



**Comparative Analysis of
Telemarketing Concept in the
Different Industries of Bangladesh**
Focusing on Telecom & Banking Industry

Internship Report
On
Comparative Analysis of Telemarketing Concept
in the Different Industries of Bangladesh
Focusing on Telecom & Banking Industry

Submitted To:
Md. Tamzidul Islam
Senior Lecturer
BRAC Business School (BBS)
BRAC University

Submitted By:
Lusana Rahman
ID: 10104120
BRAC Business School (BBS)
BRAC University

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Letter of Transmittal

June , 2014

Md. Tamzidul Islam

Senior Lecturer

BRAC Business School

BRAC University

Subject: Submission of internship report

Dear Sir,

I have completed my internship and this is the report which is mandatory requirement for the Internship (BUS400) course. I was an internee in GrameenPhone Limited and after completing the four months of internship, this report has been prepared, which is titled “Comparative Analysis of Telemarketing Concept in the Different Industries of Bangladesh.”

The internship program with the GrameenPhone Limited was a wonderful experience. This gave me an opportunity to learn and understand the corporate culture which will be helpful for my future professional career.

I really hope it will meet the expectation and standard. It would be pleasure for me, if this report can serve its purposes and I will be available to explain your queries if you feel necessary.

Sincerely,

Lusana Rahman

ID: 10104120

Acknowledgements

First of all I would like to thank the almighty Allah to let me and help me all the way through to prepare this report. Then I would like to thank the officials of GrameenPhone Limited who actually guided me all through this three months period. I would take the opportunity and specially thank my on job supervisor Mr. Tawhid Reaz, Manager, Telemarketing and Lead Management Team (TMLM), Direct Sales, Commercial and my colleagues Mr. Tawhidul Islam (Account Manager), Mr. Ajajul Haque (Account Manager), Mrs. Rubayatee Rahman (Account Manager), who helped and guided me during my internship period and also preparing this report.

I would also like to thank my family and friends who supported me and helped me through these three months' time and preparing this report.

Last, but not the least, I would like to thank my academic supervisor Mr. Md. Tamzidul Islam who guided me and gave me feedbacks while I was working and preparing this report.

Executive Summary:

Internship is a mandatory requirement for the Bachelor in Business Administration (BBA) students. As a fresh graduate it was essential to get accustomed to the any working environment. Grameenphone Limited (GP) is providing internship opportunities to the undergraduate students.

The main objective of this study is to explore the emerging practice of Telemarketing in the different industries of Bangladesh. As this is the first comprehensive study of telemarketing concept from the light of different industries in Bangladesh it is mainly exploratory in nature. Throughout this study it has been tried to understand how telemarketing is used in the different industries of Bangladesh especially in the telecommunication industry and banking industry, what is the procedure of conducting these operations and what is the customer responsiveness regarding telemarketing activities towards them.

In investigating these questions, a mixed analysis has been conducted. In total 5 organizations have been surveyed and some of the top officials of those organizations have been interviewed.

The results of the study show that Telemarketing has been mostly used by the Telecom industry and Banking industry mostly. Mostly they use telemarketing for giving information and providing customer feedback to the curious customers (inbound telemarketing) and giving call to persuade them to buy their product or services. Banking industry offers Loan, credit card, mortgage loan, product offerings through this and telecom industry offers several packages and VAS to the prospective customers. No matter what industry it is telemarketing has been used to provide complete customer care and increasing sales. Employees' performance depends upon achieving their prospective sales target. Customer perspective survey both from institutional and general customer point of view indicates that although they are quite familiar with the term but they have few understandings regarding its uses. They believe that telemarketing can increase customer loyalty and brand value if it is used effectively and properly.

The study concludes that Telemarketing is preferred due to cost effectiveness, easiness and good possibility to target. However, it has disadvantages of negative responses, not answering call, not finding the right people and complexity.

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Company Overview

1.1 Company Profile:

GrameenPhone started its journey with the Village Phone program: a pioneering initiative to empower rural women of Bangladesh. The name GrameenPhone translates to “Rural phone”.

Starting its operations on March 26, 1997, the Independence Day of Bangladesh, GrameenPhone has come a long way. Before GrameenPhone’s inception, the phone was for a selected urbanized few. The cell phone was a luxury: a flouting accessory for the select elite. The mass could not contemplate mobile telephony as being part of their lives. GrameenPhone pioneered the then breakthrough initiative of mobile to mobile telephony and became the first and only operator to cover 98% of the country’s people with network.



Since its inception GrameenPhone has built the largest cellular network in the country with over 8500 base stations. Presently, nearly 99 percent of the country's population is within the coverage area of the GrameenPhone network. GrameenPhone has always been a pioneer in introducing new products and services in the local telecom market. GP was the first company to introduce GSM technology in Bangladesh when it launched its services in March 1997.

GrameenPhone was also the first telecommunication operator in Bangladesh to introduce the pre-paid service in September 1999. It established the first 24-hour Call Center, introduced value-added services such as 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. The entire GrameenPhone network is also EDGE/GPRS enabled, allowing access to high-speed Internet and data services from anywhere within the coverage area. There are currently 7 million EDGE/GPRS users in the GrameenPhone network. In 8 October 2013 the company launched 3G services commercially.

Today, GrameenPhone is the leading and largest telecommunications service provider in Bangladesh with more than 46.663 million subscribers as of October 2013. (GrameenPhone 2014)

1.2 Principal Business Entities:

Grameenphone

Vision Mission & Values

“We are here to help”





Vision:

“We exist to help our customer get the full benefit of communications services in their daily lives. We’re here to help”



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.”



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 action, 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 way that suits way of their life best.”



▶ **Objective:**

GrameenPhone's objective is "to keep its strong growth momentum in coming years and targeting to take a fair share of the growth in the mobile market. The company will more focus on its Customer Centric approach, through innovation products and services, as well as through optimization of its sales and customer service experience." (GrameenPhone, 2012)

▶ **Goal:**

GrameenPhone's goal is "to create long- term stakeholders value through providing as well maintaining vastly innovative, easy to use best value telecommunications services in the market." (GrameenPhone, 2012)

▶ **Tag Line:**

"Go Beyond, Cholo Bohudur"

According to GP this is not a tag line, rather a philosophy that they believe. This is a fundamental value that is inherent to all the business enterprise, inside all the employees and makes them work together mark a long journey together as an entity.



grameenphone

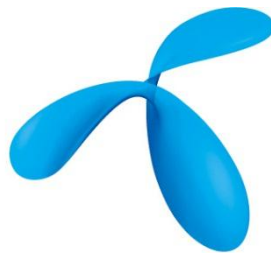
▶ Logo:

In March 26, 1997 GP started their business with the logo which depicts the green and red of Bangladesh with the brand promise – “In the hands of people” (GrameenPhone, 2012)



GrameenPhone Logo
(March 1997- November 2006)
(Source: Brands of the world,
2012)

However the logo of GP was changed on November 17, 2006 symbolizing the change and dynamism in the organization as well as the telecom industry. (GrameenPhone, 2012)



grameenphone

GrameenPhone Logo
(November, 2006- Present)
(Source: Wikipedia, 2014)

GrameenPhone Ltd.

at a Glance

Industry:

Telecommunication

Established In:

1996

Started Operation:

March 26, 1997

Numbering Scheme:

+88017xxxxxxx

Head Office:

GPHouse, Basundhara, Baridhara,
Dhaka

Number of Employees:

30000 (full time and part time)

Number of Subscribers:

50.1 million

EDGE/ GPRS/ 3G Users:

5.8 million

Market Share:

41.67% (approximate)

Number of GrameenPhone Centers:

17 (operated by own)

Enlisted in Dhaka Stock Exchange:

November 11, 2009

Shareholding Structure:

Telenor Mobile Communications
AS (55.80%),
Grameen Telecom (34.20%),
General Public and other institutions
(10.00%)

Revenue:

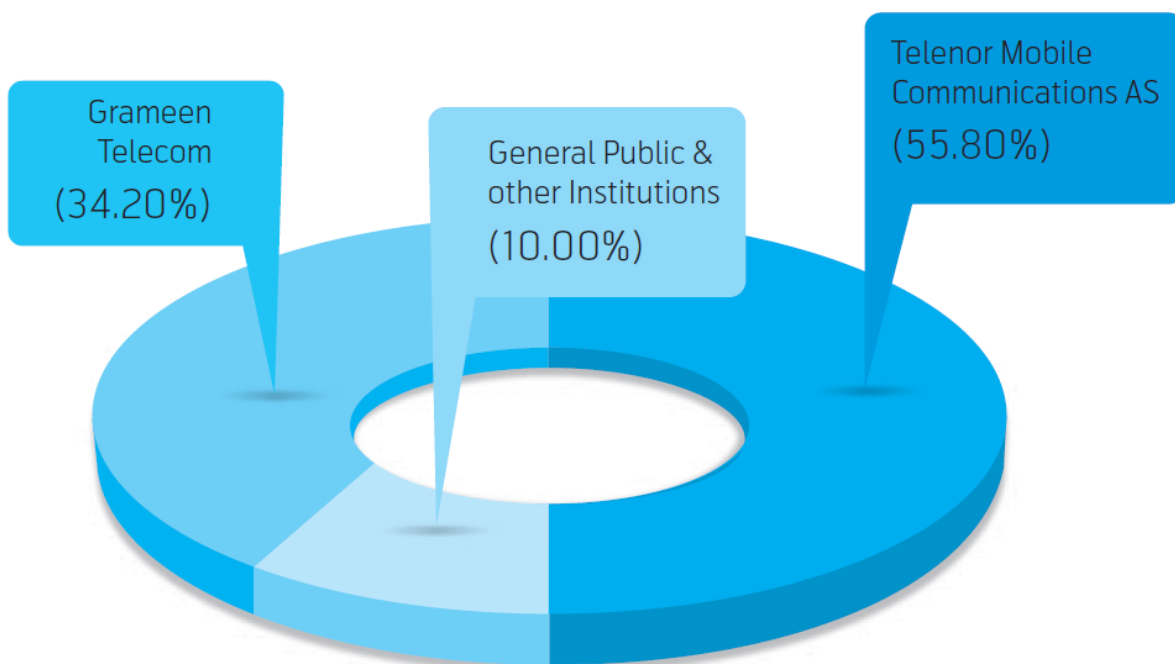
91.9 Billion (2012)





1.3 The Shareholders:

The shareholding structure comprises mainly two sponsor Shareholders namely Telenor Mobile Communications AS (55.80%) and Grameen Telecom (34.20%). The rest 10.00% shareholding includes General public & other Institutions.



▶ Telenor Mobile Communications AS (TMC):

TMC, a company established under the laws of the Kingdom of Norway, seeks to develop and invest in telecommunication solutions through direct and indirect ownership of companies and to enter into national and international alliances relating to telecommunications. It is a subsidiary of Telenor Mobile Holdings AS and an affiliate of Telenor. Telenor ASA is the leading Telecommunications Company of Norway listed on the Oslo Stock Exchange. It owns 55.80% shares of GrameenPhone Ltd.

Telenor's strong international expansion in recent years has been based on leading edge expertise, acquired in the Norwegian and Nordic markets, which are among the most highly developed technology markets in the world. It has substantial International operations in mobile telephony, satellite operations and pay Television services. In addition to Norway and Bangladesh, Telenor owns mobile telephony



companies in Sweden, Denmark, Hungary, Serbia, Montenegro, Thailand, Malaysia, Pakistan and India. Telenor has 148 million consolidated mobile subscriptions worldwide as of December 31, 2012.

Telenor uses the expertise it has gained at its home and international markets for the development of emerging markets like Bangladesh. As part of the conversion of GrameenPhone from a private limited to a public limited company, Telenor Mobile Communications AS transferred 10 shares each on May 31, 2007 to its three (3) affiliate organizations namely Nye Telenor Mobile Communications II AS, Norway; Telenor Asia Pte. Ltd., Singapore; and Nye Telenor Mobile Communications III AS, Norway.

▶ **Grameen Telecom (GTC):**

Grameen Telecom, which owns 34.20% of the shares of GrameenPhone, is a not-for-profit company in Bangladesh established by Professor Muhammad Yunus, winner of the Nobel Peace Prize 2006.

GTC's mandate is to provide easy access to GSM cellular services in rural Bangladesh and create new opportunities for income generation through self-employment by providing villagers, mostly the poor rural women, with access to modern information and communication-based technologies.

Grameen Telecom, with its field network, administers the Village Phone Program, through which GrameenPhone provides its services to the fast growing rural customers. Grameen Telecom trains the operators and handles all service-related issues.

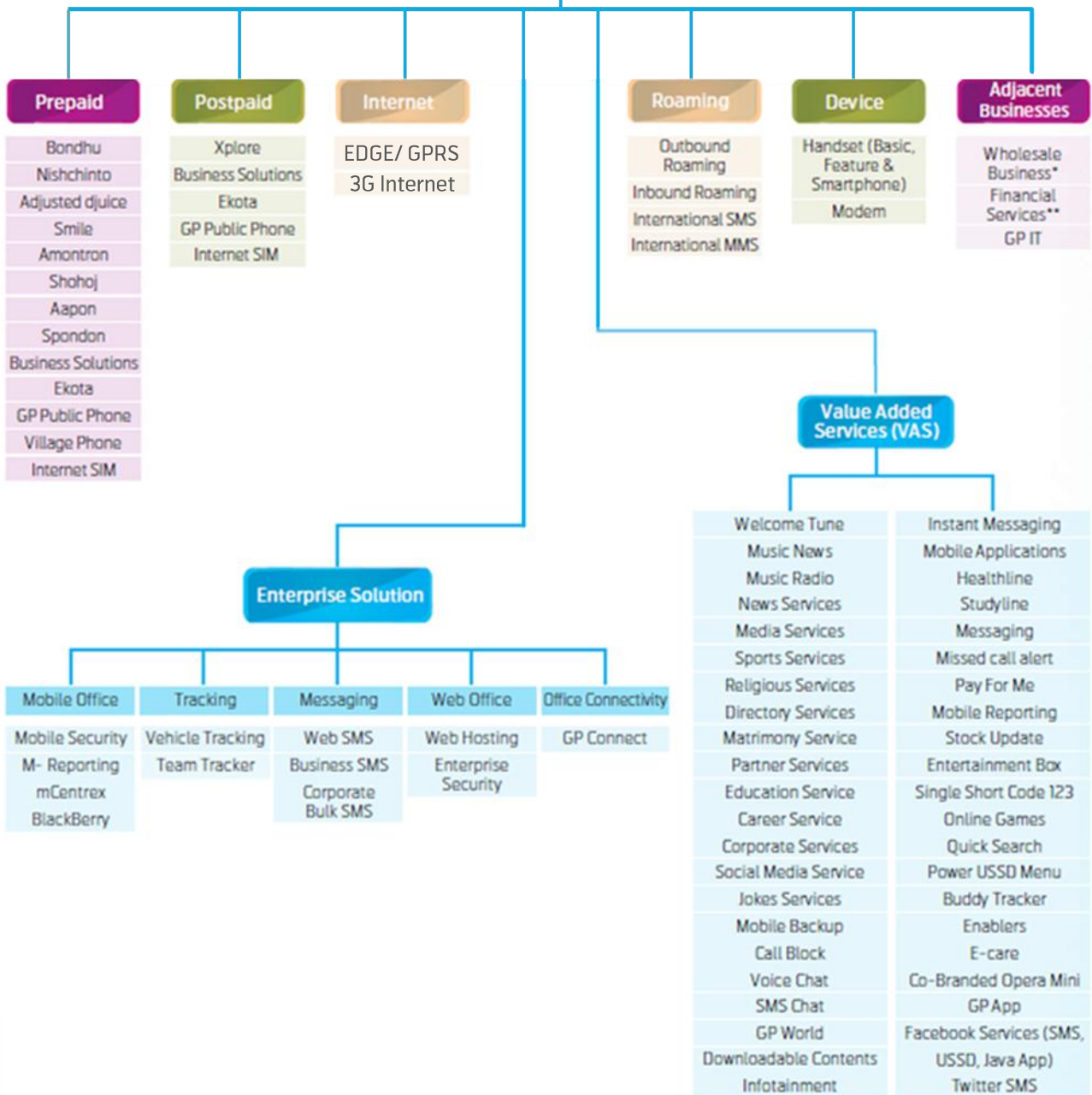
GTC has been acclaimed for the innovative Village Phone Program. GTC & its Chairman Nobel Peace prize laureate Professor Muhammad Yunus have received several awards which include; First ITU World information Society Award in 2005; Petersburg Prize for Use of the IT to improve Poor People's Lives" in 2004; GSM Association Award for "GSM in Community Service" in 2000.

As part of the conversion of GrameenPhone from a private limited to a public limited company, Grameen Telecom transferred 1 share each on May 31, 2007 to its two affiliate organizations namely Grameen Kalyan and Grameen Shakti.

(GrameenPhone 2012)



1.4 Product & Services:



1.5 Current Market Situation:

The total number of mobile phone users in Bangladesh is 95.53 million in September, which increased by 17 million from last year (Danlu, 2012). Currently there are six, including one fully government owned mobile phone operators in Bangladesh.

Among them, Grameenphone has the majority of the market share holding 41.67% (approximate) (Danlu, 2012) of the market, with users of 50.1 million (Grameenphone, 2012). Orascom Telecom Holding's Orascom Telecom Bangladesh Limited is at the second position with the name "Banglalink". Banglalink has 25.743 million subscribers (Danlu, 2012) with the market share of 26.94% (approximate). Robi Axiata Limited's Robi is holding has 21.08% (approximate) market share with 20.144 million subscribers (Danlu, 2012). Airtel Bangladesh Limited's Airtel has 6.784 million users (Danlu, 2012) with 7.101% (approximate) market share. Pacific Bangladesh Telecom Limited's Citycell has 1.76% (approximate) market shares with 1.683 million users (Danlu, 2012). Fully government owned Teletalk has 1.367 million subscribers (Danlu, 2012) occupying 1.43% (approximate) market share. Competition among the mobile phone operator is intense and the tariff levels are among the lowest among the world.



Job Description



Job description:

Internship is a mandatory requirement for the Bachelor in Business Administration (BBA) students. For being accepted for the internship program arranged by different organizations, I started applying to multiple organizations by August, 2013. I applied online for the internship program of GrameenPhone Limited for the September Session. At the first week of September I was called for an interview for the internship program. At the end of that week I was notified that I was selected for the internship program.

2.1 Work Experience:

I was placed in the corporate office of the GrameenPhone Limited, the GPHouse, situated at Basundhara, Baridhara. The internship program started at September 15 and continued till January 30 fulfilling the requirement of 4 and a half months internship period.

September 15 was the joining date, however most of the day was occupied with the orientation program and the officials of the People and Organization Division were really friendly and were giving instruction to the internees who were also starting their internship program with me. After the session the internees were sent to their respective departments where they were supposed to serve for the next 3 months.

I was placed in the Direct Sale's Telemarketing and Lead management Team under the Commercial Division. I was under the supervision of Mr. Tawhid Reaz. My supervisor was very supportive and encouraging me to work with the team. He ensured me that personnel of the unit will help me to understand the works and will instruct me all through the way. The employees were friendly and welcomed me as well.

The office space was lot different than the traditional ones I have seen. GP had the idea of a paperless workspace- which promotes the concept of eco friendliness as well as increase efficiency. It was a portable sitting arrangement which means that anyone can sit anywhere they wanted to sit and work and it was also a uniform workplace. The design of the building is also something that was not like the conventional ones. It was designed to be a space and energy efficiency workspace. It was designed to ensure the maximum use of the natural lights

and also has its own internal air treatment and waste water treatment plant. Later I came to know that this building is saving approximately 60% energy comparing to the tradition building system (GrameenPhone, 2011). GP is aiming to be a ‘Green Company’ by 2015 by reducing 30% of the carbon emission (GrameenPhone, 2011).

The security of the office was really good and everyone had to use their identification card (ID card) to access in the office. It took half of a day of the first day to arrange an ID card for the internee. It was havoc for us to move around the office without the ID cards because without it a single door cannot be accessed. Things became lot easy after we got the ID card. The first week went rather boring as there was nothing to do for me as there was no paper to work with. The employees had their own laptop in which they manage their day to day work. It took 2 days for the IT official to assign me with my account access. After one week I was assigned a laptop and a locker with the help of my colleagues.

I was assigned to work on different official activities with different members of the team in which I was working with. They always treated me as a part of their team; not as an intern or an outsider. Sometimes I also had to work with the confidential documents and help my supervisor and colleagues with their works. Through this process I became familiar with the business practice of this organization.

The interns here were not given any monetary reward, however we were provided with transport facilities. We were also provided with wide variety and delicious lunch.

During the internship program I came to know the business practice and the regulations that were actually controlling the telecom industry. I came to realize about the corporate culture at the same time began to realize the difference between the corporate culture of GrameenPhone Limited and any traditional cultural of other organization.

Just before the internship program ended the People and Organization arranged training program for all the interneers. This session helped me to understand the job market from the employers’ point of view.



As the day passed I became close to my colleagues and other internees. I also began to grow an attachment with the organization. Working in GrameenPhone Limited was a wonderful learning experience.

2.2 Job Responsibilities:

GrameenPhone provides transportation services to the employees which are very helpful as it helps the employees to reach the office in time. My office hour started at 8:00 a.m. and the transport service used to pick me up at 6:50 a.m. Usually my daily works started with scanning or keeping the documents to the precise places. Among the daily works I used to do different works assigned to me by my supervisor.

General Responsibilities:

- ▶ Scanning & printing different documents.
- ▶ Make call to every coming lead to verify it & convince people to be a Corporate client.
- ▶ Describe all the services for the valid corporate client & enter their requirements.
- ▶ Verify contractual forms of corporate clients.
- ▶ Ensure customer satisfaction with prompt service.
- ▶ Establish productive, professional relationships with key contacts and develop the corporate customer accounts.
- ▶ Acquire industry knowledge to best serve the corporate customers.
- ▶ Prepare offers and proposal presentations.
- ▶ Conduct meetings with clients / customer operations / customer workshops.

Specific Responsibilities:

- ▶ Developing, building and nurturing relationships with key Contacts of client.
- ▶ Helping my colleagues preparing quarterly report.
- ▶ Make Monthly Newsletter for the Tele Marketing & Lead Management Team (TMLM)
- ▶ Help to make different presentation and audio visual for different meetings and workshops.



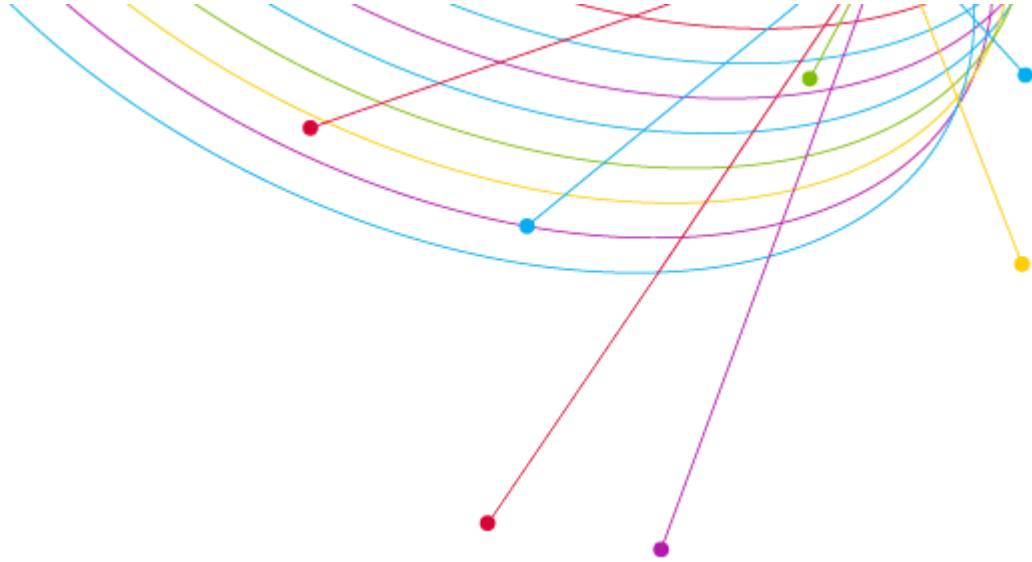
2.3 Different Aspects of the Job Performance:

As a fresh graduate it was important to get to know to any working environment. Working in GrameenPhone Limited helped me to understand a corporate culture, as well as the nature of a job. It helped me to realize that gaining knowledge from books and working in an organization are two different things.

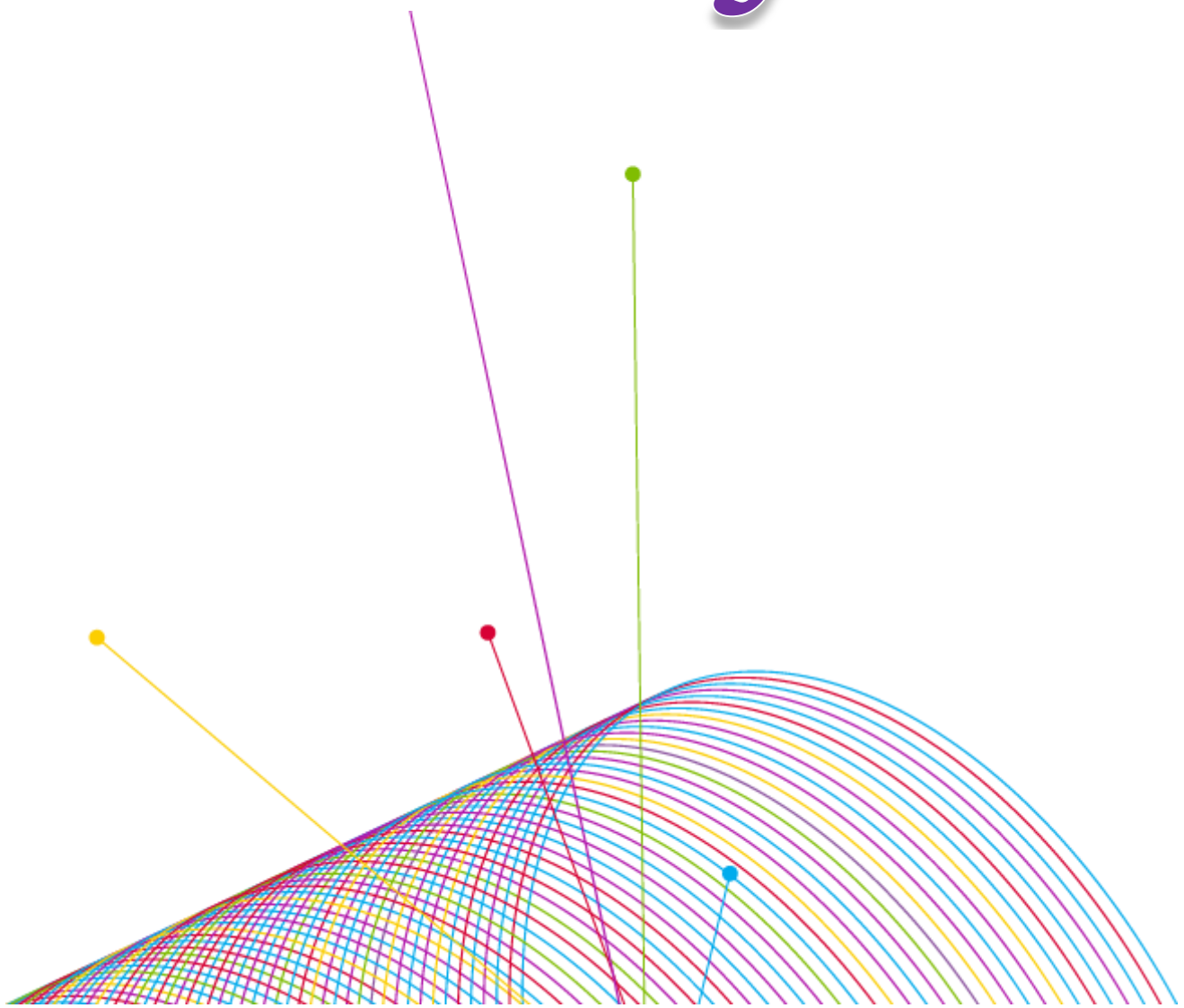
2.4 Observations and Recommendations:

It was a good learning experience working in GrameenPhone Limited. I was being instructed by the member of my team. I was being appreciated and thanked for any work that I had done. For mistakes I was corrected politely and given a second chance.

- ▶ The job rotation is not practiced for the interns. However it would be helpful if job rotation process was applied among the interns. It would help them to understand the business practice even more.
- ▶ The IT support needs to be more efficient as the interns have to wait long time to get a laptop.



Main Project



3.1 Background of the Study:

The Concept of telemarketing is not a very old thing in Bangladesh. Now-a-days many organizations are involved in conducting telemarketing activities for their businesses. For the purpose of accomplishing the research objectives regarding how telemarketing is used in different industries of Bangladesh, what procedures are maintained for these purposes, what level of effectiveness is ensured by telemarketing activities and what is the customer responsiveness regarding telemarketing activities conducted towards them. The findings can be used for the betterment of telemarketing & lead management team of GameenPhone Ltd.

In Bangladesh the concept of Telemarketing is not very old. It has become an important issue due the existence of telecommunication industry. All the 6 telecom operators in our country conduct a significant amount of telemarketing activities to an extent to attract customers, informing new packages, informing new offerings, lead generation, verification, information gathering etc. Telemarketing is also used in other industries of our country including: Financial institutions (Banks), Non-Bank Financial Institutions, Insurance etc. It is also being used in manufacturing industries but the intensity of its uses in this industry is not very much significant. In Banking industry this is basically being used for Loan persuasion, mortgage information etc. But, Telemarketing activities should not be totally engrossed only with financial and telecom industries, it has much more things to do for the prospect of Manufacturing industries too.

The intensity of telemarketing activities in different industries of Bangladesh is very much important because it is cost effective and supportive to focus on core compliance of the organization in the same time. The procedure, policies, training facilities, practices, operations, and services offered through telemarketing by the different industries needed to be studied and analyzed carefully and effectively. Because the compact and specific information regarding this study will help to reshape and restructure any telemarketing section of any organization (Ex: GameenPhone telemarketing and lead management section) to perform much more effectively and efficient way. Besides, if telemarketing can be used properly with effective manner than it will help to increase brand value and ensure brand loyalty. The reason is that rather than focusing too many just on persuading customers to increase sales, after sells services can be used extensively in a better way which will help the organization to gain emotional attraction and faith of the customers towards the organization.

3.2 Objective of the Project:

The primary aim of this report is to identify the extent to which telemarketing is used in different industries of Bangladesh focusing on its practices, policies, facilities, services, training programs etc. and use them to reshape and restructure the telemarketing and lead management team of direct sales, commercial division of GameenPhone Limited.

The other objectives are-

- To understand how telemarketing is used in the different industries of Bangladesh focusing on telecom and banking industry.
- To identify the procedures through which telemarketing is conducted.
- To know the effectiveness and efficiency of telemarketing practices in the different industries of Bangladesh.
- To identify the gaps between the telemarketing practices of GameenPhone with that of other industries in Bangladesh.
- To identify the procedures through which telemarketing practices in other industries can be used at the Telemarketing & Lead management team of GameenPhone to increase capability and performance.
- To find out SWOT analysis of the Telemarketing from the Bangladesh point of view.

3.3 Methodology:

- **Research Approach:**

There are basically two approaches of conducting research. One is Quantitative approach and the other is qualitative approach. However, there is another approach which is called mixed approach. Here both the quantitative and qualitative analysis is conducted. For the purpose of having an exploratory research on the concept of telemarketing in different industries of Bangladesh this approach is most suited because for the procedures and policies qualitative approach will find out the answer and for effectiveness and efficiency and brand value concept quantitative will be most suitable.

- **Research Questions:**

Based on the research objective below questions will be answered through this paper.

They are:

- ✓ What types of products and services is offered by telemarketing?
- ✓ What categories of telemarketing activities are conducted for offering products and services?
- ✓ What are the procedures, policies, practices, structures for the telemarketing which are followed and maintained by the organization?
- ✓ What is the performance measurement tool?
- ✓ How the performance is measured?
- ✓ What are the training services and facilities provided for the effective operation of telemarketing?

- **Research Method:**

Research method is all about the data collection process. Here data will be collected through interview and survey questionnaire. A representative sample will be taken for further analysis.

✓ **Data Collection Process:**

Data will be collected both from Primary sources and secondary sources. These will include:-

1. Websites and books regarding theoretical background of telemarketing.
2. Company Websites visit, Face-to-Face conversations with respective officers and staffs in order to identify the procedures, policies, operations, training programs of telemarketing activities.
3. Practical Work experience with the team to identify the performance and effectiveness.
4. In depth analysis using research and statistical tools to compare with the standard operations.
5. Conducting Survey to find out the customer responsiveness regarding telemarketing activities conducted by GameenPhone and other industries.

✓ **Research Tool:**

Descriptive analysis will be conducted regarding the structural and conceptual framework of telemarketing in the organizations. Moreover, a questionnaire will be designed to fulfill the research objectives. The questionnaire is comprised of questions aimed at seven variables related to consumers' perception of nature of telemarketing in Bangladesh and their response to it.

✓ **Case Study:**

Based on the GameenPhone organization a case study will be conducted. Here, telemarketing activities conducted by GameenPhone, training programs related telemarketing, operation systems of telemarketing and concept of telemarketing from different industries of Bangladesh will be implemented for GameenPhone.

3.4 Limitations of the Study:

The limitations of the report are-

- Conducting surveys in all the industries is not possible due to inadequate fund.
- Covering all the issues might not be possible due to confidential matter.
- All the necessary and additional information might not be possible to get because some companies might be unwilling to provide information.
- Enough secondary sources of information might not be available.



*Theoretical
Background of
Telemarketing*

4.1 Telemarketing: The Concept:

The term telemarketing was first used extensively in the late 1970s to describe Bell System communications which related to new uses for the outbound WATS and inbound Toll-free services.

Telemarketing (sometimes known as inside sales or telesales in the UK and Ireland) is a method of direct marketing in which a salesperson solicits prospective customers to buy products or services, either over the phone or through a subsequent face to face or Web conferencing appointment scheduled during the call [Wikipedia]. Telemarketing can also include recorded sales pitches programmed to be played over the phone via automatic dialing. Telemarketing has come under fire in recent years, being viewed as an annoyance by many.

We can assume from the title, in practice telephone marketing is “Using the telephone to sell directly to customers” (Kotler & Armstrong 2004, 549). Cron and Decarlo (2010, 40) on the other hand define the term more specifically: “Telemarketing refers to customer contacts utilizing telecommunications technology for personal selling without direct, face-to-face contact”. Third type of definition is written by Brassington and Pettitt (2003, 758): “Any planned and controlled activity that creates and exploits a direct relationship between customer and seller, using the telephone”.

Telemarketing may be done from a company office, from a call center, or from home. It may involve a live operator wise broadcasting. An effective telemarketing process often involves two or more calls. The first call (or series of calls) determines the customer’s needs. The final call (or series) Prospective customers are identified by various means, including past purchase history, previous requests for information, credit limit, competition entry forms, and application forms. Names may also be purchased from another company's consumer database or obtained from a telephone directory or another public list. The qualification process is intended to determine which customers are most likely to purchase the product or service.

Charitable organizations, alumni associations, and political parties often use telemarketing to solicit donations. Marketing research companies use telemarketing techniques to survey the prospective or past customers of a client’s business in order to assess market acceptance of or satisfaction with a particular product, service, brand, or company. Public opinion polls are conducted in a similar manner. Telemarketing techniques are also applied to other forms of electronic marketing using e-mail or fax messages, in which case they are frequently considered spam by receivers. Today people are familiar with telemarketers who call and sell their products straight to customers. We often think negatively about telemarketers and feel

like they are teasing ourselves constantly. However, according to Kotler and Armstrong (2004, 549) over 58% of all telephone marketing sales are done by business-to-business marketers and not to private customers. This emphasizes the value of telemarketing in today's business world.



Figure: Overall Telemarketing Activities

4.2 Categories of Telemarketing:

There are basically two main categories of telemarketing. They are:

1. Business-to-business Telemarketing.
2. Business-to-consumer Telemarketing.

They are explained below:

1. Business to Business Telemarketing:

B2B Telemarketing is the process of maintaining all the B2B transactional activities through the intense uses of telemarketing.

Business-to-Business (B2B) describes commerce transactions between businesses, such as between a manufacturer and a wholesaler, or between a wholesaler and a retailer. Contrasting terms are Business-to-Consumer (B2C) and Business-to-Government (B2G). B2B branding is a term used in marketing.

The overall volume of B2B transactions is much higher than the volume of B2C transactions. The primary reason for this is that in a typical supply chain there will be many B2B transactions involving sub components or raw materials, and only one B2C transaction, specifically sale of the finished product to the end customer. For example, an automobile manufacturer makes several B2B transactions such as buying tires, glass for windscreens, and rubber hoses for its vehicles. The final transaction, a finished vehicle sold to the consumer, is a single (B2C) transaction.

2. Business to Consumer Telemarketing:

B2C Telemarketing is the process of maintaining all the B2C transactional activities through the intense uses of telemarketing. Here, the telemarketing activities are conducted to contact directly with the customer. In this phase several product offerings are made to the customer. The basic purpose is to generate lead and convert them into sales.

4.3 Sub-categories of Telemarketing:

There are basically 4 subcategories of telemarketing. They are:-

1. Lead Generation:

The gathering of information and contacts

2. Outbound Telemarketing:

Proactive marketing in which prospective and preexisting customers are contacted directly

3. Inbound Telemarketing:

Reception of incoming orders and requests for information. Demand is generally created by advertising, publicity, or the efforts of outside salespeople.

4. Telesales:

Using persuasion to sell a product or service

✓ Lead generation through telemarketing:

There are several telecom companies in Bangladesh (Grameenphone, Banglalink, Airtel, Robi, Teletalk, Citycell). They need to generate lead time to time or daily basis and convert them into sales in an attempt to survive in this industry. Basically these companies use lead generation for the purpose of sales and information upgrade. They have their prospective sales team which gathers information from:

- Customer care center.
- Call center (Own and outsourced)
- Distribution Centers.
- Websites.
- Yellow Pages.
- Employees etc.

After this they contact with the customers (Corporate clients: for general clients they rarely give call and leave this to call center or customer care center) through phone; gather information, make inquiry, update requirements etc. After this they validate

lead through some standards and decide to go for further sales approach. Basically here telemarketing is extensively used for information gathering regarding prospective lead and all the facilities or maximum facilities are provided through telephone rather than giving personal visit which is very much cost effective.

✓ **Inbound Telemarketing:**

In the telecom industries most of the companies have their own call center who receives the call from the customer or prospective customers. They have all the necessary information with them. If the customer face any problem or need any sorts of information they provide this instantly. If the customer wants to provide any order then they also forward this or provide adequate information regarding the prospective order for lead validation. Basically the total customer service care is ensured by the call center of the different telecom companies by their own.

✓ **Outbound Telemarketing:**

For general clients the telecom industries hardly use outbound telemarketing unless any special offer is to give to the premium customer. Basically for corporate client or prospective corporate client they use outbound telemarketing. Through IP phone facility they call to the several prospective customers whose data has been collected from different sources mentioned above. As most of them have their own call center they maintain well trained call agents to maintain this facility. Some telecom (Grameenphone) has their own telesales team to lead generation and other call facilities.

4.4 SWOT Analysis of Telemarketing (Bangladesh perspective):

✓ Strength:

- Telemarketing is very much cost effective from the marketers and organizations point of view.
- Telemarketing has a broad reach than any other forms of direct marketing. As huge number of people in our country uses mobile phone so it provides a broader reach and opportunity to connect with this huge number of people just by dialing their number.
- In many cases it is easier than any sorts of direct marketing approach.
- It has a huge possibility to target huge number of people and convert them into valid leads.

✓ Weakness:

- The biggest weakness of telemarketing is that some people have negative outlook regarding telemarketing. Most of the time there are negative responses out of this. At present only 10%-15% telemarketing calls become valid lead in telecom industry.
- Sometimes it is difficult to find the right people especially in case of organizations.
- Many times people don't pick up the call and it takes much time to find that person again.
- Sometimes, there is high maintenance cost and complexity issues arise out of this telemarketing.

✓ **Opportunity:**

- Increasing number of mobile phone customers is an opportunity because the target area will thus get increased.
- There is no “Do not call register” facility in Bangladesh to prevent telemarketer to call. Thus it becomes a bit opportunity.
- Because of technological advancement further opportunity will arise to use telemarketing much more effectively and efficiently.
- Telemedicine can become a pioneer to create good reputation for telemarketing.

✓ **Threat:**

- The biggest threat of telemarketing is that most of the cases people feel irritated and annoyed due to telemarketing calls.
- BTRC rules and regulations might prevent the scope of telemarketing.
- In future if “Do not call register” facility gets opened in Bangladesh than it might become a potential threat.
- Technological advancement or complexity in technological sector might make telemarketing vulnerable.



*Present Scenario of
Telemarketing of
Telecom Industry in
Bangladesh*

5.1 Telemarketing of Telecom Industry:

Telemarketing has been used extensively in banking industry. Mainly for information giving, providing feedback, proposal for giving loan, credit card, mortgage loan, product offerings etc. For sample Standard chartered Bank and Eastern Bank Limited of telemarketing practice is described below.

There are several telecom companies in Bangladesh like, GrameenPhone, Banglalink, Airtel, Robi, Teletalk, Citycell which uses extensive amount of telemarketing activities. Infact, telecom industry is one of the pioneer in conducting telemarketing. In this industry telemarketing is basically used as bound and outbound telemarketing.

- **Lead Generation Through Telemarketing in Telecom Industry:**

They need to generate lead time to time or daily basis and convert them into sales in an attempt to survive in this industry. Basically these companies uses lead generation for the purpose of sales and information upgrade. They have their prospective sales team which gathers information from:

- ✓ Customer care center
- ✓ Call center
- ✓ Distribution Centers
- ✓ Websites
- ✓ Yellow Pages
- ✓ Employees

After this they contact with the customers through phone; gather information, make inquiry, and update requirements etc. After this they validate lead through some standards and decide to go for further sales approach. Basically here telemarketing is extensively used for information gathering regarding prospective lead and all the facilities or maximum facilities are provided through telephone rather than giving personal visit which is very much cost effective.

- **Inbound Telemarketing in Telecom Industry:**

In the telecom industries most of the companies have their own call center who receives the call from the customer or prospective customers. They have all the necessary information with them. If the customer face any problem or need any sorts of information they provide this instantly. If the customer wants to provide any order then they also forward this or provide adequate information regarding the prospective order for lead validation. Basically the total customer service care is ensured by the call center of the different telecom companies by their own

- **Outbound Telemarketing in Telecom Industry:**

For general clients the telecom industries hardly use outbound telemarketing unless any special offer is to give to the premium customer. Basically for corporate client or prospective corporate client they uses Outbound telemarketing. Through IP phone facility they call to the several prospective customers whose data has been collected from different sources mentioned above. As most of them have their own call center they maintain well trained call agents to maintain this facility. Some telecom (Grameenphone) have their own telesales team to lead generation and other call facilities.



Practices of Telemarketing at GrameenPhone Ltd.



5.2 Telemarketing of GrameenPhone Ltd:

GrameenPhone is Bangladesh's one of the largest Telecom company. At present it has 42% market share in the telecom industry compared with others. Being a mobile phone operator company, providing voice communication services is its ultimate product, but there are other facilities too which is provided by this organization. These are: internet services, VAS (Value Added Service), VTS (Vehicle Tracking System), Team tracker, Bulk SMS, product offerings etc. Its request for order comes from basically from GrameenPhone center; call center, employees' etc.

Telemarketing has been used in this organization since its beginning. It is basically conducted by two divisions. One is Direct Sales; Commercial division and the other is Call center. Call center basically deals with inbound telemarketing and outbound telemarketing focusing on internet package, VAS, postpaid services etc. Direct Sales, Commercial division only deals with the Business Solution package. One of its working team is **“Telemarketing & Lead Management”**. This is the team which basically conducts telemarketing activities all over the country regarding Business solution package, provide services and maintain account of several corporate clients.

5.2.1 Telemarketing & Lead Management Team:

Although direct sales division has been working for a very long time but telemarketing & Lead management team has just started its journey from April 1, 2013. Its main function is quite similar with that of other team regarding lead generation, lead verification, lead validation, lead management, Account management etc. But it conducts most of its operations over the phone rather than giving personal visit to the clients. That's why it is called telemarketing & Lead management team. It has several corporate clients all over the country and it doesn't have any particular zone of operation or handling clients. It handles lead came out of itself or passed away from other account managers or key account managers. It provides several services to these clients and fulfills their requirements. In short it maintains the account of the client. Its main purpose is to earn revenue from these clients by providing several services.

Since it has just started its journey it requires shaping its overall operations and need to have specific idea regarding the uses of telemarketing in several companies or organizations. That



information will be helpful to reshape the team and become much more effective and efficient. The team is new but a small analysis of its operation is described below mentioning its structures, procedures, offerings and performance measurement.

5.2.2 Products & Services:

There are several products and services which are deal by the telemarketing & lead management team as well as the direct sales division. They are:

1. Business Solution package:

Corporate Sim:

With this service, company can talk among their employee in a very low rate and they can some other benefits like FnF number, SMS, MMS, Internet etc.

Internet Modem:

GrameenPhone has introduced a new generation high-speed Internet modem capable of supporting 3G/GPRS/EDGE/UMTS/HSDPA. This is a multi-mode wireless terminal with which you can browse Internet, send/receive messages/emails and use voice services without requiring wired connections. The new GrameenPhone Internet Modem is a faster, reliable and easy to use device. A lanyard attaches the modem to its cap, eliminating any chance of losing the modem cap.

Mobile Internet:

With this service you can access a number of mobile Internet sites such as Yahoo mail, Hotmail, Google, MSN, for news services, travel information, sports updates and much more.

GrameenPhone offers the most affordable internet packages for handset browsing. You can easily connect to internet by availing any of the internet packages offered by GrameenPhone.



MCentrex:

GrameenPhone **mCentrex** - is a convenient one number solution that ensures mobility and business efficiency. In today's competitive market, two of the key factors that make a company successful and help it to gain an extra leverage over competitors are efficiency and mobility. Being the pioneer to launch this product, GrameenPhone is keen on helping Bangladesh Business Community realize the benefits of mobile office.

In continued efforts to position itself as the Total Solutions Provider in the Bangladesh Business Market, GrameenPhone launched this product last year, and it has been commercially tested with the top prominent business organizations availing it. This year GP has revamped the product with more customer centric features, attractive pricing and positioning.

Blackberry®:

BlackBerry® helps you simplify your communications and streamline your lifestyle to accomplish more and to find more time to do what is important to you. We have two different services to best suit your needs.

The BlackBerry® solution consists of smart phones integrated with software that enables access to a variety of data and communication services. Push mail, organizer applications, internet access, and instant messaging are among the many services that the BlackBerry® solution provides.

Vehicle Tracking:

Vehicle Tracking service is a GPS based vehicle tracking solution that provides instant location information to the vehicle owner/authorized person through web/SMS with other flexibilities.

Through this comprehensive solution, a subscriber can learn the real-time position of his vehicle, and apply rules on the vehicles (Speed limit, No Go Area, etc.). In addition, subscribers can also secure their vehicles by subscribing to security features like remote immobilization, panic alarm. Some of the other features are: Speed Violation Alert/Report (speed of all vehicles can be controlled, monitored, and hence when violated, immediate contact can be made to reduce such violation); Area Alarm (an area can be assigned to vehicles, the owner/authorized



person will be notified, if the rule is violated); 'No-Go' area (A 'No-Go' area can be created for the vehicles, the owner/authorized person will be notified, if the rule is violated); in addition, the car owner can find out whether the ignition is on or off; if on, then whether the vehicle is moving or stationary, thus vehicles can be monitored even if they are switched off.

Team Tracker:

Business is like a game of chess. Every move matters. Time is precious. The location and movement of each piece is a must-know for one to win the game. Today's competitive and fast changing business world demands the same.

With GrameenPhone "Team Tracker", you can locate your workforce and direct them towards the achievement of your business goals.

Team Tracker is a new value-added solution for the Business Market. This solution will help bring about efficiency to the value chain of organizations having field employees. Managing field operations & directing field employees towards the business success has always been a concern for field managements like National & Regional Sales Managers, Area Managers & Distributors.

With the services of GrameenPhone Team Tracker, organizations can now locate its employees, assign tasks to them digitally & also receive task updates electronically. The system is robust enough to handle data for even a thousand employees.

Web SMS:

Web SMS is a feature packed messaging portal which allows accessing mobile messaging requirements from any computer with internet connectivity. There is no need for downloads or installation. It's the perfect service to communicate with huge customer range, wherever the business wants. Using web sms one can forget the small keypad & send messages from any online computer.

Business SMS:

Business SMS allows subscribes to send SMS (individual/ Bulk) to any number at any time, from anywhere using the web based application.



Bulk SMS:

Bulk SMS allows the client the client to send SMS through web. Here they can buy a fixed amount of SMS like, 25000, 50000, 1lac etc. before and then can use it as they require. In this service client will have 10 masking facilities and also 15 month validity.

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.

2. Internet package:

GrameenPhone offers the most affordable internet packages for handset browsing. User can easily connect to internet by availing any of the internet packages offered by GrameenPhone. GrameenPhone has several internet packages considering the volume needs of wide range of users. Customer can choose any of the packages that suits his/her need.

On the other hand, GrameenPhone 3G is an all-new way to experience the fast paced, truly mobile lifestyle. User can enjoy seamless upgrade to 3G on existing GP SIM (Pre-paid or Post-paid) and explore the world class GrameenPhone 3G network for optimum speed experience & full mobility. GrammenPhone ensure uninterrupted, high speed internet experience even on the move. Even as customer goes beyond its 3G footprint, they will still have seamlessly connected over its nationwide 2G network.

GrameenPhone 3G services can be used in all types of devices (Smartphone, tablet & modem) as long as the device itself is 3G enabled.

3. Product offerings:

The each of every member of Telemarketing team is always active to give information about all new offerings for the existing corporate clients. They are also need to inform the other customer to influence to be a new corporate client of GrameenPhone. They also arrange some special meetings with the existing clients at GPHouse to inform them about

the new product offerings and there they can also experience the offers. As example, after GrameenPhone launches the 3G network and internet some of the clients were invited to GPHouse and they practically experienced the 3G network and the other benefits of it.

4. Account maintenance of the client:

Telemarketing team not only promotes the corporate offers to the customer, they also maintain some corporate client's accounts too. They maintain all the documents and do all other paper works need to be done to be a corporate client. They also provide information about client's uses and other suitable offers for them.

5. Providing services required by corporate clients:

Different corporate clients demand for different products and services. Like any other account manager of direct sales, Telemarketing team also provides services as the customers requires.

However, in order to have these services a company or organization must have to be a corporate client of GrameenPhone.

5.2.3 Categories of Telemarketing Activities:

There are several categories of telemarketing activities conducted by this team. They are:

- ✦ Inbound telemarketing (mostly from corporate clients only).
- ✦ Outbound telemarketing (Lead generation, lead validation, verification, negotiation for new and prospective clients).
- ✦ B2B telemarketing.
- ✦ Appointment setting.

5.2.4 Structure:

The telemarketing & lead management team is one of the crucial team of the direct sales; commercial division. The overall structure of this division focusing on the telemarketing team is given below.

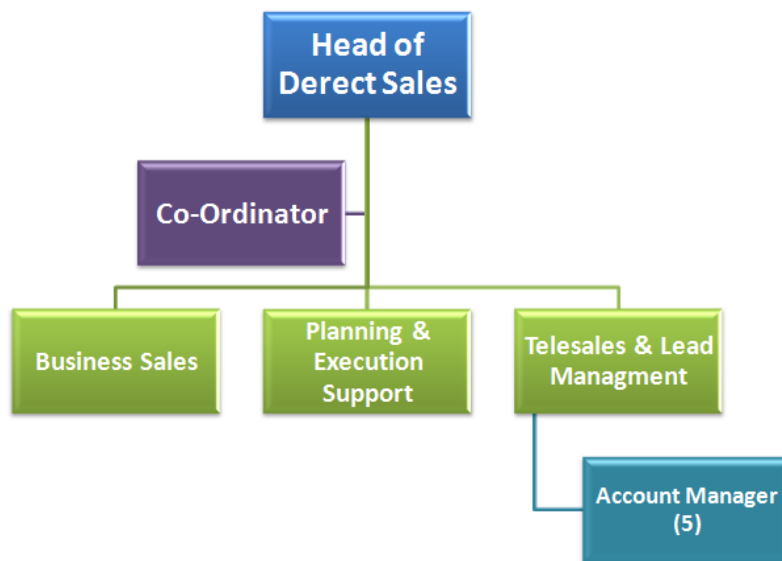


Figure: Organization structure of GP Direct Sales; Commercial Division

From the figure we can see the hierarchy Direct Sales and the telemarketing and lead management team. At present there are 5 Account managers working in the telemarketing & lead management team. Their head or the manager is called Head of telemarketing & lead management. There are several zone managers at the direct sales division under the Business Sales category and each of them have 4 to 5 account managers working under their supervision. There is a Planning & Execution Support team which monitors the overall operations of the division and formulates strategies.



5.2.5 Work of Telemarketing & Lead Management Team:

The telemarketing & lead management team need to do two different works to do. They are-

- ↳ Tele Sales
- ↳ Lead Management

1. Tele Sales:

In this section the team members need to connect with the customers through telesales activities. They sale different kind of corporate products to the corporate client through telephone also give other services or the existing clients through this.

The main motto of this team to work effectively with all the telemarketing tools and do not give any physical visit to the client. That easily reduces the cost of visit and also makes sure that the customer can get any help from its account manager through telephone.

In this team, all the account managers have the highest amount of customer as GrameenPhone really want to work through telemarketing activities.

2. Lead Management:

In the lead management working process, the team members get different leads collected from GrameenPhone Center (GPC), Customer Service 121, Employee reference, Email etc. The account managers need to call every single coming lead and validate it.

If the leads are big in amount like if it gives vast revenue to the company then it was transfer to the zone manager or if it's a small lead then the TMLM team take care it by own selves.



5.2.6 Step by Step Procedures of Working:

- 1.** Collect leads from GrameenPhone Center (GPC), Customer Service 121, Employee reference, Email etc.
- 2.** Validate the leads through telemarketing activities
- 3.** Receives valid Lead.
- 4.** Allocate lead to appropriate Zone Manager of TMLM's account manager.
- 5.** Fixes appointment with customer over phone.
- 6.** Meeting with the customer & understand his requirements.
- 7.** Update visit information in CRM (Customer Relationship Management) into prospect customer database.
- 8.** Prepares presentation materials, arranges product demo, collect & analyze status report, prepare the 1st proposal & send the proposal.
- 9.** Fixes 2nd appointment with customer (existing + potential)
- 10.** Offer agreement to customer.
- 11.** Sign Agreement.
- 12.** Enter details into CRM with relevant documents - agreement, trade license etc.
- 13.** Generate BS code.
- 14.** Create a move order in ERP.
- 15.** Final discussion with customer for delivery.
- 16.** Create documents – Bulk Subscription Management (BSM), Challan, bill etc.
- 17.** Do physical delivery and collect required information / documents
- 18.** Receive documents from sales team (AM)
- 19.** Send scan sales doc to Activation.
- 20.** Send all related and important document related to deal to electronic archive.
- 21.** Provide other service through telephone if needed



5.2.7 Performance Measurements:

The performance of the telemarketing & lead management team is mainly measured by fulfilling particular target. It has several criteria.

- ✦ The first criteria is fulfilling revenue target. It refers to the amount of revenues which have been occurred by the accounts maintained by the account managers.
- ✦ Second, the amount of lead generated by each account manager.
- ✦ Third, the effective and sincere operations of the account managers.

5.2.8 Training Facilities:

There are several training needs to be conducted by the each account manager in an attempt to maintain effective operation. These are stated below:

- ✦ Orientation training.
- ✦ Negotiation.
- ✦ Product package/service information.
- ✦ Account management training.

*Practices of
Telemarketing at*
banglalinkTM



5.3 Telemarketing of Banglalink:

Banglalink is one of the leading telecom companies. It has two types of telemarketing. One is inbound and the other is outbound. Inbound telemarketing is handled totally by its call center. The outbound is conducted by itself through its own facilities and this is the main concerning issue of this study.

5.3.1 Products & Services:

The products and services for which Banglalink uses telemarketing are:

- Value added service offering
- Post-paid(Corporate and general)
- New feature offerings
- Reusing or re-open offerings.

5.3.2 Categories of Telemarketing:

It mainly operates outbound telemarketing and appointment setting services through telemarketing. After a customer become agree to purchase or agree with its offering than its later phase begins.

5.3.3 Structure:

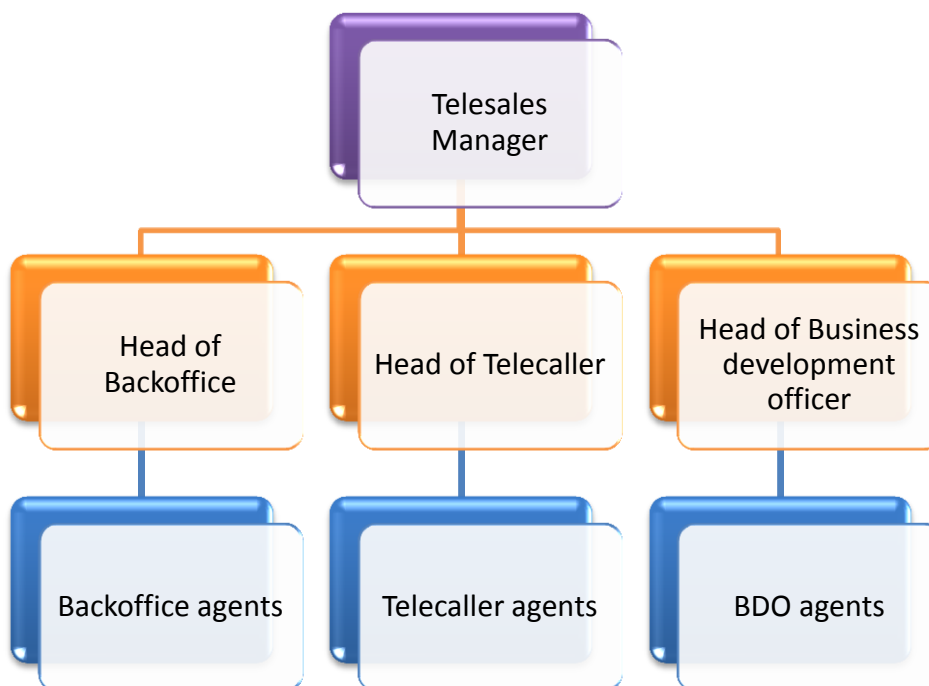


Figure: Structure of Banglalink telemarketing division

Number of employees:

BDO	Telecaller	Backoffice	Total
105	65	10	180

Number of employees in the BL telemarketing division

From them telecaller and BDO have the responsibility to make call to the customer and make offerings to them. Back office agents have their responsibility to monitor the overall activities and formulate strategies and decide targets in accordance with the higher authorities.

5.3.4 Procedure:

1. Make call to the customers or prospective customers.
2. Provide product or service offerings.
3. If the customer is not interested then no need to transfer lead.
4. If the customer is interested then consider this as lead.
5. Validate lead.
6. Transfer this to the zone manager.
7. Sending representative to the customer.
8. Close the deal by the account manager.

5.3.5 Performance Measurement:

The performance is measured by achieving the sales target. Moreover, whether the telecallers and BDO's are conducting their tasks with sincerity or not is also get focused. In addition, their effectiveness and number of calls per day also get noticed.

Sales target:

Target	Monthly	Weekly	Daily
Every BDO	100	25	5
Every Telecaller	100	25	5

Performance measurement of Banglalink telesales division

For the whole department the sales target is 15,000 per month. On average a telecaller makes 150 calls per day. If he or she is very active then 200 calls is highly appreciable and there is sales bonus per sales target achievement. On average 10%-15% calls become valid lead. The tolerance level is 80 sales per month for maximum two months on a row. If after two months he or she can't improve, according to contract he or she might get terminated from job.

5.3.6 Training Facilities:

All the employees are trained by Banglalink. The training facility includes:

- Orientation
- Product Knowledge
- Offerings
- Negotiation.

Practices of Telemarketing at



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5.4 Telemarketing of Robi:

Robi is also another telecom company operating in Bangladesh. It also uses telemarketing extensively for acquiring new customers and providing information to the current and prospective client.

5.4.1 Products and Services:

Different products and services are offered by Robi which are as follows:

- Prepaid (Robi Club, Prothom, Muhurto, Shoccho, Shasroyee, Shorol, Uddokta & Easy load Super, Uddokta & Easy load Regular)
- Post- Paid (Simple plan, Normal Plan)
- Corporate- In corporate package they have both prepaid and post paid. In this case they have some segmentation for postpaid like- Trial pack-1, Trial Pack-2, Base Pack. For the corporate clients they also provide SMS based solution (CMP- Corporate messaging Platform)

5.4.2 Categories of Telemarketing Activities:

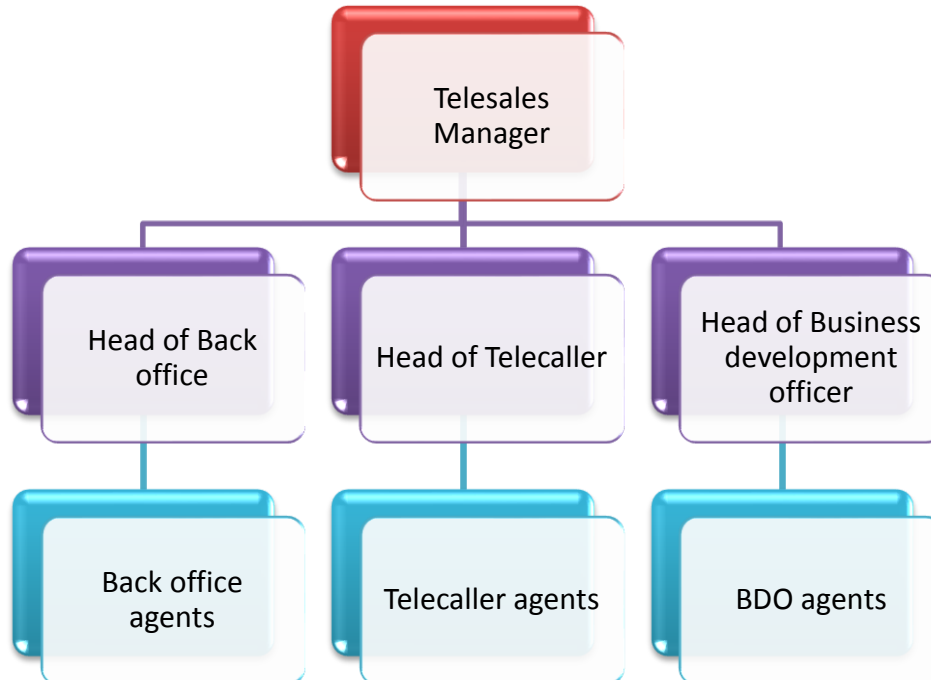
Like Banglalink it uses inbound and outbound telemarketing. Outbound telemarketing is conducted to offer:

- Value added service offering.
- Post-paid(Corporate and general)
- New feature offerings.



5.4.3 Structure:

Robi maintains almost the same structure of Banglalink and has employees for conducting telemarketing not more than 100.



5.4.4 Procedure:

Like other operators it make calls to the prospective client and if the customer agree than it become valid lead and get transferred to the prospective zone manager for further operations.

5.4.5 Performance Measurements:

The performance is measured by target achievement. Its target range from 80-100 sales per month. But it mainly focuses on quarterly target.

5.4.6 Training Facilities:

It maintains its own training facility comprising orientation, product knowledge, offerings etc. Although Robi has its own facility but at present it considering for outsourcing its telemarketing activities for better performance.

*Practices of
Telemarketing at*



5.5 Telemarketing of Airtel:

5.5.1 Product & Services:

Airtel provides both post-paid and pre-paid connection plans. The post-paid plan is branded and marketed across the country under the name airtel Postpaid; the pre-paid segment is branded and marketed as airtel Prepaid.

The airtel Prepaid category is divided into eleven segments

- Dosti
- Hoichoi
- ManUtd Pack
- Adda
- Super Adda
- Shobai
- Golpo
- Kotha
- Foorti
- Dolbol
- Bijoy 016

The airtel Postpaid category is divided into three segments:

- Airtel Exclusive
- Airtel Classic
- Airtel Advantage

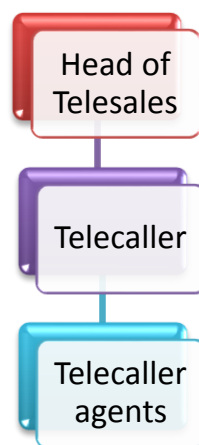
Airtel Postpaid and Airtel Prepaid users enjoy various value added services(VAS), such as SMS, MMS, GPRS, 64K SIM, Dual SIM product, Corporate packages for product advertising via SMS, and a host of other features. However, International Roaming is available only to postpaid users.

5.5.2 Categories of Telemarketing Activities:

Airtel conducts its telemarketing activities mainly for inbound and outbound purposes. Inbound and outbound both are conducted by its call center. Inbound is used for providing information and feedback to the customers and outbound is used for post-paid package, internet package, Value added service etc.

5.5.3 Structure:

It has almost the same structures of call center comprising head of telesales, telecaller, agents etc.



5.5.4 Procedure:

Its procedure includes

- Lead generation
- Lead validation
- Transferring the valid lead to the prospective account manager.

5.5.5 Performance:

Its performance is evaluated through sales target. It has 120 employees for conducting telemarketing activities. Based on the weekly, monthly and quarterly target achievement the performance evaluation is conducted.

5.5.6 Training Facilities:

The training facilities are quite similar with GP and Banglalink.



*Present Scenario of
Telemarketing of
Banking Industry in
Bangladesh*

6.1 Telemarketing of Banking Industry:

Telemarketing has been used extensively in Banking industry. Mainly for information giving, providing feedback, proposal for giving loan, credit card, mortgage loan, product offerings etc. For sample Standard chartered Bank and Eastern Bank Limited has been surveyed for data collection

- **Lead Generation through Telemarketing in Banking Industry:**

There are several Banks which used telemarketing for lead generation. Some of them have their own call center others rely on outsourced for lead generation because lead generation is a time consuming and costly procedure. Moreover, most of the cases much leads don't get validated for further sales approach because they become non-valid lead. That's why relying upon other call center is sometimes cost effective for them and also relief some pressure for the sales team by focusing just on the valid lead. Those who have their own team for lead generation focused basically on their own image and develop expertise for further sales approach. Some of the Banks who have their own call center are: Standard Chartered Bank, Eastern Bank Limited, HSBC Bank etc. They contact with the prospective client through telephone offering them to have loan, credit card and other product offerings. Existing customers also give them call for several queries and other services.

- **Inbound Telemarketing in Banking Industry:**

Some of the Banks have their own call center to handle the customers query and information. Other depends on the other call center. Whatever the situation is Banking industry provide 24/7 customer care center focusing:

- ✓ Activation of your Debit Card and Credit Card
- ✓ Enrolment to our state of the art Remote Banking Channel
- ✓ Balance & transaction details of your account
- ✓ Cheque book & Card Cheque requests
- ✓ Credit Card bill payment
- ✓ Utility bill payments
- ✓ Stop payment of cheque(s)
- ✓ Pay Orders & Demand Drafts

- ✓ Blocking of Debit / Credit Cards & replacement requests
- ✓ Requests for duplicate statements & certificates
- ✓ Changing of address & contact number
- ✓ Financial consultation and application for credit card/loans

- **Outbound Telemarketing in Banking Industry:**

Some Bank has their own outbound call center facilities. Others have to depend on the outsourced call center. No matter whatever the situation they provide call to influence prospective customers acquired from their database. They have several offers regarding:

- ✓ Loan.
- ✓ Credit card.
- ✓ Mortgage Loan.
- ✓ Product offerings.

*Practices of Telemarketing at
Standard Chartered Bank*

Standard
Chartered



6.2 Telemarketing of Standard Chartered Bank:

Standard Chartered Bank is one of the renowned Bank operating in Bangladesh. They have introduced the telemarketing concept on their selling different new offerings and also other benefits to the customer through telephone.

6.2.1 Categories of Telemarketing Activities:

It has basically two types of telemarketing activities.

- Inbound telemarketing
- Outbound telemarketing

Inbound telemarketing is used in Standard Chartered Bank for:

- ✓ Activation of your Debit Card and Credit Card
- ✓ Enrolment to our state of the art Remote Banking Channel
- ✓ Balance & transaction details of your account
- ✓ Cheque book & Card Cheque requests
- ✓ Standard Chartered Bank Credit Card bill payment
- ✓ Utility bill payments
- ✓ Transfer funds between your Standard Chartered Bank accounts (same currency)
- ✓ Stop payment of cheque(s)
- ✓ Pay Orders & Demand Drafts
- ✓ Blocking of Debit / Credit Cards & replacement requests
- ✓ Requests for duplicate statements & certificates
- ✓ Pay Orders & Demand Drafts requests
- ✓ Amendment of address & contact number
- ✓ SafetyNet de-enrolment / re-enrolment for Credit Card accounts
- ✓ InstaBuys transfers & Reward points redemption for Credit Card accounts
- ✓ e-Statements / Internet Banking / SMS Banking enrolment
- ✓ Financial consultation and application for credit card/loans

Outbound Telemarketing is mainly used in SCB for:

- ✓ Loan
- ✓ Credit card
- ✓ Mortgage Loan
- ✓ Product offerings

6.2.2 Structure:

Now if we look at the structure we will find:

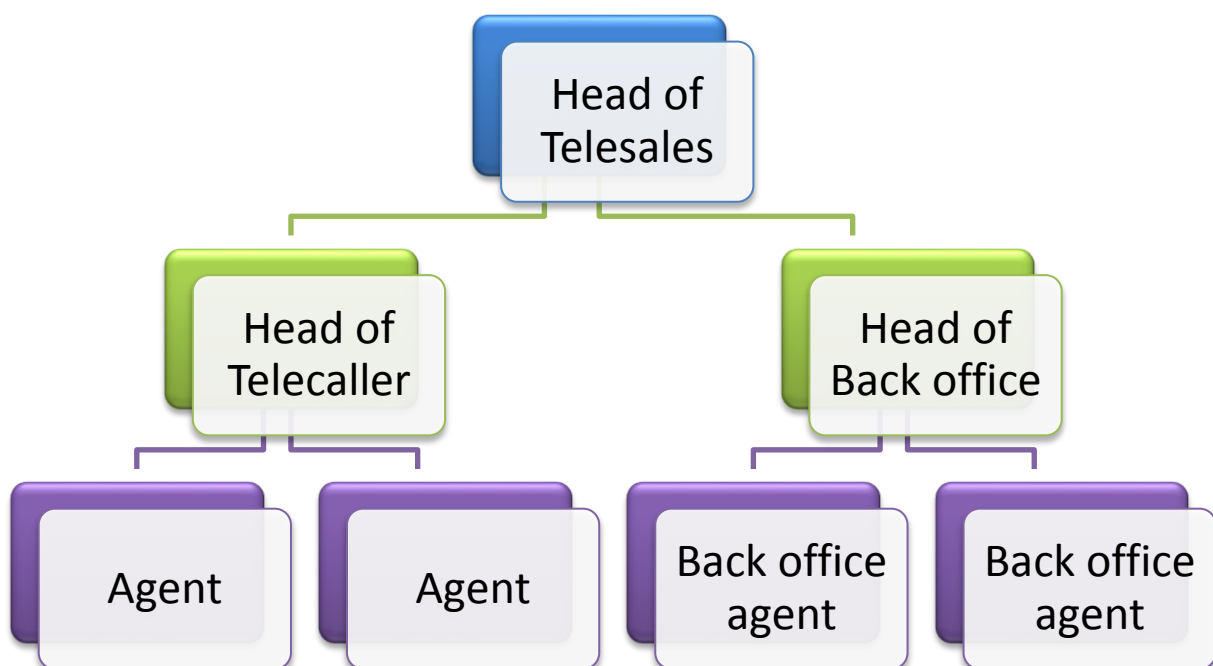


Figure: Structure of Standard Chartered Bank Telemarketing division.

Here, there is one head of telesales. Under him there is one head of telecaller and another is head of back office. Each of them has agents. For telcaller the agents call and for Back office they monitor the overall operation. At present there are in total 50 agents working as telecaller and 10 as back office agent.

6.2.3 Procedure:

As far as the procedure is concerned it is quite simple. First of all they have specific database which they maintain. From this database they choose who have the ability and interest to take a loan from the bank. Suppose, for car loan if they see that a depositor earn more than 30,000 taka per month and working in any reputed organization might become a prospective customer to take loan. After filtering out from the database based on these criteria they give call to those persons who have the eligibility to become a prospective client. For credit card the criteria is bit different. If any depositor has more than 1,00,000 taka in his/her account, based on this criteria he/she might become prospective client. For mortgage loan telesales is also conducted in SCB but not at an extensive level. In some cases they make this offer. In order to give product offering the procedure is also bit different. From the database if any depositor falls in the criteria to have any product by installment which will be deducted from the account become the prospective customer to give call.

6.2.4 Performance Measurements:

The performance is measured by some sorts of target achievement. There is monthly target for each telecaller. But for each offer the target is different. For loan there is one target and for credit card there is another target. Another target is basically based on the effective operation of the agents.

6.2.5 Training Facilities:

The training facility is basically comprised of-

- ✓ Orientation
- ✓ Product & service information
- ✓ Negotiation etc.

Practices of Telemarketing at



6.3 Telemarketing of Eastern Bank Limited:

Eastern Bank Limited also maintain almost similar level of telemarketing activities like SCB. But, the parameter is bit different. They maintain their telesales activities through outsourcing. For this reason they are not directly involve in the process.

6.3.1 Categories of Telemarketing Activities:

It maintains both inbound and outbound telemarketing.

It conducts inbound telemarketing for:

- ✓ Account, card, product related information
- ✓ Card activation
- ✓ Card lost
- ✓ Theft reporting
- ✓ Branch and ATM location
- ✓ Exchange rate information
- ✓ Fund transfer
- ✓ Bills payment
- ✓ Cheque book.

It uses outbound telemarketing for:

- ✓ Loan offer
- ✓ Credit card offer
- ✓ Mortgage loan
- ✓ Product offerings.

It conducts its operation through outsourcing that's why providing information precisely is bit difficult.

6.3.2 Structure:

It also has the same structure like Standard Chartered Bank. But they maintain the whole thing with outsourcing.

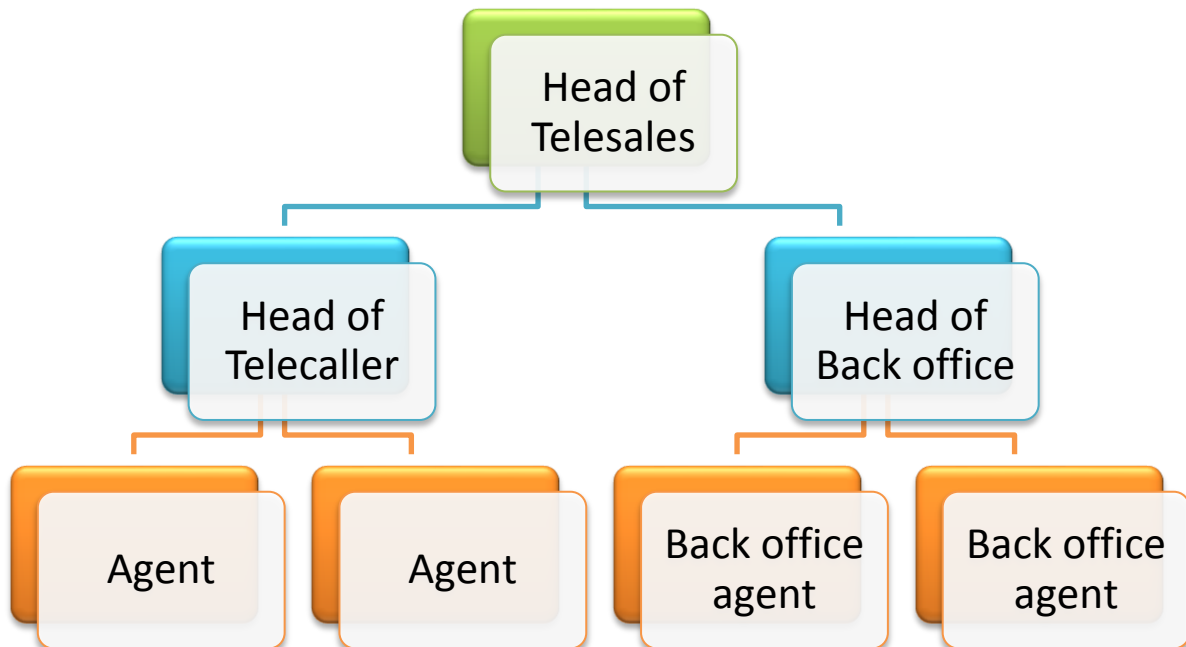


Figure: Structure of Eastern Bank Telemarketing division.

6.2.3 Procedure:

The procedure of Eastern Bank is quite similar to SCB.

- ✓ Get information from the company maintained database.
- ✓ Choose customer who have the ability and interest to take a loan from the bank.
- ✓ But the principle for the future customer is bit different. For car loan the monthly salary got to be more than 40,000 and for credit card there got to be at least more than 80,000 taka on the account. Other things are more of all similar.

6.3.4 Performance Measurements:

Performance measurement is based on target achievement. There is monthly target for each telecaller. Targets are basically based on the effective operation of the agents.

** Because of outsourcing the process they do not have any training facilities.

Conclusion:

This study was mainly conducted to understand the overall scenario regarding the telemarketing concept in the different industries. After this study it can be implied that telemarketing can become the next big thing in Bangladesh if it is used with more dedication and carefulness. Sometimes, the customer gets irritated due to telemarketing. This thing needs to be carefully analyzed. The offerings need to be summarized and customer oriented.

Everybody related to the field believe that telemarketing is effective. Although, the structure, policies, procedures are quite different from one another but the perspectives and purposes are quite similar. They prefer telemarketing due to cost effectiveness and ability to reach customers easily. However, Negative Responses and finding the right people might be the reason for ineffectiveness of telemarketing.

Telemarketing is basically used for mostly conducting inbound (giving feedback to customers) and outbound (persuading customers to purchase) telemarketing. In the end it can be identified that according to GrameenPhone perspective telemarketing is very much effective. But, the managers also added that it is easier to handle individual person through telemarketing rather than any organizations or companies. Because, there are lots of protocols, hierarchy and procedures maintain for this. Almost it is clear that telemarketing is useful due to cost effectiveness and it has the highest reach with easiness rather than any other direct marketing plan. Since, GrameenPhone uses telemarketing for its direct sales division and handling corporate clients, none of the other telecom companies use telemarketing in this way than GrameenPhone. They basically handle these through call center but GrameenPhone has separated the corporate clients from that of call center.

Recommendation:

- Telemarketing should not be confined with inbound or outbound activities. It must be used in a way so that rather than giving personal visit by the clients to the company, each tasks can be conducted over the phone quite easily and vice versa.
- Telemarketing can be used in a way that it will help to increase customer loyalty. In the study it has been shown that customers prefer those organizations which cares for its customers and maintain communication with them extensively. It can be done through telephone too.
- It has also been showed that telemarketing increases brand value of the organization. Because, telemarketing in case of after sale is rarely used in our country. But, if any company conducts time to time query about their products or services with their customers, it instantly helps to earn faith of the customer. A positive reaction and feeling grow up within their mind regarding the company.
- Telemarketing activities should be done carefully so that customers don't get irritated.
- Telemarketing in our country is used extensively only for intangible products or services. But, it can be used for manufacturing sector too. It might create a new era for customer service and satisfaction.

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1. <http://grameenphone.com/about-us>

Appendix:

List of Abbreviations

BTRC	Bangladesh Telecommunication Regulatory Commission
GP	GrameenPhone Limited
GPRS	General Packet Radio Service
GSM	Global System for Mobile Communication
GTC	Grameen Telecom
MMS	Multimedia Message Service
SMS	Short Message Service

Interview Questions:

(Please go through the questions and answer specifically with your organization)

1. Do you think that telemarketing is effective?
2. Do you believe it is effective when approaching companies/business as opposed to Individuals?
3. Why company should choose telemarketing as part of their direct marketing plan?
4. When telemarketing is effective? In which situations should company use it? (For first contacts, for closing a deal etc.)
5. What are the pros in telemarketing?
 - a. What makes telemarketing effective?
 - b. What are the essential things to remember when doing telemarketing calls?
 - c. What is a good telemarketing call?
 - d. How to maximize the results with effective telephone calls?
6. What are the cons in telemarketing?
 - a. What needs to be avoided?
7. In literature review the following points came up as pros. Do you agree?
 - a. Reduce costs?
 - b. Increase sales?
 - c. Easiness?
 - d. Good possibility to target?
8. In literature review the following points came up as cons. Do you agree?
 - a. Finding the right people?
 - b. Not answering/picking up?
 - c. Negative responses?
9. What types of products and services is offered by your company through telemarketing?
10. What categories of telemarketing activities are conducted for offering products and services in your organization?
11. What are the procedures, policies, practices, structures for the telemarketing which are followed and maintained by the organization?
12. What is the performance measurement tool of telemarketing activities in your organization?
13. How the performance is measured in your organization?
14. What are the training services and facilities provided by your organization for the effective operation of telemarketing?

.....**Thanks for answering all the questions**.....

Telemarketing and Lead Management Monthly Newsletter (September'13)



Success Highlights of September 2013



- 2100+ Churn Minimization in Bangladesh Railway Employees Association.
- 1500+ Churn Minimization in Kamalapur Sramik Union.
- Two Organizations Taken mCentrex Solutions.
- Starting Relationship with Reckitt Benckiser with one VTS and IR service for their Managing Director after a long time break of relationship with RB (after 2006).
- One Shofol Campaign with (208 Migration and 22 new sales).
- BIS Activation in ABEC.
- 50 Post Paid sold in G-Series
- 30 Post Paid Sold Modern Engineering & Architects.
- 1363 Calls Generated in last 15 working days.

**Lead Campaign Update from
16th Sep to 30th Sep**

Total Lead 144

Valid Lead 87

Deal Closed 77

IN SEARCH OF business LEAD

An exclusive campaign for all GP employees (except Direct Sales) starting 16 September until 15 November 2013

Submit the leads on WoW - In Search of a Business Lead web banner or email to 3316a23@uraworld.com or SMS to 199999

Use a grand tour package in plus worth up to

BDT 120,000



Focus in October:

Churn Reduction Continuation: Since 75% numbers of TMLM portfolio are churn, Churn Minimization will be the point of continuous focus for TMLM Team. Within October we will try to reduce another 2000 Churn of DS churn base.

3E Development Plan for TAM: Since Tele Account Managers joined few months back in DS. We will try to provide them knowledge on Account Management Perspective. In October we will focus on Education. We will also try to collect materials on prevailing Tele Marketing Concepts/models around the world.

Efficient & Timely Lead Validation and allocation for the leads coming during lead campaign:

Effective promotions of the lead campaign:

Focus on Project Symphony:

Special Update preparation on Project 100:

Call Coverage Continuation:

Employee Engagement Activity:

Special Focus Clients: Reckitt Benckiser & AB Bank



Project Synergy

So far update

- *Presentation given in front of DRS MT regarding how we can bring our distributors on board.
- * We have received list of vendors from Sourcing.

Focus on October

- *In October we will share a detail roadmap regarding how we can bring the distributors on board and validate the list of vendors.

Mantra for Q3&Q4



Telemarketing and Lead Management Monthly Newsletter (October'13)



3G Activation Update till October 31st

2 C:\Documents and Settings\lusana.rahman\My Documents\Importent\3g.bmp

One Samsung Tab 3 Sold

Project

SYNERGY

1+1=3

378 Vendor's List

Total 44 Valid Leads Found

25 Already Submitted in Lead Tool + rest will be submitted in this week



Churn Management Initiative



- Among all the Pre Paid SIM reconnected in September, till today 600+ connections generated CDR.
- Along with the cooperation of Chittagong Business Sales Tele Account Manager Ariful has reconnected 2240 Churn Pre paid numbers of Sonali-Nagar Cooperative Society.



Client at Focus

Mr. Nafis Ghani,
Regional Business
Manager (South East
Asia, Bangladesh,
Pakistan), Wise Man
Guidance Ltd.

Boat TMLM:

Since we are on the Same Boat, It is all about synchronization and putting best individual efforts to achieve the best team result



November

EES Result will be shared in
Next Team Business Review
Meeting



Customer **FOCUS**


AB Bank


Reckitt
Benckiser



Telemarketing and Lead Management Monthly Newsletter (November'13)

November 2013 Monthly



Sniper

High focus on device sales



In Harmony with our company focus on Device sales on the last two months of 2013. Tele Marketing & Lead Management Snipers started hard core sales push for device sales. So far 30+ 3G modems have been sold. We are highly determined to sell as many modems as we can in the last two months of 2013.

Tele Account Manager Ajajul being the forerunner, sold 18 modems so far. In addition to our focus on modem sales, we are also trying to focus on other hand held device selling within the limited scope we have. In addition to modem 3 VTS have been sold.

Client Corner



Kazi Sharek Kader
Regional Chief Representative, South Asia



إتحاد المصارف العربية والفرنسية
UNION DE BANQUES ARABES FRANÇAISES

A [TMLM](#) Production Page 1



News from Competition



banglalink

Customer Service

Tele Sales Manager

10-Back Office Employees

- Monitor & Activate Service Requests.
- To Ensure Sales Support.

65-Tele Caller

- To Call & provide sales offer to mass Segment Clients.
- To offer VAS Service.

105- Business Development Officer

- To Call & provide sales offer to High Value Prospects.
- To cater Post Paid Clients.

Tasks and Targets

To ensure Per Day call of at least 150 to 200.

To ensure 10-15% sales conversion ratio maintenance.

Sales target: To ensure 5 sales/Day, 25 sales/week, 100 sales/month.

Level of Tolerance: They have to ensure 80% achievement of their target. Otherwise hard decision will be taken against them.



BS Lead Campaign Update

685 lead Input

435 Invalidated

250 valid Leads

In SEARCH OF business LEAD

Campaign extended until 31 December 2013

Submit the leads on WoW - In Search of a Business Lead web banner or email to OSlead@gamephone.com or SMS to 19999

win a grand tour package in worth up to **60T 120,000**

3G invading boundaries continues

Project SyNeRG

24 Content providers list validated, some of them are existing BS client.

Only **two** found valid lead. Assigned to particular zone.

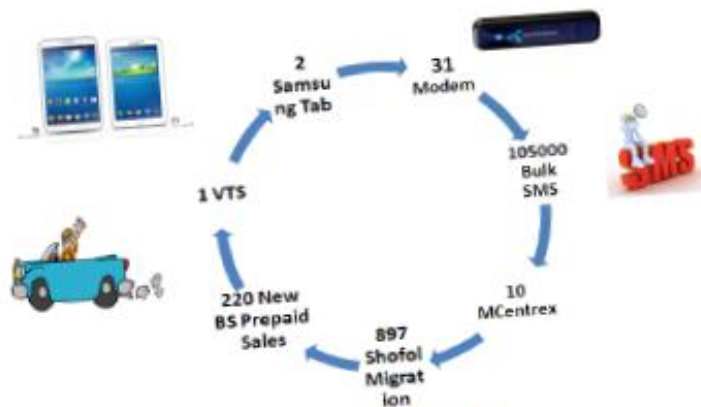


Telemarketing and Lead Management Monthly Newsletter (December'13)



Sniper 7: Tele Marketing & Lead Management E-Newsletter, Year End Edition, December 2013

All out Sales Approach in December



Best Sniper of Q4 2013



Ajaj has done fantastic Job in managing lead management tool. In Q4, he has done good job in validating 400+ vendor's list and Content providers list. Ajaj also had taken lead while achieving team's modem target. Along with his regular job, he has also handled few queries from IDS client base and solved their issues. His enthusiasm for taking new challenges will ensure his better future in sales.



2014

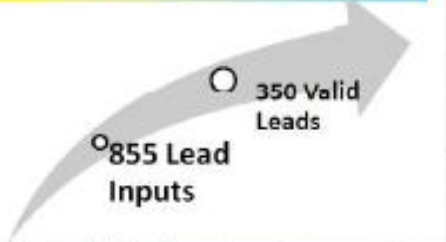
in SEARCH OF business LEAD

Campaign extended until 31 December 2014

Submit the leads on WAP - In Search of a Business Lead web banner or email to DSload@granefone.com or SMS to 14994

3G award
winning business lead

WIN a 3G award worth up to P100,000



Tele Sales Team of dtac 