and other problem with 0.
- **Wo4**: Pick Up from Nearby Shop with 1 and other problem with 0.

The next independent variable is *AS*. This variable has reference to question number 21 which represents whether the after sales service is a reason which affects the demand for online purchase. This variable is characterized as a dummy variable with 1 and 0 indicating after sales service is a reason (Yes) and after sales service is not a reason (No) respectively.
The next variable is $FAS$ which has been used to see what after sales service will attract the subscriber to the purchase through online. This has reference to question number 22. The answers to this question are then separated out into four categories into the following dummy variables:

- $FAS1 =$ Facility of changing your product with 1 and other facilities with 0.
- $FAS2 =$ Facility of product repairing service with 1 and other facilities with 0.
- $FAS3 =$ Facility of 24 hour hotline number regarding any problem of online purchase with 1 and other facilities with 0.
- $FAS4 =$ All of the facilities with 1 and no other facilities with 0.

The next independent variable is $CJP$. This variable has reference to question number 23 which represents whether there will be any effect in the demand for online purchase with consumer buying the product by judging it only through online. This variable is characterized as a dummy variable with 1 and 0 indicating change in decision for not being able to judge physically (Yes) and indicating no change in decision for not being able to judge physically (No) respectively.

The next independent variable is $Insecurity$. This variable has reference to question number 24 which represents whether the insecurity associated with online purchase is a factor which affects the demand for online purchase. This variable is characterized as a dummy variable with 1 and 0 indicating change in decision for insecurity purposes (Yes) and indicating no change in decision for insecurity (No) respectively.

The next independent variable is $shipment cost$. This variable has reference to question number 25 which represents whether the interviewee is ready to bear the shipment cost for online purchase and how it affects the demand. This variable is characterized as a dummy variable with 1 and 0 indicating consumers are ready to pay the shipment cost (Yes) and consumers are not ready to pay the shipment cost (No) respectively.

The next independent variable is $NWD$. This variable has reference to question number 26 which represents whether the interviewee will continue to demand online purchase or not if the product is delivered on the next working day. This variable is characterized as a dummy variable with 1 and 0 indicating change in decision due to product delivery on the next working day (Yes) and indicating no change in decision due to product delivery on the next working day (No) respectively.

The next independent variable is $improper location$. This variable has reference to question number 27 which represents the interviewee’s demand for online purchase despite the problem of delivering products at wrong locations persist. This variable is characterized as a dummy variable with 1 and 0 indicating problem faced due to product delivery at the wrong location (Yes) and indicating no problem faced due to product delivery at the wrong location (No) respectively.
The next independent variable is \( OD \). This variable has reference to question number 28 which represents whether the interviewee’s preferences of delivering products outside of Dhaka has effect on demand for online purchase or not. This variable is characterized as a dummy variable with 1 and 0 indicating delivery outside of Dhaka (Yes) and indicating no preference of delivery outside of Dhaka (No) respectively.

The next variable is \( DSS \) which has been used to see what discount service system will attract the subscriber to the purchase through online. This has reference to question number 29. The answers to this question are then separated out into three categories into the following dummy variables:

\[ Dss_1 = \text{Monthly discounts on purchase with 1 and other discount service system with 0.} \]
\[ Dss_2 = \text{Occasional discounts on purchase with 1 and other discount service system with 0.} \]
\[ Dss_3 = \text{Discounts based on points on purchase of products/services with 1 and other discount service system with 0.} \]
4.1.5 ANALYSIS

The following are the T-tests that have been analyzed to show how each of the variables affect the distribution channel of online purchase. This will help us meet the specific objectives of this research.

The following variables will help to achieve the first objective of identifying the customer market. In all the following t-tests, the confidence level is held to be 95%.

The first variable that we have chosen for looking at the effect of online purchase is Gender (Gen)

Two-sample t test with equal variances of Gen

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
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<td>.75</td>
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<td>.439155</td>
<td>.6014113 .8985887</td>
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<tr>
<td>1</td>
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<td>.8125</td>
<td>.0491747</td>
<td>.3933979</td>
<td>.7142321 .9107679</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>Diff</td>
<td>-.0625</td>
<td>.0854846</td>
<td>-.2321413</td>
<td>.1071413</td>
<td></td>
</tr>
</tbody>
</table>

\[ diff = \text{mean}(0) - \text{mean}(1) \quad t = -0.7311 \]

Ho: \( \text{diff} = 0 \) Ha: \( \text{diff} < 0 \) 
\( \text{Ha: diff} \neq 0 \) Ha: \( \text{diff} > 0 \)

\[ \Pr(T < t) = 0.2332 \]
\[ \Pr(|T| > |t|) = 0.4664 \]
\[ \Pr(T > t) = 0.7668 \]

Result:
In the above test we have considered the null hypothesis to be that the difference of the mean of male and female is zero. The two-tailed p-value is 0.4664 which is higher than the alpha level of 0.05 implying that the difference of the mean is statistically insignificant and that the null hypothesis cannot be rejected. This indicates that whether the gender is male or female, it has no effect on the decision of online purchase.

Two-sample t test with equal variances of GPuser

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>51</td>
<td>.7843137</td>
<td>.0581663</td>
<td>.4153902</td>
<td>.6674833 .9011441</td>
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<tr>
<td>1</td>
<td>49</td>
<td>.7959184</td>
<td>.0581722</td>
<td>.4072055</td>
<td>.6789553 .9128814</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>Diff</td>
<td>-.0116046</td>
<td>.0822968</td>
<td>-.17492</td>
<td>.1517107</td>
<td></td>
</tr>
</tbody>
</table>

\[ diff = \text{mean}(0) - \text{mean}(1) \quad t = -0.1410 \]

Ho: \( \text{diff} = 0 \) Ha: \( \text{diff} < 0 \) 
Ha: \( \text{diff} \neq 0 \) Ha: \( \text{diff} > 0 \)

\[ \Pr(T < t) = 0.4441 \quad \Pr(|T| > |t|) = 0.8882 \quad \Pr(T > t) = 0.5559 \]

Result:
In the above test we have considered the null hypothesis to be that the mean of subscriber and non-subscriber of Grameenphone is zero. The two-tailed p-value is 0.8882 which is higher than the alpha level of 0.05 implying that the mean is statistically insignificant and that the null hypothesis cannot be rejected.
hypothesis cannot be rejected. This indicates that whether the consumer is a subscriber or non-subscriber of Grameenphone, it has no effect on the decision of online purchase.

The next variable that we have selected for testing is the occupation of the consumer, and this test would help us understand which groups of consumers have demand for online purchase. The variables are:

- Category1 = Student
- Category2 = Service/Job holders
- Category3 = Business/Entrepreneur
- Category4 = Students & Service/Job holders
- Category5 = Service/Job holders & Business/Entrepreneur
- Category6 = Students & Business/Entrepreneur

Two-sample t test with equal variances of Category1

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err</th>
<th>Std. Dev</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>85</td>
<td>.7882353</td>
<td>.0445774</td>
<td>.4109837</td>
<td>.6995882 .8768824</td>
</tr>
<tr>
<td>1</td>
<td>15</td>
<td>.8</td>
<td>.1069045</td>
<td>.4140393</td>
<td>1.029287</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>Diff</td>
<td>9.117647</td>
<td>.1152211</td>
<td>.2404172</td>
<td>.2168878</td>
<td></td>
</tr>
</tbody>
</table>

\( \text{diff} = \text{mean}(0) - \text{mean}(1) \) \( t = -0.1021 \)

Ho: \( \text{diff} = 0 \)
Ha: \( \text{diff} < 0 \) \( \text{Ha: diff} != 0 \) \( \text{Ha: diff} > 0 \)

\( \text{Pr}(T < t) = 0.4594 \) \( \text{Pr}(|T| > |t|) = 0.9189 \) \( \text{Pr}(T > t) = 0.5406 \)

Result:
Since the two-tailed p-value (0.9189) is higher than the alpha level of 0.05, it implies that we cannot reject the null hypothesis indicating that the occupation of the consumer being a student has no effect on online purchase.

Two-sample t test with equal variances of Category2

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err</th>
<th>Std. Dev</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>77</td>
<td>.7922078</td>
<td>.0465401</td>
<td>.4083878</td>
<td>.6995151 .8849005</td>
</tr>
<tr>
<td>1</td>
<td>23</td>
<td>.7826087</td>
<td>.0879391</td>
<td>.4217412</td>
<td>.6002341 .9649833</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>Diff</td>
<td>.0095991</td>
<td>.0977641</td>
<td>-.1844106</td>
<td>.2036088</td>
<td></td>
</tr>
</tbody>
</table>

\( \text{diff} = \text{mean}(0) - \text{mean}(1) \) \( t = 0.0982 \)

Ho: \( \text{diff} = 0 \)
Ha: \( \text{diff} < 0 \) \( \text{Ha: diff} != 0 \) \( \text{Ha: diff} > 0 \)

\( \text{Pr}(T < t) = 0.5390 \) \( \text{Pr}(|T| > |t|) = 0.9220 \) \( \text{Pr}(T > t) = 0.4610 \)

Result:
Since the two-tailed p-value (0.9220) is higher than the alpha level of 0.05, it implies that we cannot reject the null hypothesis indicating that the occupation of the consumer being a Service/Job holder has no effect on online purchase.
### Two-sample t test with equal variances of *Category3*

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>91</td>
<td>.7912088</td>
<td>.0428431</td>
<td>.4086967</td>
<td>.7060936 .876324</td>
</tr>
<tr>
<td>1</td>
<td>9</td>
<td>.7777778</td>
<td>.1469862</td>
<td>.4409586</td>
<td>.438827 .1.116729</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>diff</th>
<th>.013431</th>
<th>.1437636</th>
<th>-.2718631</th>
<th>.2987252</th>
</tr>
</thead>
</table>

**diff = mean(0) - mean(1)  \quad t = 0.0934**

Ho: diff = 0  \quad degrees of freedom = 98

Ha: diff < 0  \quad Ha: diff != 0  \quad Ha: diff > 0

Pr(T < t) = 0.5371 \quad Pr(|T| > |t|) = 0.9258 \quad Pr(T > t) = 0.4629

**Result:**
Since the two-tailed p-value (0.9258) is higher than the alpha level of 0.05, it implies that we fail to reject the null hypothesis indicating that the occupation of the consumer being a Businessman/entrepreneur has no effect on online purchase.

### Two-sample t test with equal variances of *Category4*

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>80</td>
<td>.8</td>
<td>.0450035</td>
<td>.4025237</td>
<td>.7104227 .8895773</td>
</tr>
<tr>
<td>1</td>
<td>20</td>
<td>.75</td>
<td>.0993399</td>
<td>.4442617</td>
<td>.5420791 .9579209</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>diff</th>
<th>.05</th>
<th>.1027368</th>
<th>-.1538778</th>
<th>.2538778</th>
</tr>
</thead>
</table>

**diff = mean(0) - mean(1)  \quad t = 0.4867**

Ho: diff = 0  \quad degrees of freedom = 98

Ha: diff < 0  \quad Ha: diff != 0  \quad Ha: diff > 0

Pr(T < t) = 0.6862 \quad Pr(|T| > |t|) = 0.6276 \quad Pr(T > t) = 0.3138

**Result:**
Since the two-tailed p-value (0.6276) is higher than the alpha level of 0.05, it implies that we fail to reject the null hypothesis indicating that the occupations of the consumer being a Students & Service/ Job holders have no effect on online purchase.
Two-sample t test with equal variances of **Category 5**

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>75</td>
<td>.7733333</td>
<td>.04867</td>
<td>.4214946</td>
<td>.6763562</td>
</tr>
<tr>
<td>1</td>
<td>25</td>
<td>.84</td>
<td>.0748331</td>
<td>.3741657</td>
<td>.685552</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741</td>
</tr>
<tr>
<td>diff</td>
<td></td>
<td>-.0666667</td>
<td>.0947798</td>
<td>-.2547542</td>
<td>.1214209</td>
</tr>
</tbody>
</table>

\[
\text{diff} = \text{mean}(0) - \text{mean}(1) \\
t = -0.7034 \\
\text{Ho: diff} = 0 \\
\text{degrees of freedom} = 98 \\
\text{Pr}(T < t) = 0.2417 \\
\text{Pr}(|T| > |t|) = 0.4835 \\
\text{Pr}(T > t) = 0.7583 \\
\]

**Result:**

Since the two-tailed p-value (0.4835) is higher than the alpha level of 0.05, it implies that we fail to reject the null hypothesis indicating that the occupations of the consumer being a Service/Job holders & Business/Entrepreneur have no effect on online purchase.

Two-sample t test with equal variances of **Category 6**

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>92</td>
<td>.7934783</td>
<td>.0424355</td>
<td>.4070274</td>
<td>.7091853</td>
</tr>
<tr>
<td>1</td>
<td>8</td>
<td>.75</td>
<td>.1636634</td>
<td>.46291</td>
<td>.3629975</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741</td>
</tr>
<tr>
<td>diff</td>
<td></td>
<td>.0434783</td>
<td>.1515965</td>
<td>-.25736</td>
<td>.3443165</td>
</tr>
</tbody>
</table>

\[
\text{diff} = \text{mean}(0) - \text{mean}(1) \\
t = 0.2868 \\
\text{Ho: diff} = 0 \\
\text{degrees of freedom} = 98 \\
\text{Pr}(T < t) = 0.6126 \\
\text{Pr}(|T| > |t|) = 0.7749 \\
\text{Pr}(T > t) = 0.3874 \\
\]

**Result:**

Since the two-tailed p-value (0.7749) is higher than the alpha level of 0.05, it implies that we fail to reject the null hypothesis indicating that the occupations of the consumer being a Students & Business/Entrepreneur have no effect on online purchase.
Two-sample t test with equal variances of *card1*

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>75</td>
<td>.733333</td>
<td>.0514066</td>
<td>.4451946</td>
<td>.6309034 .8357633</td>
</tr>
<tr>
<td>1</td>
<td>25</td>
<td>.96</td>
<td>.04</td>
<td>.2</td>
<td>.8774441 1.042556</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>diff</td>
<td>-.2266667</td>
<td>.0922188</td>
<td>-.4096719</td>
<td>-.0436614</td>
<td></td>
</tr>
</tbody>
</table>

\[ \text{diff} = \text{mean}(0) - \text{mean}(1) \]
\[ t = -2.4579 \]

Ho: diff = 0

Ha: diff < 0                  Ha: diff != 0                          Ha: diff > 0

Pr(T < t) = 0.0079
Pr(|T| > |t|) = 0.0157
Pr(T > t) = 0.9921

**Result:**
Since the two-tailed p-value (0.0157) is lower than the alpha level of 0.05, it shows that it is statistically significant that the means are different which implies that we can reject the null hypothesis indicating that the consumer being a user of credit card has an effect on online purchase. As the difference of the means of group 0 and 1 is negative (-0.227), we can say that the credit card holders have more demand for online purchase.

Two-sample t test with equal variances of *card2*

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>75</td>
<td>.786667</td>
<td>.0476221</td>
<td>.4124198</td>
<td>.6917775 .8815558</td>
</tr>
<tr>
<td>1</td>
<td>25</td>
<td>.8</td>
<td>.0816497</td>
<td>.4082483</td>
<td>.6314834 .9685166</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>diff</td>
<td>-.0133333</td>
<td>.0950092</td>
<td>-.2018761</td>
<td>.1752094</td>
<td></td>
</tr>
</tbody>
</table>

\[ \text{diff} = \text{mean}(0) - \text{mean}(1) \]
\[ t = -0.1403 \]

Ho: diff = 0

Ha: diff < 0                  Ha: diff != 0                          Ha: diff > 0

Pr(T < t) = 0.4443
Pr(|T| > |t|) = 0.8887
Pr(T > t) = 0.5557

**Result:**
Since the two-tailed p-value (0.8887) is higher than the alpha level of 0.05, it shows that it is statistically insignificant that the means are different which implies that we fail to reject the null hypothesis indicating that the consumer being a user of debit card has no effect on online purchase.
Two-sample t test with equal variances of *card3*

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err</th>
<th>Std. Dev</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>81</td>
<td>.7530864</td>
<td>.0482114</td>
<td>.4339028</td>
<td>.6571426 .8490302</td>
</tr>
<tr>
<td>1</td>
<td>19</td>
<td>.9473684</td>
<td>.0526316</td>
<td>.2294157</td>
<td>.8367936 1.057943</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td></td>
<td></td>
<td>-1.94282</td>
<td>.103027</td>
<td>-.3987357</td>
<td>.0101717</td>
</tr>
</tbody>
</table>

diff = mean(0) - mean(1)  
$t = -1.8857$  
Ho: diff = 0  
degrees of freedom = 98  
Ha: diff < 0  
Ha: diff != 0  
Ha: diff > 0  
Pr(T < t) = 0.0311  
Pr(|T| > |t|) = 0.0623  
Pr(T > t) = 0.9689

**Result:**
Since the two-tailed p-value (0.0623) is lower than the alpha level of 0.1, it shows that it is statistically significant that the means are different which implies that we can reject the null hypothesis indicating that the consumer being a user of both credit and debit card has an effect on online purchase.

Two-sample t test with equal variances of *card4*

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err</th>
<th>Std. Dev</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>69</td>
<td>.8985507</td>
<td>.0366135</td>
<td>.3041346</td>
<td>.8254896 .9716118</td>
</tr>
<tr>
<td>1</td>
<td>31</td>
<td>.5483871</td>
<td>.0908586</td>
<td>.5058794</td>
<td>.362829 .7339452</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td></td>
<td></td>
<td>.3501636</td>
<td>.0816277</td>
<td>.1881762</td>
<td>.5121511</td>
</tr>
</tbody>
</table>

diff = mean(0) - mean(1)  
$t = 4.2898$  
Ho: diff = 0  
degrees of freedom = 98  
Ha: diff < 0  
Ha: diff != 0  
Ha: diff > 0  
Pr(T < t) = 1.0000  
Pr(|T| > |t|) = 0.0000  
Pr(T > t) = 0.0000

**Result:**
Since the two-tailed p-value (0.0000) is lower than the alpha level of 0.05, it shows that it is statistically significant that the means are different which implies that we can reject the null hypothesis indicating that the consumer who is not a user of credit or debit card has an effect on online purchase.

From the above results, we understand that neither gender nor the occupation of the consumer has an effect on purchasing mobile phone services through online. On the other hand, a customer who has a credit card or a customer with neither credit nor debit card, or a customer with both debit and credit cards might have considerable demand for online purchase.
The following analysis is done to achieve the second specific objective.

Two-sample t test with equal variances of usage1

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>87</td>
<td>.8045977</td>
<td>.0427568</td>
<td>.3988087</td>
<td>.7196 .8895954</td>
</tr>
<tr>
<td>1</td>
<td>13</td>
<td>.6923077</td>
<td>.1332347</td>
<td>.4803845</td>
<td>.4020143 .9826011</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.0409360</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>diff</td>
<td></td>
<td>.11229</td>
<td>.121816</td>
<td>.1294498</td>
<td>.3540298</td>
</tr>
</tbody>
</table>

diff = mean(0) - mean(1)  
\[ t = 0.9218 \]

Ho: diff = 0  
Ha: diff < 0  
Ha: diff = 0  
Ha: diff > 0  
Pr(T < t) = 0.8206  
Pr(|T| > |t|) = 0.3589  
Pr(T > t) = 0.1794  

Result:
Since the two-tailed p-value (0.3589) is higher than the alpha level of 0.05, it shows that is it is statistically insignificant that the means are different which implies that we cannot reject the null hypothesis indicating that the consumer who has a mobile phone usage of less than Tk.500 has no effect on online purchase.

Two-sample t test with equal variances of usage2

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>72</td>
<td>.8472222</td>
<td>.0426972</td>
<td>.3622979</td>
<td>.7620864 .9323581</td>
</tr>
<tr>
<td>1</td>
<td>28</td>
<td>.6428571</td>
<td>.0922139</td>
<td>.48795</td>
<td>.4536499 .8320644</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.0409360</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>diff</td>
<td></td>
<td>.2043651</td>
<td>.0892801</td>
<td>.0271916</td>
<td>.3815385</td>
</tr>
</tbody>
</table>

diff = mean(0) - mean(1)  
\[ t = 2.2890 \]

Ho: diff = 0  
Ha: diff < 0  
Ha: diff = 0  
Ha: diff > 0  
Pr(T < t) = 0.9879  
Pr(|T| > |t|) = 0.0242  
Pr(T > t) = 0.0121  

Result:
Since the two-tailed p-value (0.0242) is lower than the alpha level of 0.05, it shows that is it is statistically significant that the means are different which implies that we can reject the null hypothesis indicating that the consumer who has a mobile phone usage of between Tk.501 and Tk.1000 has an effect on online purchase.
Two-sample t test with equal variances of usage3

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>68</td>
<td>.7794118</td>
<td>.0506567</td>
<td>.4177262</td>
<td>.6783005 .880523</td>
</tr>
<tr>
<td>1</td>
<td>32</td>
<td>.8125</td>
<td>.0701022</td>
<td>.3965578</td>
<td>.6695257 .9554743</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
</tbody>
</table>

diff = mean(0) - mean(1)  \( t = -0.3754 \)
Ho: diff = 0  degrees of freedom = 98
Ha: diff < 0  Ha: diff != 0  Ha: diff > 0
Pr(T < t) = 0.3541  Pr(|T| > |t|) = 0.7082  Pr(T > t) = 0.6459

Result:
Since the two-tailed p-value (0.7082) is higher than the alpha level of 0.05, it shows that it is statistically insignificant that the means are different which implies that we cannot reject the null hypothesis indicating that the consumer who has a mobile phone usage of Tk.1001 to Tk.3000 has no effect on online purchase.

Two-sample t test with equal variances of usage4

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>90</td>
<td>.7666667</td>
<td>.0448329</td>
<td>.4253221</td>
<td>.6775847 .8557487</td>
</tr>
<tr>
<td>1</td>
<td>10</td>
<td>.79</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
</tbody>
</table>

diff = mean(0) - mean(1)  \( t = -1.7270 \)
Ho: diff = 0  degrees of freedom = 98
Ha: diff < 0  Ha: diff != 0  Ha: diff > 0
Pr(T < t) = 0.0437  Pr(|T| > |t|) = 0.0873  Pr(T > t) = 0.9563

Result:
Since the p-value (0.0873) of the two-tailed test is lower than the alpha level of 0.1, it shows that it is statistically significant that the mean of consumers using between Tk.3001-5000 is not equal to the mean for other usages which implies that we can reject the null hypothesis indicating that the consumer who has a mobile phone usage of between Tk.3001 and Tk.5000 has effect on online purchase. Since the difference of the means is negative (-0.233), thus we can say that the customers using between Tk.3001 to Tk.5000 have positive demand for online purchase.
Two-sample t test with equal variances of *usage5*

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>83</td>
<td>.7590361</td>
<td>.0472281</td>
<td>.4302683</td>
<td>.6650845 .8529878</td>
</tr>
<tr>
<td>1</td>
<td>17</td>
<td>.9411765</td>
<td>.0588235</td>
<td>.2425356</td>
<td>.8164762 1.065877</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
</tbody>
</table>

| diff | -.1821403 | .1079771 | -.3964173 | .0321367 |

diff = mean(0) - mean(1) t = -1.6868
Ho: diff = 0 degrees of freedom = 98
Ha: diff < 0 Ha: diff != 0 Ha: diff > 0
Pr(T < t) = 0.0474 Pr(|T| > |t|) = 0.0948 Pr(T > t) = 0.9526

Result:
Since the two-tailed p-value (0.0948) is lower than the alpha level of 0.1, it shows that it is statistically significant that the means are different which implies that we can reject the null hypothesis indicating that the consumer who has a mobile phone usage of Tk.5000+ has effect on online purchase. Since the difference of the means (-0.1820) is negative, it implies that the customers using more than Tk.5000 have more demand for online purchase.

Two-sample t test with equal variances of *Hassle*

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>47</td>
<td>.7021277</td>
<td>.0674286</td>
<td>.4622673</td>
<td>.5664009 .8378544</td>
</tr>
<tr>
<td>1</td>
<td>53</td>
<td>.8679245</td>
<td>.0469516</td>
<td>.3418128</td>
<td>.7737093 .9621398</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
</tbody>
</table>

| diff | -.1657969 | .080718 | -.3259791 | -.0056146 |

diff = mean(0) - mean(1) t = -2.0540
Ho: diff = 0 degrees of freedom = 98
Ha: diff < 0 Ha: diff != 0 Ha: diff > 0
Pr(T < t) = 0.0213 Pr(|T| > |t|) = 0.0948 Pr(T > t) = 0.9787

Result:
The two-tailed p-value is 0.0426 which is lower than the alpha level of 0.05. From this we can say that we can reject the null hypothesis which means that the consumer consider hassle to be a problem for which he has demand for online purchase.
Two-sample t test with equal variances of \( w_0 \)

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>71</td>
<td>.7887324</td>
<td>.0487902</td>
<td>.4111132</td>
<td>.6914235 .8860413</td>
</tr>
<tr>
<td>1</td>
<td>29</td>
<td>.7931034</td>
<td>.0765531</td>
<td>.4122508</td>
<td>.6362916 .9499153</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
</tbody>
</table>

\[ \text{diff} = \text{mean}(0) - \text{mean}(1) \quad t = -0.0482 \]

Ho: diff = 0  
Ha: diff < 0  
Ha: diff > 0  
Pr(T < t) = 0.4808  
Pr(|T| > |t|) = 0.9616  
Pr(T > t) = 0.5192

**Result:**  
As the two-tailed p-value (0.9616) is higher than the alpha level of 0.05, it proves that we cannot reject the null hypothesis which means that by providing product delivery facility cannot affect the demand for online purchase.

Two-sample t test with equal variances of \( w_0 \)

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>71</td>
<td>.7887324</td>
<td>.0487902</td>
<td>.4111132</td>
<td>.6914235 .8860413</td>
</tr>
<tr>
<td>1</td>
<td>29</td>
<td>.7931034</td>
<td>.0765531</td>
<td>.4122508</td>
<td>.6362916 .9499153</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
</tbody>
</table>

\[ \text{diff} = \text{mean}(0) - \text{mean}(1) \quad t = -0.0482 \]

Ho: diff = 0  
Ha: diff < 0  
Ha: diff > 0  
Pr(T < t) = 0.4808  
Pr(|T| > |t|) = 0.9616  
Pr(T > t) = 0.5192

**Result:**  
As the two-tailed p-value (0.9616) is higher than the alpha level of 0.05, it proves that we cannot reject the null hypothesis which means that wide product line assortment is not a factor for there will be a demand for online purchase.
### Two-sample t test with equal variances of wo3

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>76</td>
<td>.7763158</td>
<td>.0481179</td>
<td>.4194817</td>
<td>.6804601 .8721715</td>
</tr>
<tr>
<td>1</td>
<td>24</td>
<td>.8333333</td>
<td>.0777087</td>
<td>.3806935</td>
<td>.6725806 .9940861</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
</tbody>
</table>

**diff = mean(0) - mean(1)**  
**t = -0.5929**  
**Ho: diff = 0**  
**Ha: diff < 0**  
**Ha: diff != 0**  
**Ha: diff > 0**  
**Pr(T < t) = 0.2773**  
**Pr(|T| > |t|) = 0.5546**  
**Pr(T > t) = 0.7227**

**Result:**  
As the two-tailed p-value (0.5546) is higher than the alpha level of 0.05, it proves that we cannot reject the null hypothesis which means that traffic challenges is not a factor that will affect the demand for online purchase.

### Two-sample t test with equal variances of wo4

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>82</td>
<td>.804878</td>
<td>.0440327</td>
<td>.3987333</td>
<td>.7172667 .8924894</td>
</tr>
<tr>
<td>1</td>
<td>18</td>
<td>.7222222</td>
<td>.1086325</td>
<td>.4608886</td>
<td>.4930277 .9514167</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
</tbody>
</table>

**diff = mean(0) - mean(1)**  
**t = 0.7742**  
**Ho: diff = 0**  
**Ha: diff < 0**  
**Ha: diff != 0**  
**Ha: diff > 0**  
**Pr(T < t) = 0.7796**  
**Pr(|T| > |t|) = 0.4407**  
**Pr(T > t) = 0.2204**

**Result:**  
As the two-tailed p-value (0.4407) is higher than the alpha level of 0.05, it proves that we fail to reject the null hypothesis which means that providing the facility of picking up from nearby shop after online purchase is not a factor that will affect the demand for online purchase.
Two-sample t test with equal variances of $AS$

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>22</td>
<td>0.5</td>
<td>0.1091089</td>
<td>0.5117663</td>
<td>0.2730955 - 0.7269045</td>
</tr>
<tr>
<td>1</td>
<td>78</td>
<td>0.8717949</td>
<td>0.0380991</td>
<td>0.336482</td>
<td>0.7959299 - 0.9476598</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>0.79</td>
<td>0.040936</td>
<td>0.4093602</td>
<td>0.7087741 - 0.8712259</td>
</tr>
</tbody>
</table>

\[
\text{diff} = \text{mean}(0) - \text{mean}(1) \quad t = -4.0435 \\
\text{Ho: diff} = 0 \quad \text{degrees of freedom} = 98 \\
\text{Ha: diff} < 0 \quad \text{Ha: diff} \neq 0 \quad \text{Ha: diff} > 0 \\
\Pr(T < t) = 0.0001 \quad \Pr(|T| > |t|) = 0.0001 \quad \Pr(T > t) = 0.9999 \\
\]

**Result:**
As the p-value of the two-tailed test is 0.0001 which is lower than the alpha level of 0.05, thus we can reject the null hypothesis. This indicates that providing after sales service will affect the online purchase.

Two-sample t test with equal variances of $FAS1$

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>91</td>
<td>0.8241758</td>
<td>0.0401262</td>
<td>0.3827795</td>
<td>0.7444581 - 0.9038935</td>
</tr>
<tr>
<td>1</td>
<td>9</td>
<td>0.4444444</td>
<td>0.1756821</td>
<td>0.5270463</td>
<td>0.0393208 - 0.8495681</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>0.79</td>
<td>0.040936</td>
<td>0.4093602</td>
<td>0.7087741 - 0.8712259</td>
</tr>
</tbody>
</table>

\[
\text{diff} = \text{mean}(0) - \text{mean}(1) \quad t = 2.7406 \\
\text{Ho: diff} = 0 \quad \text{degrees of freedom} = 98 \\
\text{Ha: diff} < 0 \quad \text{Ha: diff} \neq 0 \quad \text{Ha: diff} > 0 \\
\Pr(T < t) = 0.9964 \quad \Pr(|T| > |t|) = 0.0073 \quad \Pr(T > t) = 0.0036 \\
\]

**Result:**
As the p-value of the two-tailed test is 0.0073 which is lower than the alpha level of 0.05, the difference between the means are statistically significant, thus we can reject the null hypothesis. This indicates that providing after sales service of changing the product will affect the online purchase.
Two-sample t test with equal variances of \textit{FAS2}

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>87</td>
<td>.7701149</td>
<td>.0453716</td>
<td>.4231979</td>
<td>.6799192 .8603107</td>
</tr>
<tr>
<td>1</td>
<td>13</td>
<td>.9230769</td>
<td>.0769231</td>
<td>.2773501</td>
<td>.7554759 1.090678</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
</tbody>
</table>

$$\text{diff} = \text{mean}(0) - \text{mean}(1)$$  \hspace{1cm} t = -1.2604

Ho: diff = 0  \hspace{1cm} degrees of freedom = 98
Ha: diff < 0  \hspace{1cm} Ha: diff != 0  \hspace{1cm} Ha: diff > 0
Pr(\text{T} < t) = 0.1053  \hspace{1cm} Pr(|\text{T}| > |t|) = 0.2105  \hspace{1cm} Pr(\text{T} > t) = 0.8947

\textbf{Result:}
As the p-value of the two-tailed test is 0.2105 which is higher than the alpha level of 0.05, the difference between the means are statistically insignificant, thus we cannot reject the null hypothesis. This indicates that providing after sales service of repairing the product will not affect the online purchase.

Two-sample t test with equal variances of \textit{FAS3}

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>69</td>
<td>.7826087</td>
<td>.0500195</td>
<td>.4154928</td>
<td>.6827964 .882421</td>
</tr>
<tr>
<td>1</td>
<td>31</td>
<td>.8064516</td>
<td>.0721312</td>
<td>.4016097</td>
<td>.65914  .9537632</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
</tbody>
</table>

$$\text{diff} = \text{mean}(0) - \text{mean}(1)$$  \hspace{1cm} t = -0.2681

Ho: diff = 0  \hspace{1cm} degrees of freedom = 98
Ha: diff < 0  \hspace{1cm} Ha: diff != 0  \hspace{1cm} Ha: diff > 0
Pr(\text{T} < t) = 0.3946  \hspace{1cm} Pr(|\text{T}| > |t|) = 0.7892  \hspace{1cm} Pr(\text{T} > t) = 0.6054

\textbf{Result:}
As the p-value of the two-tailed test is 0.7892 which is higher than the alpha level of 0.05, the difference between the means are statistically insignificant, thus we cannot reject the null hypothesis. This indicates that providing after sales service of 24 hour service through call centres for any problems will not affect the online purchase.
Two-sample t test with equal variances of FAS4

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>53</td>
<td>.7735849</td>
<td>.058037</td>
<td>.4225158</td>
<td>.6571251 .8900447</td>
</tr>
<tr>
<td>1</td>
<td>47</td>
<td>.8085106</td>
<td>.0580145</td>
<td>.3977271</td>
<td>.6917336 .9252877</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
</tbody>
</table>

| diff   | -.0349257 | .0823617 | -.1983698 | .1285183 |
| t      | -0.4241    |         |           |         |
| df     | 98         |         |           |         |

**Result:**

As the p-value of the two-tailed test is 0.6275 which is higher than the alpha level of 0.05, the difference between the means are statistically insignificant, thus we cannot reject the null hypothesis. This indicates that providing the consumer who wants all of the after sales service does not have demand for online purchase.

From the above results, we can deduce that subscribers who have usage of between Tk.501-1000, Tk.3001-5000 and Tk.5000+, consider hassle as a problem while purchasing the products offline and considers after sales service and that of changing the product have effect on the purchase method of online distribution.
The next tests will help us to determine which problems even though it is there will affect the purchase through online. In other words, the following tests are done to achieve the third objective.

Two-sample t test with equal variances of $CJP$

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>69</td>
<td>.7536232</td>
<td>.0522544</td>
<td>.4340574</td>
<td>.6493512 .8578952</td>
</tr>
<tr>
<td>1</td>
<td>31</td>
<td>.8709677</td>
<td>.0612054</td>
<td>.3407771</td>
<td>.7459697 .9959658</td>
</tr>
<tr>
<td>Combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>diff</td>
<td></td>
<td>-.1173446</td>
<td>.0881688</td>
<td>.2923127</td>
<td>.0576236</td>
</tr>
</tbody>
</table>

$\text{diff} = \text{mean}(0) - \text{mean}(1)$  
$t = -1.3309$

$\text{Ho: diff} = 0$  
$\text{Ha: diff} < 0$  
$\text{Ha: diff} != 0$  
$\text{Ha: diff} > 0$

$\text{Pr}(T < t) = 0.0932$  
$\text{Pr}(|T| > |t|) = 0.1863$  
$\text{Pr}(T > t) = 0.9068$

Result:
The two-tailed test reveals that the p-value of 0.1863 is higher than the alpha level of 0.05, which shows that the difference between the means are statistically insignificant implying that purchasing the product without judging the product has no relation to online purchase. Thus we fail to reject the null hypothesis.

Two-sample t test with equal variances of $\text{Insecurity}$

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>37</td>
<td>.6216216</td>
<td>.0808304</td>
<td>.4916724</td>
<td>.4576899 .7855534</td>
</tr>
<tr>
<td>1</td>
<td>63</td>
<td>.8888889</td>
<td>.0399123</td>
<td>.316794</td>
<td>.8091054 .9686724</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>diff</td>
<td></td>
<td>-.2672673</td>
<td>.0808299</td>
<td>.4276715</td>
<td>-.106863</td>
</tr>
</tbody>
</table>

$\text{diff} = \text{mean}(0) - \text{mean}(1)$  
$t = -3.3065$

$\text{Ho: diff} = 0$  
$\text{Ha: diff} < 0$  
$\text{Ha: diff} != 0$  
$\text{Ha: diff} > 0$

$\text{Pr}(T < t) = 0.0007$  
$\text{Pr}(|T| > |t|) = 0.0013$  
$\text{Pr}(T > t) = 0.9993$

Result:
The two-tailed test reveals that the p-value of 0.0013 is lower than the alpha level of 0.05, which shows that the difference between the means are statistically significant implying that insecurity related to purchasing the product online will reduce the demand though online purchase.
Two-sample t test with equal variances of shipment cost

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>49</td>
<td>.6734694</td>
<td>.0676862</td>
<td>.4738035</td>
<td>[.5373771, .8095617]</td>
</tr>
<tr>
<td>1</td>
<td>51</td>
<td>.9019608</td>
<td>.0420541</td>
<td>.3003266</td>
<td>[.8174926, .986429]</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>[.7087741, .8712259]</td>
</tr>
</tbody>
</table>

\[
diff = mean(0) - mean(1) \quad t = -2.8922
\]

Ho: diff = 0  
Ha: diff < 0  
Ha: diff != 0  
Ha: diff > 0

Pr(T < t) = 0.0024  
Pr(|T| > |t|) = 0.0047  
Pr(T > t) = 0.9976

Result:
The two-tailed test reveals that the p-value of 0.0047 is lower than the alpha level of 0.05, which shows that the difference between the means are statistically significant implying that shipment cost related to purchasing the product online will affect the demand though online purchase. Since the difference of means of group 0 and 1 is negative, it proves that the mean of group 1 is higher than the other implying that the customers will purchase through online even by bearing the shipment cost by themselves.

Two-sample t test with equal variances of NWD

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>62</td>
<td>.7903226</td>
<td>.052121</td>
<td>.4104015</td>
<td>[.6861001, .8945451]</td>
</tr>
<tr>
<td>1</td>
<td>38</td>
<td>.7894737</td>
<td>.0670226</td>
<td>.413155</td>
<td>[.653673, .9252743]</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>[.7087741, .8712259]</td>
</tr>
</tbody>
</table>

\[
diff = mean(0) - mean(1) \quad t = 0.0100
\]

Ho: diff = 0  
Ha: diff < 0  
Ha: diff != 0  
Ha: diff > 0

Pr(T < t) = 0.5040  
Pr(|T| > |t|) = 0.9920  
Pr(T > t) = 0.4960

Result:
The two-tailed test reveals that the p-value of 0.9920 is higher than the alpha level of 0.05, which shows that the difference between the means are statistically insignificant implying that delivering the online product has no relation to online purchase. Thus we fail to reject the null hypothesis.
Two-sample t test with equal variances of improperlocation

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>44</td>
<td>.9090909</td>
<td>.0438403</td>
<td>.2908034</td>
<td>.8206786 -.9975032</td>
</tr>
<tr>
<td>1</td>
<td>56</td>
<td>.6964286</td>
<td>.0619994</td>
<td>.4639609</td>
<td>.572179 .8206781</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>diff</td>
<td></td>
<td>.2126623</td>
<td>.0800555</td>
<td>.0537948</td>
<td>.3715298</td>
</tr>
</tbody>
</table>

diff = mean(0) - mean(1)                   t = 2.6564
Ho: diff = 0                               degrees of freedom = 98
Ha: diff < 0                               Ha: diff != 0
Ha: diff > 0
Pr(T < t) = 0.9954                         Pr(|T| > |t|) = 0.0092                         Pr(T > t) = 0.0046

Result:
The two-tailed test reveals that the p-value of 0.0092 is lower than the alpha level of 0.05, which shows that the difference between the means are statistically significant implying that the delivery of goods to wrong address, when bought online, will affect the demand for online purchase.

From the above results we can state that the variables insecurity, shipment cost and improperlocation can have effects on the demand for online purchase.
The next two “ttests” will help us to understand how the preferences of online purchases for the customers can affect the purchase method through online.

### Two-sample t test with equal variances of $OD$

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>61</td>
<td>.7213115</td>
<td>.0578822</td>
<td>.4520748</td>
<td>.6055298 .8370932</td>
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<tr>
<td>1</td>
<td>39</td>
<td>.8974359</td>
<td>.0492161</td>
<td>.3073547</td>
<td>.797803 .9970688</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>diff</td>
<td></td>
<td>-.1761244</td>
<td>.0824579</td>
<td>-.3397595</td>
<td>-.0124894</td>
</tr>
</tbody>
</table>

$diff = mean(0) - mean(1)$

$t = -2.1359$

Ho: diff = 0

Ha: diff < 0                (Ha: diff != 0)            Ha: diff > 0

Pr(T < t) = 0.0176

Pr(|T| > |t|) = 0.0352

Pr(T > t) = 0.9824

**Result:**

As the p-value of the above two-tailed test reveals that it (0.0352) is lower than the alpha level of 0.05, we can state that the means are statistically significantly different and we can reject the null hypothesis. This would mean that the delivery outside of Dhaka will have an effect on the demand for online purchase. Since the mean difference of the two groups 0 and 1 is negative (-0.176), we can say that the mean of group 1 is greater than the other group stating that the delivery outside of Dhaka will raise the demand for online purchases.

### Two-sample t test with equal variances of $dss l$

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>48</td>
<td>.7708333</td>
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<td>.4247444</td>
<td>.6475004 .8941662</td>
</tr>
<tr>
<td>1</td>
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<td>.8076923</td>
<td>.0551869</td>
<td>.3979586</td>
<td>.6968999 .9184847</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>diff</td>
<td></td>
<td>-.036859</td>
<td>.0822704</td>
<td>-.2001219</td>
<td>.1264039</td>
</tr>
</tbody>
</table>

$diff = mean(0) - mean(1)$

$t = -0.4480$

Ho: diff = 0

Ha: diff < 0                (Ha: diff != 0)            Ha: diff > 0

Pr(T < t) = 0.3276

Pr(|T| > |t|) = 0.6551

Pr(T > t) = 0.6724

**Result:**

As the p-value of the above two-tailed test reveals that it (0.6551) is higher than the alpha level of 0.05, we can state that the means are statistically insignificantly different and we fail to reject the null hypothesis. This would mean that providing monthly discount purchase will have no effect on the demand for online purchase.
Two-sample t test with equal variances of \textit{dss2}

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>73</td>
<td>.8082192</td>
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<td>.3964262</td>
<td>.7157261 .9007123</td>
</tr>
<tr>
<td>1</td>
<td>27</td>
<td>.7407407</td>
<td>.0859436</td>
<td>.4465761</td>
<td>.5640811 .9174004</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>Diff</td>
<td></td>
<td>.0674784</td>
<td>.0924249</td>
<td>-.1159358</td>
<td>.2508926</td>
</tr>
</tbody>
</table>

\[ \text{diff} = \text{mean}(0) - \text{mean}(1) \quad t = 0.7301 \]

Ho: diff = 0 \quad \text{degrees of freedom} = 98

Ha: diff < 0 \quad \text{Ha: diff} \neq 0 \quad \text{Ha: diff} > 0

\[ \Pr(T < t) = 0.7665 \quad \Pr(|T| > |t|) = 0.4671 \quad \Pr(T > t) = 0.2335 \]

\textbf{Result:}

As the p-value of the above two-tailed test reveals that it (0.4671) is higher than the alpha level of 0.05, we can state that the means are statistically insignificantly different and we fail to reject the null hypothesis. This would mean that providing occasional discounts will have no effect on the demand for online purchase.

Two-sample t test with equal variances of \textit{dss3}

<table>
<thead>
<tr>
<th>Group</th>
<th>Obs</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std. Dev.</th>
<th>[95% Conf. Interval]</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>79</td>
<td>.7848101</td>
<td>.0465314</td>
<td>.4135799</td>
<td>.6921733 .877447</td>
</tr>
<tr>
<td>1</td>
<td>21</td>
<td>.8095238</td>
<td>.0878052</td>
<td>.4023739</td>
<td>.6263654 .9926822</td>
</tr>
<tr>
<td>combined</td>
<td>100</td>
<td>.79</td>
<td>.040936</td>
<td>.4093602</td>
<td>.7087741 .8712259</td>
</tr>
<tr>
<td>Diff</td>
<td></td>
<td>-.0247137</td>
<td>.1009844</td>
<td>-.2251139</td>
<td>.1756866</td>
</tr>
</tbody>
</table>

\[ \text{diff} = \text{mean}(0) - \text{mean}(1) \quad t = -0.2447 \]

Ho: diff = 0 \quad \text{degrees of freedom} = 98

Ha: diff < 0 \quad \text{Ha: diff} \neq 0 \quad \text{Ha: diff} > 0

\[ \Pr(T < t) = 0.4036 \quad \Pr(|T| > |t|) = 0.8072 \quad \Pr(T > t) = 0.5964 \]

\textbf{Result:}

As the p-value of the above two-tailed test reveals that it (0.8072) is higher than the alpha level of 0.05, we can state that the means are statistically insignificantly different and we fail to reject the null hypothesis. This would mean that providing discounts based on points will have no effect on the demand for online purchase.

From the above results we see that the only the preference of the consumer of delivery outside of Dhaka will affect the demand for online purchases.
4.2.1 RECOMMENDATIONS & ACTION PLAN

The market analysis above has helped us figure out the following results:

<table>
<thead>
<tr>
<th>Objectives</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identification of Customer Market</td>
<td>Customers who have credit cards, both debit and credit cards and neither of the cards</td>
</tr>
<tr>
<td>Identification of Reasons of Attraction by consumers towards online purchases</td>
<td>Customers who have usage of amounts higher than Tk.1000 per month, considers hassle to purchase products at the existing system, and after sales service is a requirement especially of those to change the product.</td>
</tr>
<tr>
<td>Identification of whether problems related to online distribution will prevent consumers from making online purchases</td>
<td>Insecurity related to hacking of credit cards number will reduce the demand for online purchases. The customers are ready to bear the shipment cost. The delivery of products at improper location has implications on online purchase.</td>
</tr>
<tr>
<td>Identification of the preferences of online purchases</td>
<td>Customers want delivery outside of Dhaka and it is likely to have positive effect on online purchases.</td>
</tr>
</tbody>
</table>

According to the results found above Grameenphone has to develop the system of online purchase. Grameenphone has to concentrate on each of the following four broad categories to implement this project:

1. Marketing Strategy
2. Human Resource Development
3. Finance
4. IT and logistics

The following represent the activities than Grameenphone Ltd. needs to carry out to set up this project:

A. Marketing Strategy: A market analysis has already been done from which we have the table of Summarized Results above. The following are the recommendations that I have for Grameenphone to implement the online distribution channel.

Target market:

According to our analysis, credit card holders, both credit and debit card holders and people holding neither of the cards has demand for online purchase. At the beginning of the project it is impossible to serve all types of customers. So, the consumers who have usage of credit cards are considered as potential target market for this project. From the market analysis, we can also
state that consumers using more than on average of Tk.36000 in a year are likely to have greater demand for online purchase.

**Market size:**
From a report, it is found that credit card holders are going to reach 15 lakhs by 2015. The market of credit cards, according to the various reports, suggests that the market for credit cards is still untapped although around 4000 customers are adding up every month. So Grameenphone has to create strategies to target the market for non-card holders to grab a greater market share.

**Pricing Strategy:**
A competitive pricing strategy needs to be designed to attract the consumers. Grameenphone has already a specific price attached for the products that it wishes to sell through online distribution channel. The products include the following:

1. Account Refill Service
2. SIM card
3. Handsets
4. Internet Modem
5. Value Added Services

The products – Account Refill and Value Added Services – do not needs to be distributed in hand to the consumers as it is currently provided over the existing infrastructure of Grameenphone. The product of Value Added Service will not add any other costs as the amount for it is usually deducted from the amount of money refilled within the customers’ number. The use of credit cards by a customer generally has to bear a certain amount of money which is known as the transaction cost. The Account Refill Service does not need any other costs to be added from the point of position of Grameenphone.

The other products need to be delivered to the customers’ home which will have the expense of shipment cost. As the customers, from the market analysis, are ready to bear the shipment cost, it can thus be added to the retail price of these specific products. The pricing for the shipment of these products needs to consider the transportation cost depending on the distance of the existing Grameenphone centers and the customers’ location.

**Advertising and Promotional Strategy:**
The marketing strategy has to be made stronger as this is completely a new method of distributing the products of Grameenphone. Various marketing strategies could be used to attract the subscribers. The following are the ones that are recommended:

1. Newspapers are still a very convenient way of reaching the consumers. Friday newspapers are usually read by almost all the members of the family. Attractive advertisements on Friday newspapers are attractive instruments to reach the subscribers. The use of online papers is becoming very popular with people as the internet sector develops. Advertisements at the online newspapers can also be useful to aware the subscribers about the new channel of distribution.
2. Grameenphone has lot of billboards all over Bangladesh. The billboards are an attractive way of illustrating the product to a large share of the population. Billboards at the lucrative points will be attractive for the consumers.
3. Subscribers can be informed about the online channel from Grameenphone call centers. The information of the availability of the online distribution can be conveyed as the subscribers call in at the call centers. This will ensure that a lot of people are made aware of the new product.

4. Radio has become much more popular among all categories of people. Promotion through radio channels will help Grameenphone to increase the level of awareness about the product.

The promotional strategy could be designed by promoting Green Marketing. It could be highlighted that the movement from one place to another to purchase a mobile phone product is not only a hassle for the consumers but also creates pollution and congestion while traveling. Moreover, the use of pen and papers for refilling the accounts also mean a loss to the environment, so refilling the account through the online distribution channel will reduce the loss to the environment and the subscribers can contribute to the saving of the environment.

The widespread promotions will involve huge costs in promoting the products through newspapers, billboards and radio. All these will cost more than Tk.20 lakhs per year. However, all these costs are recoverable as the increased sales due to the popularity of this system of online purchase will help Grameenphone to increase its market share.

**Distribution Strategy:**

The products that are ordered online will be delivered by the sales representatives from Grameenphone center to the desired customers. Since Grameenphone has a wide coverage, in terms of the Grameenphone centers, of all the areas all over Bangladesh, the distribution cost will be a minimal amount and thus will increase the price of the products slightly – the price could be increased by 2-10% on the existing price of the product depending on the distance of the customers’ place and the Grameenphone center.

The system has to be developed in a way where selecting the place of the client will determine the price of the product while purchasing or the shipment cost can be adjusted from the amount of money refilled later. The client will have to provide the full address of the place of delivery which will increase the efficiency of delivery.

The value added services can be provided using the existing system and infrastructure, and the subscriber can subscribe for the value added services over the internet, and this will reduce any SMS or calls required by the subscriber to subscribe for the services.
B. IT and logistics:

There is a need of strong IT department to prepare the whole system of online payments. This could be a project of Grameenphone’s subsidiary GPIT through which the money invested stays within the same company as well as the system will develop with better qualities and at a faster speed. The development of the system with checking is likely to take not less than 6 to 12 months. The development of this system will allow Grameenphone to start its marketing promotions and sales. The system could ensure reduction in traffic of the server by bringing some areas under the server for online payment system in each Grameenphone centers through which the accumulated orders will be placed into the main system. The technological experts of GPIT will also ensure the security for the credit card users.

C. Human Resource Development:

A new set of human resource will be required for implanting the online distribution channel. A number of brand agents or sales representatives will be required to deliver the products to the customers’ location. Each Grameenphone centre will need managers to look after the distribution of the products when the orders are placed online. Internal or external recruitment can be carried out for this purpose. A proper remuneration analysis should have to be done to provide an incentive for the people to work hard to improve the sales through online distribution.

D. Financial Plans:

Grameenphone Ltd. is a registered company at the Stock Exchange under the Companies Act 1994 which gives Grameenphone at extra edge to receive finance through the sale of shares. Since Telenor, the largest telecommunication service provider in Norway has a share of 55.8 has a share in Grameenphone Ltd. which allows Telenor to bring in more Foreign Direct Investments (FDIs) through which the project of online distribution system can be implemented.

Moreover, Grameenphone Ltd. can reinvest the profit it is currently making back into the business by implementing online distribution channel system. Moreover, it enjoys the financial economies of scale where it is able to take huge amount of loans from the bank easily as the default rate of the largest telecommunication service provider in Bangladesh is likely to be very minimal.

After receiving the investments for the project in either of the ways described above, Grameenphone has to prepare the budgeted costing and sales revenue it will earn. This will help them to prepare a forecasted Income Statement and Balance Sheet through which they will be able to understand when they will be able to receive the Break-Even point.
4.2.2 Business Strategy

a) Cost leadership Strategy: At present, Grameenphone have no competitor in the consideration of online business. So it can easily follow cost leadership strategy. This doesn’t mean they can charge more but giving the customer better service at a lower cost that the rivals can charge in future.

b) Differentiation Strategy: From the beginning Grameenphone can follow the differentiation strategy so that they can beat their rivals in future. For example-While doing the market analysis for online purchase the consumer demanded strongly after sales service. They cannot judge the products online and specifically of changing the product will increase sales higher. The consumers also prefer delivery outside of Dhaka which should be considered while preparing the strategies. So, differentiation strategies are important to implement for the company’s online services to appeal a broad spectrum of buyers.

c) Focus Strategy: Actually, the consumers who are using credit cards are mainly focused for this new channel of distribution. Grameenphone will follow focused differentiation strategy to start this project. That means they will serve a niche market, offering them with attractive customized services. For example-The customers can choose their own mobile sim numbers while buying it online.
4.2.3 Competitor Analysis

Existing Competitor:
Among the telecommunication industries of Bangladesh no one has started to do business through online distribution channel. So, there are no existing competitors. If Grameenphone starts this new channel of distribution they will do monopoly business in this sector and can easily increase their market share.

Potential Competitor:
Banglalink has always been the potential competitor of Grameenphone. They have already started to plan to provide the value added services through online. Banglalink subscribers can only activate their value added services but they are not providing all the services online. So, Banglalink is the first potential competitor of Grameenphone. Other telecommunication companies like Airtel, Robi, Citycell, and Teletalk can become the potential competitors in future if they enter into this channel of distribution.
4.2.4 **Strategic Analysis**

**SWOT Analysis:**

a) **Strength:**
- Strong brand name image and reputation.
- Strong financial condition, ample financial resources to develop online sales.
- Superior technological skills.
- Wide geographic coverage and strong distribution capability.
- Online distribution channel is strongly differentiated from rivals.

b) **Weakness:**
- Maximum population of the country is not aware of purchasing system of products through online.
- Unit cost of the product would increase because a delivery cost will be added to it.

c) **Opportunities:**
- Online sales will increase the market share.
- Ability to serve additional customer groups or market segment.
- Expanding the company’s distribution channel to meet broader range of customer need.

d) **Threats:**
- Likely entry of new and existing competitors to online business.
- Increasing competition among industry rivals may squeeze profit margins.
- Shift in buyers needs away from industry’s online distribution strategy.
- Strong promotional and advertising activities of rivals can cause shift of customers to other telecommunication operators in future.

**SWOT Matrix:**

<table>
<thead>
<tr>
<th>SO</th>
<th>Strong brand name and strong distribution capability can create more demand for purchasing the products from online, which can result in increasing the market share.</th>
</tr>
</thead>
<tbody>
<tr>
<td>WO</td>
<td>Ability to serve additional customer groups or market segment through online can decrease the unit cost of products in future.</td>
</tr>
<tr>
<td>ST</td>
<td>High quality of the online service should be maintained by existing superior technological skills, which the competitors will fail to match.</td>
</tr>
<tr>
<td>WT</td>
<td>Increase in strong and updated promotional activity will make the customers aware of online purchase which will lead to more sales at the present as well as future.</td>
</tr>
</tbody>
</table>
The above diagram represents how Grameenphone Ltd. will be working over the three-year period. The first and foremost thing that they have to do is to accumulate the financing needed for the projects in the ways described above. Then they will have to carry out a market analysis in the very forecast year to figure out the customer group, about the products that are required by the subscribers, their preferences and what are the main reasons they have for purchasing through online. In the very first year, they will have to recruit people to monitor the activities that have to undergo to prepare the whole system of online payments through internet.

The second year will start with the finishing work of the IT system. Then more people needs to be recruited to carry out operations, marketing and promotions, and distribution which will be followed by making out the budgets which will allow Grameenphone Ltd. to start their marketing and promotion and goals set within the project.

The third year has to start off with more additional features to be added of the online system to make it more efficient. Then the goals set by the project’s budget have to be checked with the actual operations, and then if it is successful, then more finances will be needed to further promote the online distribution system. The success of the project till the third year will allow Grameenphone to have an idea of how the new channel of distribution will work in the future based on which plans for the following years have to be strengthened and designed.
4.2.6 CONTINGENCY PLAN

The contingency plan for this project is that if the online distribution channel does not increase sales of the business over a certain period of time, then it should have a backup plan. To increase the sale the target customers should not limit to credit card holders but also include debit card holders as well customers holding neither of the cards. Some strategies can be developed to increase the number of online customers. These are discussed below:

There are various retailers all over Bangladesh providing the account refill service. Grameenphone can provide a laptop and credit card number to the big retailers through which they can refill the accounts and can also pay for products of the subscribers. This will help Grameenphone grab a greater market share of online purchases. The retailers will be provided an identification/tracking number through which they can get into a system through which they can refill the services. But they have to pay a certain amount of money to Grameenphone according to their needs to get the password for getting into the system using the tracking/identification number. This method will aware more people about Grameenphone’s service through online and this way the other customers who does not hold cards and who are holding debit cards can order online and pay through the retailers for their products.

If the online distribution channel does not increase sales of the business over a certain period of time even after implementing the above contingency plan, then Grameenphone can return back to its original infrastructure of distribution which will be focused more. However, there is no need to remove the online distribution system from the infrastructure as investments by that time will be made to a huge extent and thus this system will be considered as an optional system for the subscribers.
Section 5

5.1 CONCLUSION

The research has been quite successful because from this paper, we can understand which factors have demand for online purchases. After carrying out the t-tests, we find that the customers holding credit cards and debit cards or holding none of the cards will be our target group in the marketing plan. Moreover customers having usage from Tk.501-1000, and from Tk.3001 to Tk.5000+, and who considers hassle to be a problem while purchasing the products offline and values after sales service and that of changing the product provides us an idea of the strategies that is needed to be accounted for while developing this sales distribution channel. Customers are ready to bear the cost of the shipment to avail this comfortable online service. However the insecurity associated with online purchase may affect the demand adversely. On the other hand, delivery of goods to wrong location is another problem for which customers might step back in purchasing through online. So the strategies have to be designed by incorporating these situations. Another important factor to be accounted for while creating the strategy is delivering products outside of Dhaka to encourage more customers in purchasing the product.

This paper has tried its best to provide a rough idea on what things should Grameenphone incorporate to make the launching of the online distribution system a successful one with the recommendations provided about the market strategy, market size, pricing strategy, promotional and distribution strategy, IT and human resource development and financial plans. The paper has tried to provide a competitor and strategic analysis, as well as tried to produce a business strategy based on which Grameenphone is recommended to carry out the development of the project. The paper also provides a timeline for Grameenphone to carry out the project of online distribution channel and a contingency plan to provide a backup plan in order to support Grameenphone if the project becomes unsuccessful.
APPENDIX:

Survey Questionnaire

**Topic: Consumers demand on purchase of Grameenphone products/services from online distribution channel: An opportunity/scope for GP**

1) Gender ……Male …… Female
2) Age …… 20-30 …… 30-40 …… 40-50 …… 50+
3) Occupation …… Service …… Business …… Student ……Home Maker
4) Are you using Grameenphone mobile phone connection? …… Yes ……No
5) If no, are you interested to use GP in future if online purchase is available? ……Yes …… No
6) What is your monthly income? …… Tk.10,000 ……Tk.10,000-25,000 ……Tk.25,000-40,000 …… Tk. 40,000-55,000 …… Tk.55,000+
7) Do you have a bank account? …… Yes ……No
8) Do you use ……credit card ……debit card ……both ……none
9) What is your (you & your family members that you are responsible for) average monthly purchased recharge amount of mobile phone? ……Below Tk.500 ……501-1000 ……1001-3000 ……3001-5000 ……5001+
10) Do you prefer to make online purchases of mobile phone service? ……Yes ……No
11) Which products/services do you prefer the most to purchase through online from the following?

      …… Account refill service …… SIM card (including option to choose better number)
      …… Handsets
      …… Internet Modem …… Value added services (can view & activate/deactivate by yourself online) …… All
12) Which medium do you prefer the most for information and to attract you about online mobile product offers?

      …… Newspaper Advertisement ……Television Advertisements ……E-mail …… SMS
      …… Customer Call Center (calls from call centers) …… Website of GP
13) When do you mostly refill your account?

      …Everyday …Once a week …More than once a week …Once a month
14) When do you think you will mostly refill your account online to make the services comfortable?

- 6 am-12 pm  
- 12 pm-6 pm  
- 6 pm-12 am  
- 12 am-6 am

15) When do you people will mostly buy the handsets, sim cards and internet modem from online?

- Once a year  
- Once in 3 years  
- Once in 6 years  
- Only once until it is of no use

16) How do you think gender will affect the purchase method of Online Purchases?

- Males will purchase more than females  
- Females will purchase more the males  
- Both gender will use this method equally

17) Which category of people do you think from the following will purchase through online?

- Students  
- Service/Job holders  
- Business/Entrepreneur  
- Students and Service/Job holders  
- Service/Job holders and Business/Entrepreneur  
- Students and Business/Entrepreneur

18) Is purchasing mobile phone services a hassle for you from the existing customer service centers and account refill retailers?  

- Yes  
- No

19) Why do you think you will want to buy products online?

- Wide Product Line Assortments (i.e. Products are always available online)  
- Product delivery facility  
- Traffic Challenges  
- Pick Up from Nearby Shop (Customers who don’t hold credit cards, after ordering online can pick up from nearby shop)

20) To buy the product online, what visuals and features you expect to see online?

- Outlook of the product with Video Demonstration  
- Proper information and guidelines to use  
- Functions or feature details  
- User Feedback & Expert Comments  
- All

21) Do you think providing after sales service for online products will increase the purchase through online?

- Yes  
- No
22) What do you think after sales facilities people want after buying it online?
   ...Facility of changing your product
   ...Facility of product repairing service
   ...Facility of 24 hour hotline number regarding any problem of online purchase
   ... All of them

23) Knowing the fact that you cannot see your products physically, rather you have to judge it by seeing pictures online; does it change your decision of purchasing through online? .....Yes .....No

24) Knowing the fact of worldwide insecurity of using credit card as a means of purchase; does it change your decision of purchasing through online? .....Yes .....No

25) Do you consider bearing the shipment cost over travelling by yourself to avail the better and comfortable service? .....Yes .....No

26) If shipment of the products (except account refill services) purchased from online is made within next working day, does it change your decision of purchasing through online?
   .....Yes .....No

27) Do you usually face problems regarding delivery of documents/goods/products due to improper address of locations?
   .....Yes .....No

28) Do you also want delivery outside of Dhaka?
   ..... Yes .....No

29) From the following, which discount service system will attract you towards online purchase?
   .....Monthly discounts on purchase .....Occasional discounts ..... Discounts based on points on purchase of products/services
REFERENCE:
http://www.grameenphone.com/
http://www.grameenphone.com/about-us
http://www.grameenphone.com/products-and-services
http://www.telecomsmarketresearch.com
http://en.wikipedia.org/wiki/List_of_countries_by_population
http://www.banglalinkgsm.com
http://www.ats.ucla.edu/stat/stata/output/ttest_output.htm