



INTERNSHIP REPORT ON

**“BRAND IMAGE OF BANGLALINK WITH M-
FINANCING”**

**An Internship Report Presented to the Faculty of Business Administration on
Partial Fulfillment of the Requirements for the Degree Masters of Business
Administration**

SUBMITTED TO
RIYASHAD AHMED
ASSISTANT PROFESSOR, BBS
BRAC UNIVERSITY

SUBMITTED BY
APARUP KANTI NATH
ID: 11264009
MBA, BRAC University

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M-FINANCING”**

LETTER OF TRANSMITTAL

Date: 19th June, 2014

Riyashad Ahmed
Assistant Professor, BBS
BRAC University

Subject: Submission of Internship Report.

Dear Sir,

It is a great pleasure and privilege to present the internship report titled “**Brand Image Of Banglalink With M-Financing**” which was assigned to me as a partial requirement for the completion of MBA degree.

It is my great pleasure to work for the second largest telecom company on Bangladesh and gain an in-depth knowledge on how this industry runs. Throughout the study I have tried with the best of my capacity to accommodate as much information and relevant issues as possible and tried to follow the instructions as you have suggested. I tried my best to make this report as much informative as possible.

I am grateful to you for your guidance and kind cooperation at every step of my endeavor on this report. I shall remain deeply grateful if you kindly take some pen to go through the report and evaluate my performance.

Sincerely Yours

Aparup Kanti Nath
Id: 11264009
MBA, BRAC University

ACKNOWLEDGEMENT

First of all, I wish to express my gratitude to the almighty GOD for giving me the strength to perform my responsibilities and complete the report within the stipulated time.

I am deeply indebted to my Faculty Advisor Mr. Riyashad Ahmed, BRAC Business School, and BRAC University for her whole-hearted supervision during my organizational attachment period. I am also grateful to Mr. Saleh Ahmed, as my organizational supervisor. It would have been very difficult to prepare this report up to this mark without their guidance.

My gratitude goes to entire CSO Department, of BRAC University for arranging Internship Program that facilitates integration of theoretical knowledge with real life situation.

Last but not the least; I would also like to express my gratitude to my Banglalink's fellows, seniors and colleagues who gave me good advice, suggestions, inspiration and support. I must mention the wonderful working environment and group commitment of this organization that has enabled me to deal with a lot of things.

Aparup Kanti Nath
MBA
BRAC University

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PART 1

PROFILE OF THE ORGANIZATION

1.1 BANGLALINK

Banglalink is one of the leading cellular company in Bangladesh. In September of 2004 Orascom Telecom Holding S.A.E. (“Orascom Telecom”) a leading mobile telecommunications company operating in nine emerging markets in middle East , Africa and South Asia acquired Sheba Telecom (Pvt) Ltd. at a cost of US \$ 60 million. As Sheba Telecom, the worst performing network operator in the industry, the company had only 30,000 subscribers. To dispel this image, OTH had re-branded Sheba as Banglalink™ in an attempt to give it a completely new image.

When Banglalink entered the Bangladesh telecom industry in February 2005, the scenario changed overnight with mobile telephony becoming an extremely useful and affordable communication tool for people across all segments.

Within one year of operation, Banglalink became the fastest growing mobile operator of the country with a growth rate of 257%. This milestone was achieved with innovative and attractive products and services targeting the different market segments; aggressive improvement of network quality and dedicated customer care; and effective communication that emotionally connected customers with Banglalink.

Banglalink is today the 2nd largest mobile operator in the country and we have recently celebrated with 29 Million customers. This has been achieved in just three and a half years.





Optical Fiber Network Coverage of Banglalink

1.2 PRODUCT/SERVICE OF BANGLALINK

1.2.1 BANGLALINK PRE-PAID

- No monthly subscription fee
- Lifetime validity for all the prepaid customers who recharged after February 23rd 2007
- Banglalink advance: advance credit feature in case of low balance

Banglalink offers you the following prepaid products to suit your usage pattern

- Banglalink Desh
- Banglalink DeshEk Rate
- Banglalink DeshEkRateDarun
- Banglalink DeshRangdhanu
- Banglalink Desh 7fnf

1.2.2 BANGLALINK POST-PAID PACKAGES

At Banglalink, we understand that your needs and usage patterns are unique. This is why we believe in giving you choices so you can pick what you need. Rather than offering you the same solution as everyone else, our Banglalink postpaid packages are tailored to serve your exact purposes and give you the best value for money.

Banglalink offers three post-paid packages

A. BANGLALINK POST-PAID

Banglalink postpaid packages offer you some of the best benefits that you need. Take a look at some of the features of Banglalink postpaid packages:

Benefits of postpaid packages

- Lowest call charges
- 1 second pulse



- Up to 4 fnf to any mobile operator with a very low tariff
- 20% bonus on incoming calls
- Up to 15% monthly loyalty discount on airtime
- Up to 2 supplementary connection with very low group talk rate
- Low monthly line rent, which is waived based on usage
- Hassle free bill payment through i' top up
- Gprs and mms service
- International roaming
- International sms

Smart services like amar tune, power menu, missed call alert, news alert, yellow pages and many more.

B. BANGLALINK BUSINESS

Banglalink business special benefits of Banglalink business

- Customized price plans and packages to meet your specific needs
- No security deposit for initial start-up and international roaming
- Free itemized bill
- Discount on connection fee
- 1 second pulse
- 20% bonus on incoming
- Customized credit limit
- Smart business tools like internet, missed call alert, business sms broadcast, business short code, free voice mail retrieval and more
- Convenient bill payment options
- Sms and gprs roaming facility
- International sms facility
- Other value added services will be available as well



C. BANGLALINK SME

The salient features of Banglalink SME are

- Flexibility to choose from 2 packages: Banglalink sme postpaid and Banglalink sme call & control
- Best call rates during business hours
- Attractive evening hours call rate
- Best rates in 4 fnf
- 20% bonus on incoming calls from other operators. to enjoy, go to message option, type bo and send sms to 2007.
- 1 second pulse to Banglalink numbers

SME HOTLINE

We have a separate and dedicated sales channel for the convenience of the customers. Any customer who wants to buy a Banglalink sme connection, just need to call the 24 hour sme hotline 01912 999 000 and the product will be delivered to his/her doorsteps by the business development officers. Besides, selected distributors of Banglalink will be selling the sme connections.



1.3 VALUE ADDED SERVICES OF BANGLALINK

Banglalink offers value added services that are designed to meet your needs. Information based services

1.3.1 INFORMATION BASED SERVICES

Available information based services are:



Train Tracking Service



Wikipedia Zero



Banglalink Mega mind



Islamic & Hajj Portal



Krishi News



Bibaholink





Jobs Link



Islamic Service



Banglalink Krishibazaar



Banglalink Emergency



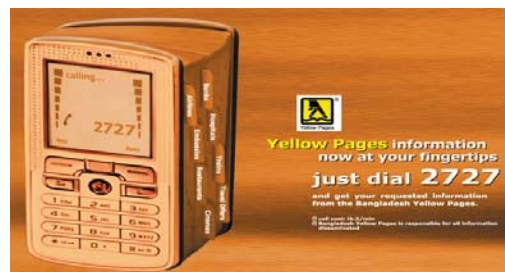
Blood Bank



Healthlink



Banglalink Jigyasha



Yellow Pages

SMS (TEXT, QUOTES & JOKES ...)

INTERNATIONAL SMS

NAMAZ ALERT



1.3.2 ENTERTAINMENT BASED SERVICES

Available entertainment based services are:



Banglalink Local Radio



Priyo Tune



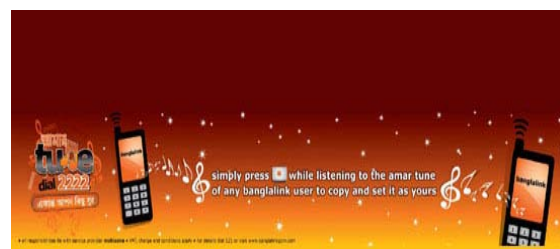
BBC Bangla



Friend Finder



Banglalink Timer Sms



Amar tune



Voice Portal 4848&Song Dedication



Music Station

POWER MENU

RING TONES

LOGOS

PICTURE MESSAGES



1.3.3 DATA BASED SERVICES

Available data based services are:

- Banglalink Social Pack
- Opera Mini
- New Face Book Pack- 10mb@4tk
- Banglalink Whatsapp
- Face Book Data Pack
- Banglalink Mms
- Banglalink Mela-Banglalink'S Android App
- Web2sms
- Banglalink Phone Backup
- Vehicle Tracking: Ntrack
- Stock Info

1.3.4 CALL MANAGEMENT SERVICES

Available call management services are:

- Banglalink easy divert
- Voice message
- Call block
- Call me back
- Missed call alert
- Conference call
- Call waiting

1.3.5 MOBILE FINANCIAL SERVICES

Available mobile financial services are:

- Mobile train ticket
- Mobile bill-pay
- Mobile remittance

MOBILE TRAIN TICKET

Banglalink has launched mobile train ticket service in joint collaboration with CNS limited and Bangladesh railway.

Through this service, railway passengers now will be able to purchase their train ticket from their own Banglalink mobile phone as well as from approximately 500 "Banglalink mobile cash points" located at Dhaka and Chittagong, Rajshahi and Sylhet. Railway passengers now don't have to rush to the stations and wait in the long queue for purchasing their train tickets.

Once the ticket is purchased either from own mobile or through the Banglalink mobile cash points, passengers will receive an e-ticket with e-ticket number in their mobile phone as reply sms. passengers can go to source/starting station just an hour before the journey time and take printed ticket by mentioning the e-ticket number and his/her mobile number (which was used for mobile ticketing). Banglalink also facilitates the passengers to print their tickets purchased through Banglalink mobile train ticket service from the Banglalink customer care centers at Dhaka and Chittagong, Rajshahi, Sylhet.

The service will add value to the Bangladesh railway passengers in purchasing the train tickets with increased reach, reduced costs, convenience and speed.

SERVICE DETAILS



Using Banglalink mobile ticketing service, Bangladesh rail passengers can buy railway ticket in following ways mobile ticketing from subscribers' own mobile

- Individual Banglalink subscriber will be able to purchase railway ticket from their own handset using the money wallet balance. Mobile ticketing at the Banglalink mobile cash point
- Railway passengers will be able to purchase railway ticket from Banglalink mobile cash point marked outlets and receive money receipt with unique transaction id.

DESTINATION / SOURCE STATION

Currently the mobile ticketing will be available as per following criteria:

SOURCE STATION

- Dhaka Kamalapur
- Dhaka Airport
- Chittagong
- Rajshahi
- Sylhet

DESTINATION STATION

- All destination stations where train initiated from the defined source stations as above number of mobile cash points:
- More than 500 mobile cash points rolled out in Chittagong and Dhaka
- Number of points will be increased gradually

SERVICE BENEFITS

Railway passengers:

- Easy, cost-efficient and convenient service
- No queue for ticketing
- Benefit to use large number of mobile cash point at passengers' locality



- Non - Banglalink and non-mobile users can also get this benefit by purchasing ticket from the Banglalink mobile cash points



Sample of E-ticket

MOBILE BILL-PAY

Mobile bill pay service offers a simple and convenient method for you to pay your electricity bills. Now you can easily pay your electricity bills from your Banglalink mobile phone, at any time, 7 days a week, as well as the nearest bill-pay point that has been authorized by Banglalink. This electronic process automatically updates the paid bills of BPDB consumers of mymensingh and rangpur zone.

WHAT ARE THE SERVICE CHARGES?


Bill Amount	Service Charge
Tk. 400 or less	Tk. 5
Tk. 401 to Tk. 1500	Tk. 10
Tk. 1501 to Tk. 5000	Tk. 15
More than Tk. 5000	Tk. 25

MOBILE REMITTANCE

Banglalink in collaboration with Dhaka bank ltd (DBL) and eastern bank ltd (EBL) jointly launched mobile remittance, the first ever for Bangladesh as well as for south Asia. This service is a highly secured, convenient, reliable, fast and cost-effective remittance system.

For the first time in Bangladesh, Dhaka Bank Ltd., Eastern Bank Ltd. and Bangalink introduces

mobile remittance



Receive **money** from abroad directly in your **bangalink** mobile!

For the first time, enjoy remittance service directly in your mobile phone with "mobile remittance". Just register and receive money from abroad very easily. For details call 1200.

Bangalink is the authorized mobile remittance service agent for Dhaka Bank Ltd. and Eastern Bank Ltd.

* conditions apply



PRODUCT DETAILS

Beneficiaries with Banglalink mobile connections will be able to open mobile wallet accounts either at Dhaka bank or eastern bank from selected Banglalink mobile cash points by submitting



necessary identity documents and account opening forms. Mobile wallet account holders can receive the remittance directly in their mobile wallet account. If the beneficiaries do not have Banglalink mobile connections, they can still receive the remittance by receiving a secured and unique transaction reference number which is forwarded to them by the sender. In that case, the beneficiaries will have to go to the designated Banglalink mobile cash points with proof of identification and request for the disbursement by submitting the transaction reference number, the exact amount and the bank name.

1.4 SWOT ANALYSIS OF BANGLALINK:

STRENGTHS

- **Huge capital investment:** Orascom Telecom has great plans for Banglalink™. Wherever OTH has gone, it has become the industry leader there or is on its way there. A possible explanation is that the organization kicks off its companies with a huge capital outlay to help get rid of or solve all the hitches.
- In 2005 alone, Orascom will invest \$180 million, earmarking close to another \$300 Million for future investments.
- **Tight control over sales process:** Many people in the industry do not know the sales process, since it is dealt by their distributors and dealers. However, with the Direct Sales Booth, the people involved know the sales process intimately and are responsible for achieving the sales target and project implementation, thus giving the company a strong control over the process.
- **Quality Service:** Banglalink is providing quality service to the employers. The customers don't like the network problem and slow networking system. Banglalink recruits high professional employees and experts to make the network available for the customers. It is the company which expands its network all over the country within the shortest period of time after starting its operation. Banglalink is committed to its customer about the quality service.



- **Customer Service:** Banglalink has both online and physical customer care service for its customers. The valued customer can solve the problems over mobile phone dialing 121. It has also customer care service all over the country mainly in the city areas. But the centers are too limited to meet the huge demand. Now at this Banglalink is expanding its customer care centers and upgrading its quality. Banglalink is committed to meet the customer demand and problem as soon as possible.

WEAKNESSES

- **Network:** The greatest weakness of Banglalink and the most widely criticized service is its network. While the reception is quite clear when the user is out of doors, once inside, the reception breaks up. The worst part is the company has entered a market where the industry leader has been reigning supreme for years now and people are bound to compare the leader's services with Banglalink's performance, even if it is fairly new to the market. People tend to forget that it had taken the leader more than three years since its start to provide its subscribers with a decent connection; hence it is with Grameen's present performance that Banglalink is compared and sure enough, the latter does not fare well.
- **Unorganized structure:** OTH bought off Sheba (Pvt.) Limited last September and immediately started changing the structure of the losing concern. They are constantly recruiting people, adding/deleting levels to the organization. Thus, the environment is constantly chaotic, with many people not knowing who to contact or whom to report to and who is responsible for what. This takes away time and energy away from the selling activities.
- **Inadequate human resources:** While many people drop off their CVs at the office on a regular basis, finding sufficient numbers of people, with the correct qualifications, has become hard to find. Hence, a handful of people are doing the work of many leading to back log of work.
- **Bureaucracy:** The new management is trying to create a system where each individual is responsible and accountable for his duties. While it is a good idea, it has also created a



bottleneck at the administrative & financial level, where work gets stuck and stays stuck until all papers are properly signed and taken care of.

OPPORTUNITIES

As mentioned earlier, the company created a strong buzz when it entered the market. Previously an unknown entity, many people now know of the existence of Orascom Telecom. They have done their studies and know that OTH stands for success. Thus, the people are ready to see Banglalink™ as a total different entity from its predecessor and are willing to give it another chance to re-invent its image in the market; not an issue to be taken lightly by the company. Others opportunities are-

- Economic growth of Bangladesh.
- New and better interconnection agreement
- Huge need for telecom services
- Increased intentional activities in Bangladesh
- Declining prices for handsets
- Future privatization of the fixed network
- New international gateway
- Demand for inter-city communication
- Growth in other operator will give more connection

THREATS

While in the true sense it had been Banglalink™ who started this price war with its M2M package, it has created a series of price cuts that many cannot afford. After eight years of high call charges,

- More rigid government regulations.
- More influence of competitors on the fixed network
- Change of government might lead to competitors having more clout
- Devaluation of Taka
- National catastrophes.

- Sabotage of installation.

Strengths	Opportunities
<ul style="list-style-type: none"> • Possibility of innovative products and services • Representing “Ethnocentrism” feelings among customers 	<ul style="list-style-type: none"> • High growth in economy • Growing middle class population. • Possibility of further network expansion • Government support
Weaknesses	Threats
<ul style="list-style-type: none"> • Poor network 	<ul style="list-style-type: none"> • People tend to switch more now a days as switching cost is going down • Price wars with competitors. • New entry of other telecom company

SWOT ANALYSIS OF BANGLALINK

PRODUCT LIFE CYCLE OF BANGLALINK

The process of developing and maintaining a fit between an organization’s goals and the dynamic environment is the strategic planning. Marketing strategy is the means by which a marketing goal is to be achieved under the observation of the position of the product. Today understanding customer is crucial, but it is not enough. Under the marketing concept, companies gain competitive advantage by satisfying target consumer needs better than competitors do. Thus, marketing strategies must consider not only the needs of target consumers, but also the strategies of competitors.



Comparing the external environment BANGLALINK's product is placed at the growth stage of its life cycle. Knowing this position will help to determine which strategy is to apply. Market share of BANGLALINK is growing at a positive rate in total market. That means the overall growth rate compare to overall market BANGLALINK is in the Growth Stage. From the information provided that BANGLALINK is in DOG situation.

Company's objective must be profitable growth. Since marketing has the main responsibility to achieve profit and lay down strategies for capturing them, BANGLALINK has followed the same technique in the operations. The company position dictates the company's growth strategies.

1.5 MISSION AND VISION OF BANGLALINK

Mission

"To deliver innovative, customer focused products and to be the benchmark for customer service excellence."

Vision

"To be the best-quality Service Provider in the country."



PART 2

“SPECIFIC RESPONSIBILITIES OF THE JOBS”

2.1 MY DUTIES

Company	Department	Designation	Joining Date
Banglalink Digital Communications Limited	Customer Care	Care line Officer	3rd January 2013 to 1st April 2014
Banglalink Digital Communications Limited	Customer Care Under Planning & Development Division	Quality Assurance Officer	1st April 2014 to Present

Currently I am working at Banglalink Digital Communications Limited under Planning and Development Division as a Quality Assurance Officer. My roles and responsibilities are the following:

- Documentation
- Cross Check
- Quality Assurance Session
- Attend the Inbound and Outbound Daily Clinics

2.2 SUMMARY OF DUTIES

As a Care line Officer, My roles and responsibilities are as follows

- Support and provide superior service via phones, e-mails and faxes as a receiver and caller. Use questioning and listening skills that support effective telephone communication.
- Use an effective approach to handle special telephone tasks like call transfers, taking messages, call backs, holds, interruptions, and unintentional disconnects.
- Understand the impact of attitude in handling calls professionally.
- Effectively deal with job stress, with angry callers and upset customers.



- Use the most appropriate way to communicate with different behavior types on the telephone.
- Apply the elements of building positive rapport with different types of customers over the phone.
- Apply the proper telephone etiquette to satisfy various customer situations.
- Apply appropriate actions to effectively control a telephone call.
- Identify voice skills and how to enhance a good telephone presentation.
- Display Time flexibility towards shifts as per work floor requirements

As a Quality Assurance Officer, My job tasks are as follows

- Participate in design of call monitoring formats and quality standards.
- Performs call monitoring and provides trend data to site management team.
- Uses quality monitoring data management system to compile and track performance at team and individual level.
- Monitors email customer contacts.
- Participate in customer and client listening programs to identify customer needs and expectations.
- Provide actionable data to various internal support groups as needed.
- Coordinates and facilitates call calibration sessions for call center staff.
- Provide feedback to call center team leaders and managers.
- Prepares and analyzes internal and external quality reports for management staff review.

PART 3

INTRODUCTION TO **THE STUDY**

3.1 RATIONALE OF THE STUDY

The purpose of this study was to examine the effect of new VAS on brand image and brand attitude. By understanding this relationship we can better determine those parts that exert the most influence on consumers and the significance that the name of a brand plays as they make their decisions and formulate their attitude towards service brands. The findings will enhance our existing knowledge of the relationships that exist between marketing Communications, brand name and decision making of service consumers, thus enhancing both our practical and theoretical understanding of communication effects.

3.2 STATEMENT OF THE PROBLEM

The growing competition in the mobile telephony industry in Bangladesh has meant that subscribers now have more choices and can easily switch to the brand that appears favorable to them. In order to thus gain and maintain market share Banglalink needs to understand the factors attributing to the brand attitude of customers towards Banglalink.

3.3 SCOPE AND LIMITATIONS OF THE STUDY

Every favorable thing has an unfavorable shadow. I cannot say that my report is absolutely accurate. It has some limitations which has no way to overcome at this time because of the following constraints:

TIME LIMIT

This type of work requires a deep research and running from department to department which was not possible in my short internship period.

LACK OF INFORMATION

It is hard to find out the adequate & real data from the primary sources; because some of the required information was considered classified and hence unavailable.

BUDGET CONSTRAINTS

As a student, I could not bear the additional cost to give my report an attractive outlook.

WORK LOAD

Work load during the internship program at the work place was also a barrier to prepare this report.

Although the above limitations are present, but I am grateful to submit this report because this is the outcome of my hard work, creativity and finally the end of my final course of M.B.A Program.

3.4 OBJECTIVE OF THE STUDY

3.4.1 Broad Objective: To find out how the newly launched VAS (M-financing) is effecting on Banglalink's brand image.

3.4.1 SPECIFIC OBJECTIVE

- To find out the effectiveness of different vas on Banglalink brand image
- To have a clear picture about the mobile financing activities of Banglalink.
- To analyze the current scenario.
- To focus on gaining the competitive advantages by using mobile financing

3.5 METHODOLOGY OF THE STUDY

Interview of the respondents is the key informant here. These are the **primary** data. To collect the **secondary data** we had to depend on different books, journals, newspapers, brochures etc. Website also was used to collect information

PART 4

ANALYSIS AND **INTERPRETATION OF** **THE DATA**

4.1 ANALYSIS OF THE DATA

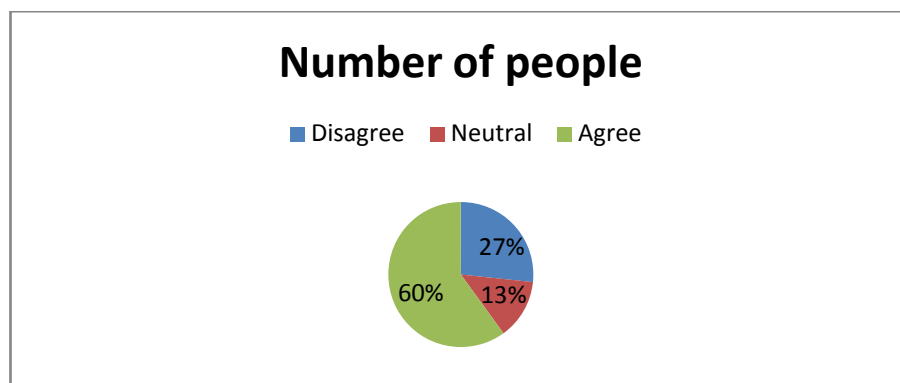
For my report, I have planned to survey at least 50 people but due to shortage of time I could only surveyed 30 people. For the data collection purpose, I have used several procedures. I have designed a questionnaire and based on that I interviewed people personally as well as conducting telephone interview.

The secondary data has been collected with the review of different published magazine and journals, weeklies and dailies. The number of respondents was 30. Among them some Respondent some are students, some are from general working people. On the basis of their opinions the analysis are given below:

1. I like the advertising and promotions of Banglalink regarding M-Financing.

Opinions	Number of people	Percentage
Disagree	8	27%
Neutral	4	13%
Agree	18	60%

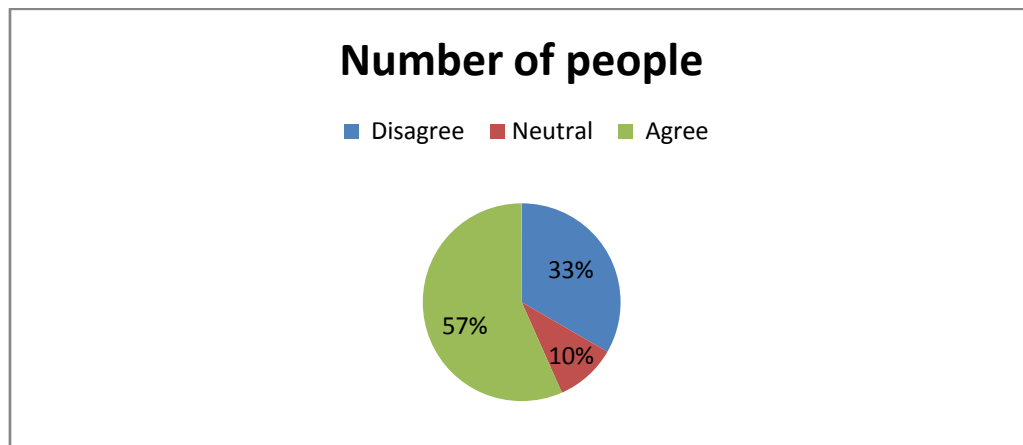
60% said yes they liked very much Banglalink commercials related with Mobile financing 27% replied with negative attitude, 13% was neutral.



2. I feel positive toward the overall advertising and promotions of Banglalink M-Financing.

Opinions	Number of people	Percentage
Disagree	10	33%
Neutral	3	10%
Agree	17	57%

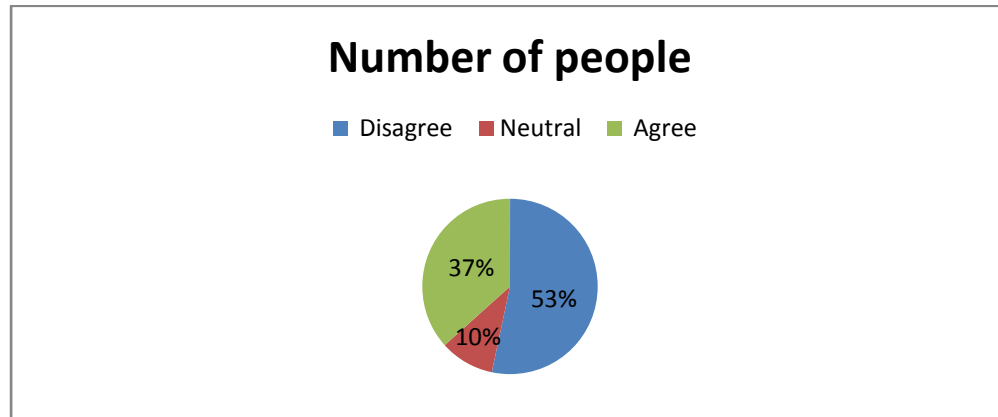
Analysis: when people think about the overall advertising 50% respondent agree that they like the overall advertising and promotions of Banglalink. 33% didn't positive with this question.



3. I feel Promotions are very Expressive about their mobile financing.

Opinions	Number of people	Percentage
Disagree	16	53%
Neutral	3	10%
Agree	11	37%

Analysis: Among respondents 53% are think that Banglalink M-financing promotions are not expressive enough.10% are neutral about that and 37% respondents were agree that Banglalink promotions are communicable enough.

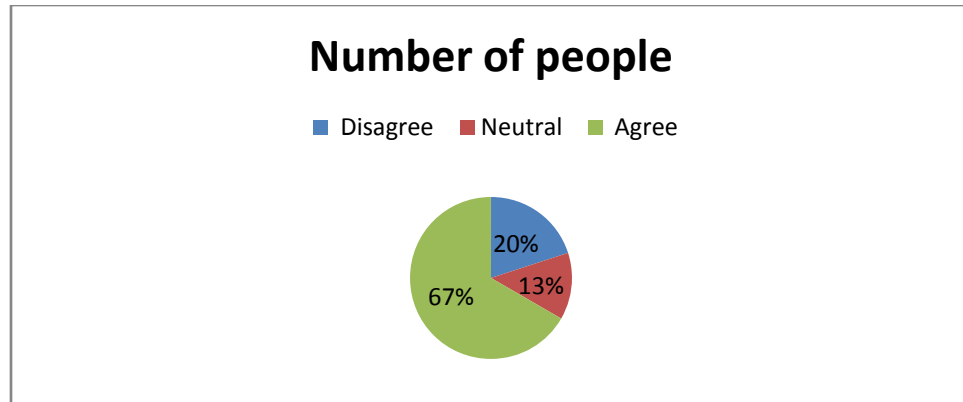


4. My friends/family have significant effect on my views about Banglalink mobile financing.

Opinions	Number of people	Percentage
Disagree	6	20%
Neutral	4	13%
Agree	20	67%

Analysis:

67% people agree that they were influenced by their friends and family.20% people said that they were not influenced through friends or family.13 % respondent remain silent.

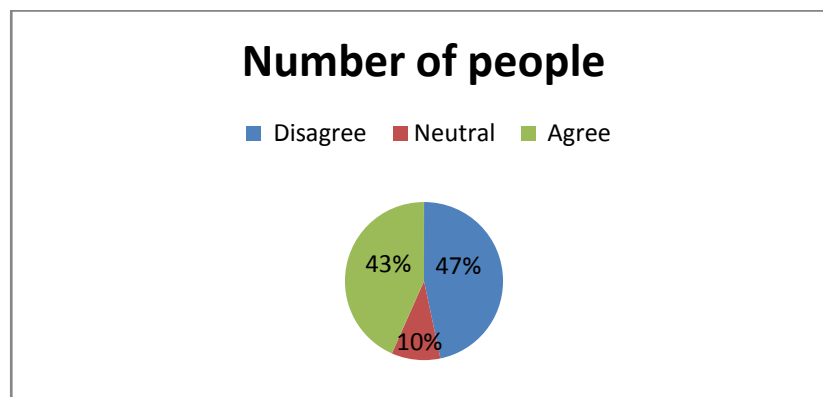


5. My friends/family influenced my evaluation of Banglalink mobile financing.

Opinions	Number of people	Percentage
Disagree	14	43%
Neutral	3	10%
Agree	13	47%

Analysis:

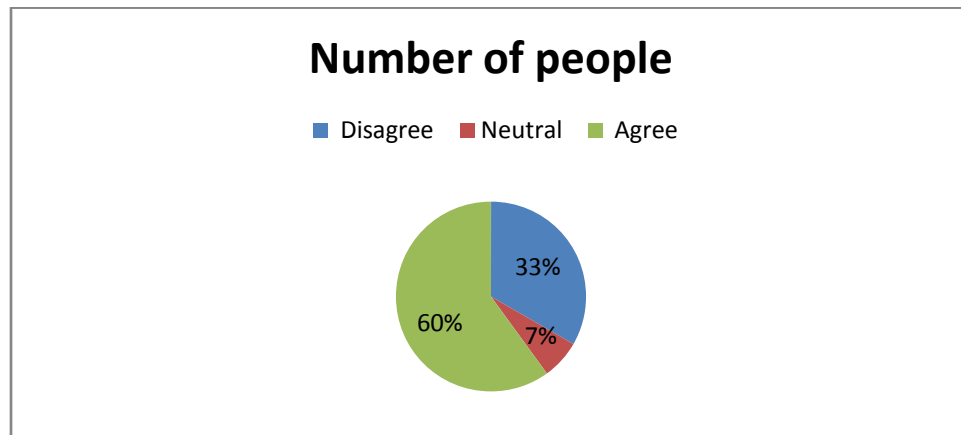
On the basis of data it's found that 47% agree with the question. 43% of people didn't agree and remain were neutral.



6. Overall, I think Banglalink is good in M-financing service.

Opinions	Number of people	Percentage
Disagree	10	33%
Neutral	2	7%
Agree	18	60%

Analysis: when people think about the service of Banglalink 60% agree that Banglalink provide superior service quality.33% people didn't agree with that and 7% were remaining neutral.



7. Overall, I think Banglalink need to promote M-financing more frequently.

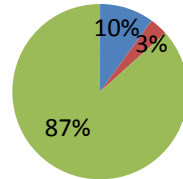
Opinions	Number of people	Percentage
Disagree	3	10%
Neutral	1	3%
Agree	26	87%

Analysis:

87% respondents believe that Banglalink should promote mobile financing more frequently.10% people didn't agree with them and 3% were neutral.

Number of people

■ Disagree ■ Neutral ■ Agree



8. I feel that mobile financing makes life easier.

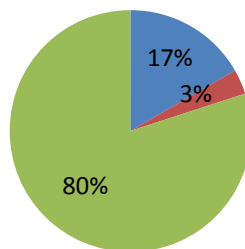
Opinions	Number of people	Percentage
Disagree	5	17%
Neutral	1	3%
Agree	24	80%

Analysis:

80% think that mobile financing service help to solve problems, but 17% didn't agree with that.3% also was in neutral state.

Number of people

■ Disagree ■ Neutral ■ Agree

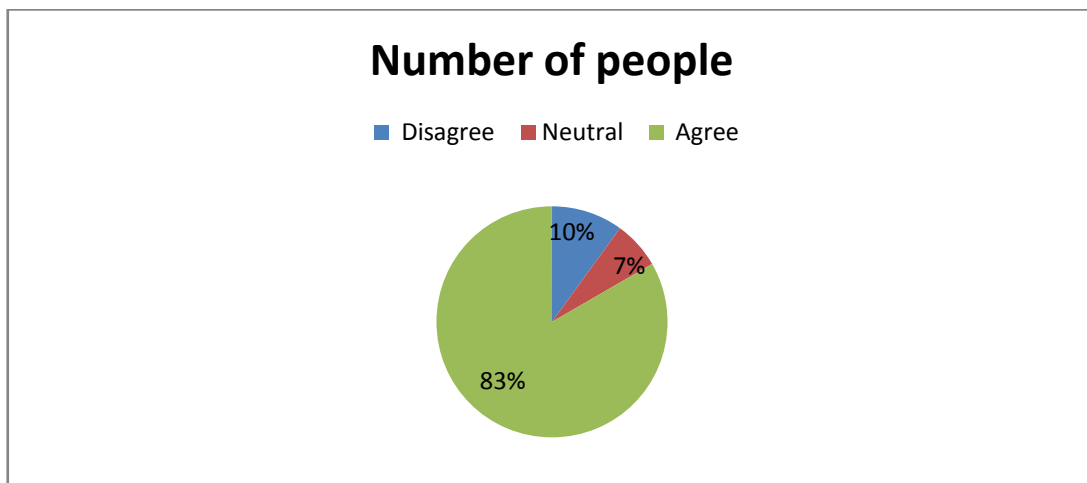


9. I feel that mobile financing is more effective in less developing area in Bangladesh which helps to spread more brand value among mass people.

Opinions	Number of people	Percentage
Disagree	3	10%
Neutral	2	7%
Agree	25	83%

Analysis:

From the analysis, when I asked respondents that Banglalink m financing has more brand value in rural area about 7% respondents said that they neither agree nor disagree with the statement. But interestingly, maximum percent (83%) of respondents agreed with the statement. And 10% people strongly disagreed with the statement.



10. The locations of cash points are sufficient to get mobile financing service faster

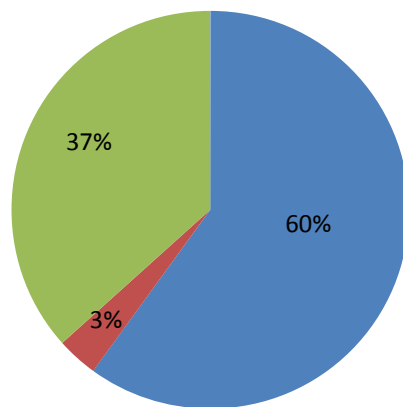
Opinions	Number of people	Percentage
Disagree	18	60%
Neutral	1	3%
Agree	11	37%

Analysis:

From the above data it's found that 60% people are not satisfied with the existing service points. Among them 3% didn't agree or disagree with this but 37 % people said that they are happy with the existing cashpoints.

Number of people

■ Disagree ■ Neutral ■ Agree



PART 5

FINDINGS OF THE **STUDY**

Some key factors were highlighted in the analysis data we have received from the interview and questionnaire of the respondents .They are:

- According to the analysis, people like to watch promotions of Banglalink mobile financing.
- People believe that the promotions of mobile financing are not communicable or expressive enough. The internal messages should be more clear
- According to the analysis maximum people influenced by their family and friends to use mobile financing.
- After analyzing the above mentioned data, it has been found that people much happy with the service of Banglalink m financing.
- As m financing is a newly launched vas, Banglalink should be focus on frequent promotions.
- From the analysis of collected data it's have been found that people appreciate the mobile financial service of Banglalink.
- After analyzing the opinions of people it's have been found that they are not satisfied with the existing cash points.
- Most of the people think that Banglalink mobile financing service is much more effective in rural side of Bangladesh.



PART 6

RECOMMENDATIONS

Based on my overall observation from the analysis, I would like to forward some suggestions for M-Financing. As the whole M-Financing consists of three VAS I would like to recommend for these separately. They are as follows.

- In case of handling customer problems more efficiently Banglalink need to be open more cash point to provide effective services that may help to create a strong brand image.



- Because of the partnership only with EBL and Dhaka Bank, the base of customer becoming fewer. Banglalink should increase the number of partners for Mobile remittance.
- For the lacking of having only 5 source stations people have to wait for printing tickets and face different problems. So more source stations and printing points for mobile ticketing service should be open.
- For Mobile bill pay service Banglalink only give service to Mymensing, Rangpuretc with only BPDB. There is a scope to work with other companies like PDB, DESA to serve more customers that can help to achieve more profit for the company and strengthen its brand image as well.
- Banglalink promote promotions for mobile financing very frequently only on special occasions, like in Eid-ul-Fitor, Eid-ul-Azha, Durga puja, etc. But these promotions should be promoted in more eye catching way in the whole year.
- Because of network problem and technological problem customer have to face different problems. This issues should be taken seriously and corrective action should be taken toe provided more flexible financing service.

PART 7

CONCLUSION

From the above analysis and results, I can conclude that, being one of the leading mobile service operators, Banglalink has lot of opportunities regarding attracting new customers and retaining them by promotional strategies regarding mobile financing. In the report, it is quite clear that people want more and unique promotional strategies compare to its competitors. It is a sign of people's expectations and affections. According to the people, Banglalink is lacking behind of its

competitors in some sectors. Banglalink can take this as an opportunity to do better than its competitors and take advantages over them. In this report, I tried to provide some recommendations on how to manage promotional campaign effectively so that the brand image of BANGLALINK will be more effective

REFERENCES:

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- Marketing Management 12e- Philip Kotler& Keller
- Fundamental of Marketing – Philip Kotler
- Marketing 13 Edition - Etzel, walker & Stanton

APPENDIX (EXAMPLES)

QUESTIONNAIRE

A study on the newly launched VAS (M-financing) and its impact on Banglalink's brand image

Dear

I want thanks to you for help me by giving your valuable time to answering the questions. The questions at your hand are made for the report making purpose and will not use on any other



task. The topic is “**A study on the newly launched VAS (M-financing) and its impact on Banglalink’s brand image**”.

1. I like the advertising and promotions of Banglalink regarding M Financing.

- Disagree
- Neutral
- Agree

2. I feel positive toward the overall advertising and promotions of Banglalink M-Financing.

- Disagree
- Neutral
- Agree

3. I feel Promotions are very Expressive about their mobile financing.

- Disagree
- Neutral
- Agree

4. My friends/family has significant effect on my views about Banglalink mobile financing.

- Disagree
- Neutral
- Agree

5. My friends/family influenced my evaluation of Banglalink mobile financing.

- Disagree
- Neutral
- Agree

6. Overall, I think Banglalink is good in M-financing service.

- Disagree

- Neutral
- Agree

7. I feel that mobile financing makes life easier.

- Disagree
- Neutral
- Agree

8. Overall, I think Banglalink need to promote M-financing more frequently

- Disagree
- Neutral
- Agree

9. I feel that mobile financing is more effective in less developing area in Bangladesh which helps to spread more brand value among mass people.

- Disagree
- Neutral
- Agree

10. The locations of cash points are sufficient to get mobile financing service faster

- Disagree
- Neutral
- Agree

