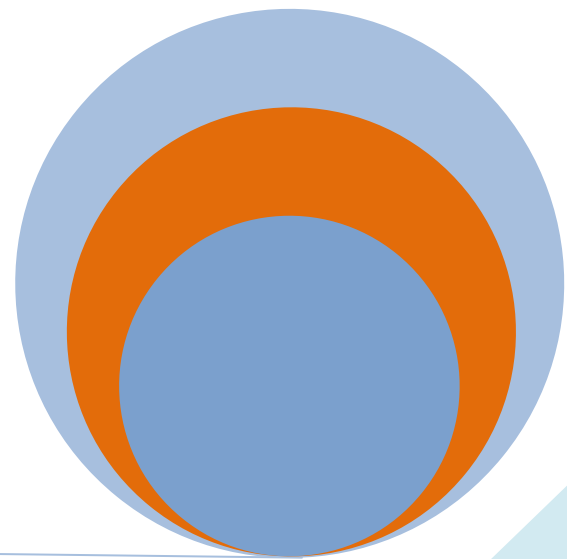


Banglalink Digital Communications Limited

Re-engineering & Process Development of
Base Transceiver Station (BTS) Rent Database
&
Service Users Satisfaction Level of M-Banking



Internship Report

Course ID: BUS 400

Banglalink Digital Communications Limited

Base Transceiver Station (BTS) Rent Database &
Customer Satisfaction of M-banking Service Users

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Submitted to:

Suntu Kumar Ghosh

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Submitted by:

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Submitted on:

7th February, 2015

Letter of Transmittal

7th February, 2015

Suntu Kumar Ghosh
Assistant Professor
BRAC Business School

Subject: Compliance of completed Internship Report.

Dear Sir,

I have completed the assigned internship report on 'Banglalink Digital Communications Limited-

"Re-engineering & Process Development of Base Transceiver Station (BTS) Rent Database and Service Users Satisfaction Level of M-Banking".

In completion of the report I tried to make it more informative so that the actual market scenario can be drawn from the report. As well as tried to keep it much simple so that it becomes easily understandable to you and to others.

Moreover, I will be glad to answer any questions that arise to its readers regarding any inconsistencies.

Sincerely,

Md. Samiul Arefin
10104153
BRAC Business School

Acknowledgement

Above all, I express my gratitude and thanks to the Almighty, who aided me with strength, and gave me the wisdom and patience needed to complete this report.

I would also like to thank the generous contributions of my supervisors at Banglalink Mr. Samsul Islam (Assistant Manager) and Rezvi Hasan (Senior Executive) and the both team of Network Deployment and Mobile Financial Service department, for endlessly supporting me with all the inevitabilities.

Furthermore, I would like to thank my advisor, Suntu Kumar Ghosh (Assistant Professor) BRAC University who believed that I could complete this task, upholding the standard and professionalism he expects. Her moral guidelines and joyful encouragement helped me to persevere.

At last, I thank my parents and other family members for their help, support and faith during the exasperating period of collecting resources and analyzing data for the paper.

Executive Summary

Banglalink Digital Communications Limited is the second largest telecom brand in Bangladesh. The company started their journey with a vision to spread the mobile phone to all aspects of people.

The report covers a broad aspect of topics. At the beginning of the report the author finds out the history of the company in Bangladesh. Under this topic it reveals how they acquire 'Sheba' telecom in the starting, the customer base, employees, the management system etc.

Moreover, the project covers the customers' satisfaction of Banglalink MFS users. Hereby, the author used extensive tale-survey research to find out the factors influencing customer satisfaction. The analysis and data interpretation is based on excel functions; where pie chart, bar chart etc. are used for better and ease idea about it.

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Introduction

The telecommunication sector during the last decade has gone through dramatic change. The way of communication, its device has been also changed. It was a time when we used land telephone lines which were costly though but this was the only way of communication. Internet connection was also then based on the TNT connection. During the era of 2000 with the advancement of technology GSM technology was introduced to the people for communications without the need of wire connection. And now there is 3G (third generation) connection available to customers for high speed internet access even in phones.

Also, an extreme change can be seen on the financial sector. A lot of Banks has been introduced to the sector in Bangladesh whereas before mostly government banks were there. Also the financial service got so much importance. The value proposition, quality service and customer oriented products were introduced for the sake of business. Latest services include internet banking, ATM, debit card, credit card etc.

The collaboration between the telecommunication sector and the financial sector brought a completely new dimension of financial services. In the year 2011 Bangladesh faced a new version of financial service which is mobile banking. The easiest way of money transfer and lot more. In this service facility customers could use their mobile phone numbers to hold or open an account and with the account they can transfer money to one another without physically going to the bank. The basic purpose of this service is to reach the unbanked population with appropriate financial services.

However the popularity of the service is remarkable. Within just three years it became \$83 million dollar market based on only the fees collected by the transaction and still growing. On the other hand with discovery a scope of employment is been created to lot of people.

Origin of the Report

This report is a requirement of the partial completion of the internship program of the students of the BRAC Business School (BBS). Upon the completion of four years Bachelor of Business Administration (BBA) program, in order to equip the students with a more practical experience of the corporate world for their development before entering it as graduates this internship has to be completed to earn the final four credits.

In accordance with the terms and conditions of the internship program, the author has completed the three month period of the internship at Banglalink Digital Communications Limited in Marketing dept. as per guidelines given by the academic supervisor of the author, Suntu Kumar Ghosh, Assistant Professor, BRAC Business School, BRAC University.

Objective of the Report

The purpose of this project was to get a better understanding about the re-engineering process that have been implemented in the base transceiver station (BTS) Rent Database and the mobile financial services of Banglalink and finding out the customer satisfaction of its users. The more specific objectives of this report are as follows:

- To understand the Banglalink's payment method and process.
- To get the idea how Banglalink records their stakeholders information and update.
- To get the idea of the new re-engineering BTS rent database.
- To know how mobile financial service operate.
- To learn who the service can be provided to
- To learn the features of M-banking.
- To learn the factors influencing customer satisfaction.
- To learn complains about M-banking service and find solution.

Methodology

There are pros and cons of every approach to a report. However, as the report covered two broad topics according to the needs and appropriate justifications the author decided to use qualitative research approach.

This is mostly done by the reports available online and also published by the company and its competitors. This helped interpretations and findings of the data to be accurate to represent the current conditions and factors of Banglalink's current condition in the telecom sector.

Sources of Data

In order to prepare a comprehensive and authentic report the author used both primary and secondary sources of data.

- **Primary Sources of Data**

Although the project is primarily based on primary sources of information, the only such source of information for this report are gathered from Mass Market Development Senior Executive of Banglalink.

- **Secondary Sources of Data**

The secondary sources of information to prepare this report have been collected from different publication, report, and articles given to the author to understand and focus the current situation of M-banking offered by Banglalink. During the internship program materials needed for the service also includes in here. Also the author used some internal information collected from the company with a promise to keep it confidential.

Limitations

There were some limitations faced in preparing and compilation of the report. The limitations are listed below

- The foremost limitation of the project was to conduct tale-survey. The author was given 100 phone numbers who have M-banking account. As a result personal interview was hard to take. And continuing with the tale-survey was time consuming.
- As the questions were asked over phone so respondents fear lack of trust because they were not seeing the interviewer personally.
- Conducting the survey over phone was costly.
- Most of the respondents were less educated as a result the author needed to ask the questions in Bangla and record them in English.
- Tale-survey caused time constrain during the survey.

Chapter 1
The Organization

History of Banglalink

The reversion of one of the top most telecom brand 'Banglalink' was in 1989, after the formation of Sheba Telecom (Pvt.) Ltd, a joint venture of Bangladesh-Malaysia, was granted license to operate in the rural areas of 199 upazilas in Bangladesh.

Upon obtaining their GSM (Global System for Mobile) license in 1996 it expands its business to cellular mobile and radio telephone services. Suddenly in July, 2004 it was reported that Egypt based Orascom Telecom is set to purchase the TRI's (Technology Resources Industry, Malaysian partner) shares in Sheba for US\$25 million as Sheba had abortive to keep the business potentials in Bangladesh due to divergence between two allies. This purchase agreement was undercover as the joint venture agreement between ISL (Integrated Services Ltd., Bangladeshi partner) and TRI dictates that if any party sells its Sheba shares, the other party will enjoy the first right to buy that. Later on, Orascom could not finish the deal rather ISL pays the US\$25 million and bought the 100% ownership of Sheba.

Nevertheless, in September, 2004 Orascom Telecom Holdings has ensued Sheba Telecom by the 100% ownership of with 59,000 user base for the monetary value of US\$60 million. Afterwards next year in February, it was rebranded and launched its services under the "Banglalink" brand with nationwide 15 years GSM license.

About Banglalink

Banglalink as a brand always try to believe on potential results and therefore after ground launching in February 2005, its impact was felt immediately. Overnight mobile telephony became an affordable option for customers across a wide range of market segments.

The success of Banglalink was based on a simple mission:

"Bringing mobile telephony to the masses"

This was the keystone of its approach. With this mission on hand Banglalink altered the mobile phone status from luxury to a necessity requirement for the common people of this country and brought mobile telephone to contribute in each and every

phase of their livelihood thus making a place in their hearts. The mobile phone has become the symbol for the positive change in Bangladesh.

The mission that is quite correctly accredited to Banglalink has become the corporate positioning of Banglalink management and is translated in their slogan “making a difference” or “din bodol”. This slogan is not only applicable in the telecom industry, but also every other aspects through its products and services, to the lives of its customers. This corporate stance of “making a difference” has been reflected in everything Banglalink does.

New Slogan

Banglalink as a pioneer in the telecom industry tries to contribute with various aspects. As we know the telecom industry is fully saturated with different mobile operators. To keep hold of the market position and match with changing wave strategically, Banglalink has changed its slogan to “start something new” in October 4, 2013. The slogan was time insisted and backed by the launch of 3G (third generation) mobile network.

Present Ownership

There has been a change in the ownership of Banglalink in the first phase of the year of 2011. Previously it was fully owned by telecom venture Orascom Telecom Holding (now, known as Global Telecom Holding) but as of the date Vimpelcom Ltd. bought 51.92% shares of Banglalink digital communications limited. Vimpelcom is one of the world’s largest integrated telecommunications services operators providing voice and data services headquartered in Amsterdam, the Netherlands and listed as an ad on the New York stock exchange under the symbol “vip”. A very wide range of geographical presents of this corporation through a range of traditional and broadband mobile and fixed technologies in Russia, Italy, Ukraine, Kazakhstan, Uzbekistan, Tajikistan, Armenia, Georgia, Kyrgyzstan, Laos, Algeria, Pakistan, Burundi, Zimbabwe, Central African Republic, Canada and Bangladesh.

Vision of Banglalink

The strong strategic vision is developed with a purpose to saturate the whole telecom market- 'To understand people's needs best and develop appropriate communication services to improve people's lives and make it simple'. It represents to make telephony available to mass people. Banglalink has their continuous expansion of business, establishing new networks, and connecting people thus building breezes towards successful vision.

Mission of Banglalink

The telecom company has set their mission is as targets or tasks those are adaptable according to the market need and structure. Employees pursue those set of targets in order to sustain and compete in the market.

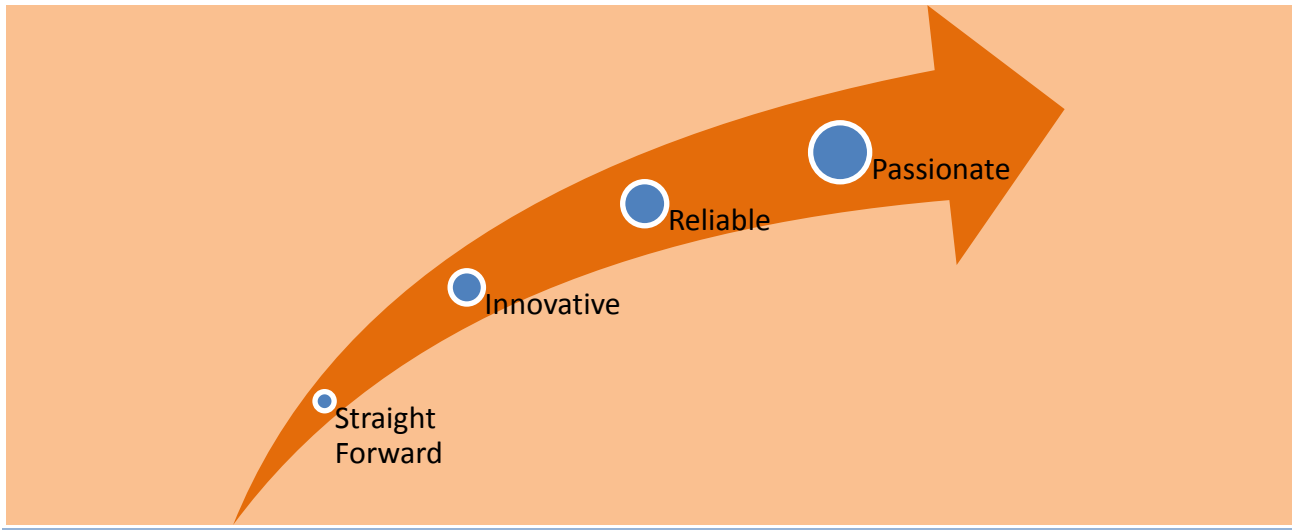
Latest set of responsibilities of Banglalink are:

- Achieve a leading position in the Bangladesh mobile market in terms of net additions and ARPM (Average Revenue Per Minute)
- Segmented approach in terms of products and services
- Delivering superior benefits in every purchase of the customers' experience (before, during and after sale)
- Creating optimum shareholder value

Core Values

Banglalink has built four core values from the very beginning of their journey. From then to the end it encourages its employees to cultivate and carry forward the values into their day to day activities.

Four values are:



Justifications

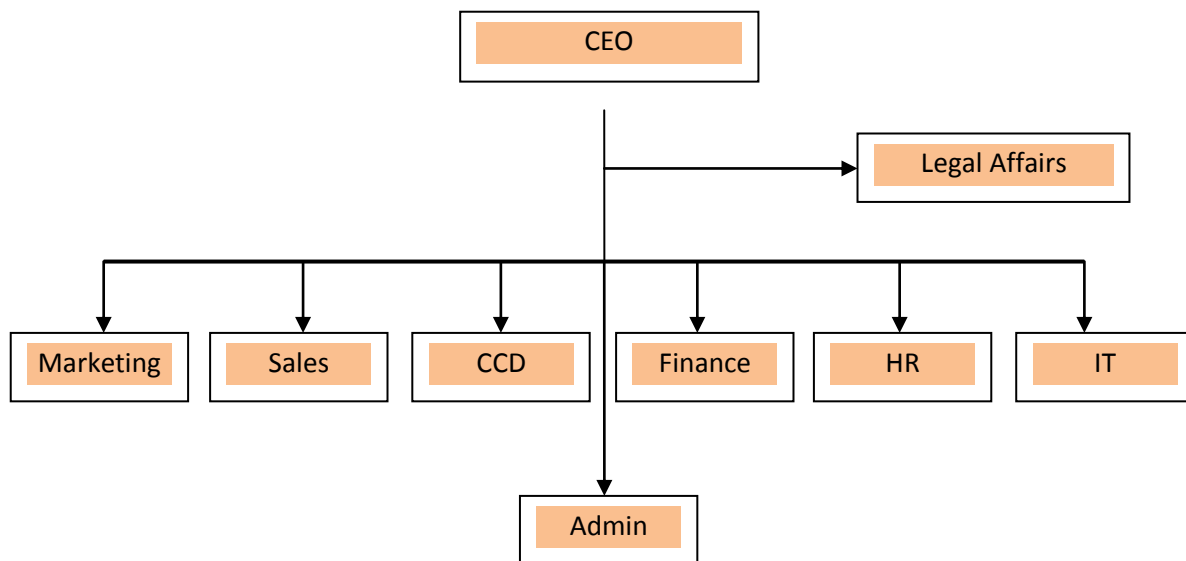
<u>Straight Forward</u>	<u>Innovative</u>
<ul style="list-style-type: none">•Being honest and truthful•Thinking locally regarding the situation at hand•Communicating clearly and effectively and expecting the same from others•Listening actively and asking questions to seek out and understand different views•Sharing required information with stakeholders truthfully without hiding or making up any information	<ul style="list-style-type: none">•Being open minded and flexible•Discouraging the false pride and challenging the normal way to do things•Learning and adopting the best practices from others•Thinking of a situation from various points of view <p>Willingness to try out different options while also considering how they affect the business</p>

<u>Reliable</u>	<u>Passionate</u>
<ul style="list-style-type: none"> •Generating trust and reliability •Being understanding and focusing on a solution that everyone can benefit from •Delivering results within deadlines •Accepting responsibility for successes and failures •Making honest decisions based on facts and figures , not feelings or opinions 	<ul style="list-style-type: none"> •Strive to achieve goals •Believes in self and team’s ability to achieve targets •Drives for result •Uses information or resources available in the best possible way to achieve targets •Is determined to reach the desired goal through trying out different options

Management team of Banglalink

Chief Executive Officer	Ziad Shatara
Chief Financial Officer	Ahmad Y. Haleem
Chief Technical Officer	Perihane Elhamy
Chief Commercial Officer	Shihab Ahmed
HR Director	Riviera Ho Rathore
Technical Director	Md. Moustafa Abdel Razzak
Regulatory & Legal Affairs Director	Zakiul Islam
Information Technology Director	Nizar El-Assaad
Strategy & Business Planning Director	Mahmoud Mohamed Hosny
Company Secretary	M Nurul Alam

Organization chart



Banglalink's Business

- Subscriber overview

Banglalink attained one million subscribers within ten months of its operation and three million subscribers in October 2006. In less than two years which is by December 2007, Banglalink overtook Aktel (now named as Robi) to become the second largest operator in Bangladesh with more than 7.1 million customers. Banglalink currently has 27.07 million subscribers as of June 2013, representing a market share of 25.7%.

Banglalink's growth over the preceding years have been fuelled with innovative products and services targeting different market segments, aggressive improvement of network quality and dedicated customer care, creating an extensive distribution network across the country, and establishing a strong brand that emotionally connected customers with Banglalink.

- Market Share based on Subscribers

The telecom industry of Bangladesh is saturated over four key players. Grameen Phone, Banglalink, Robi and Airtel. The rest two Citycell and Tale Talk both have minimum market shares. In terms of sustaining in the market along with the position hold companies need to follow both aggressive and defensive marketing

mechanism. The chart below will give a brief idea about the market share of the companies present.

Company Name	Market Share	Logo
Grameen Phone	42	
Banglalink	26	
Robi	22	
Airtel	7	
TaleTalk	2	
City Cell	1	



Products and Packages of Banglalink

Unlike previous operation terms, Banglalink currently offers one plan for all packages. Connections are provided through GPRS and all connections are standardize (T&T incoming and outgoing with NWD and ISD). Banglalink has mainly two products like, pre-paid and post-paid. Service like, 3G and value added services.

Products and Packages of Banglalink

Pre-paid package	Post-paid package	ICON package
<ul style="list-style-type: none">• Banglalink Play• Banglalink Desh• Banglalink Desh Hello• Banglalink Desh Ek Rate• Banglalink Desh Ek Rate Darun• Banglalink Desh 7 fnf• Banglalink Desh 10 fnf• 1 second pulse	<ul style="list-style-type: none">• Banglalink Inspire• Banglalink SME	<ul style="list-style-type: none">• Heavy Use• Medium Use• Light Use

Pre-paid package

1. **Banglalink Play:** The package is especially designed for the young generation. To keep connected the package offers 16 fnf to all operators, the best rate 4.17 paisa/10 sec to a special Banglalink number.
2. **Banglalink Desh:** It is one of the oldest packages still offered by Banglalink and is available in the market. The package was launched with a slogan “EkDeshEk Rate”. It has 3 fnf facilities to any operator.
3. **Banglalink Desh Hello:** The name confers that it was redesigned from the desh package according to the market demand. It gives the lowest tariff with 4.17 paisa/10 second in one Banglalink number and 10 paisa/10 sec in other operators.
4. **Banglalink Desh Ek Rate:** “Eke Rate” means constant rate. The package comes with 18.5 paisa/10 sec to any operator including Banglalink.
5. **Banglalink Desh Ek Rate Darun:** Only the call rate was changed in this package. Instead of 18.5 paisa in ‘desh ek rate’ it is 14 paisa/10 sec in this package.
6. **Banglalink Desh 7 fnf:** it has 7 fnf facilities, with lowest call rate 10 paisa/10 sec. But the call rate change with different time slot.

7. **Banglalink Desh 10 fnf:** To accommodate large friend list Banglalink presents this 10 fnf pack. Customers can enjoy 4.5 paisa/10 sec to an especial Banglalink number than and as low as 9 paisa/10 sec to other operator
8. **1 second pulse:** The package charge only 2 paisa/ sec. This is introduced with the concept of customers will only pay as much as they talk.
9. **Manik Jor:** It is a peer sim pack. This means customers need to buy two sims together to activate this service. Within those two numbers customers can talk at a very low tariff. The numbers are sequential of this pack. For example if one number has 23 in its last digit the other number will have 21 or 24 in its last digit.

Post-paid Package

Banglalink segmented their post-paid package into three criteria- i) for personal use ii) for business use iii) for corporate clients

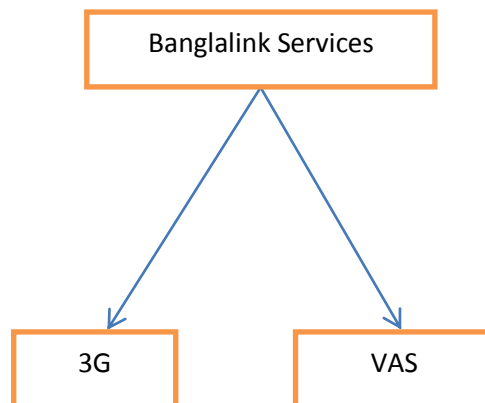
1. **Banglalink Inspire:** Banglalink inspire brings special new features for post-paid subscribers with remarkably low call rates, along with the lots of fnf numbers and many other services and facilities. One can also reduce mobile expenses through loyalty discount program. The monthly loyalty discount amount is calculated based on customer's length of stay with Banglalink and usage per month.
2. **Banglalink SME:** Banglalink sme package offers attractive tariffs and a complete package customized to suit the needs of small and medium enterprises. The package is designed such a way to flourish customers business by minimizing cost.
3. **Banglalink Call & Control:** This package comes with the benefits of post-paid packages but the usage patterns are most likely of pre-paid. Unlike other post-paid packages in this package customers need to recharge certain amount to actively use the sim card.

- **ICON Package**

ICON is a premium telecom brand in Bangladesh. The package is designed only for those customers who are very high users. Generally the minimum criterion to own the package is to expend 3500tk. per month. This package have carry forward facility of all monthly freebies such as Minutes, SMS, Data and ISD talk time for 1 month or bill cycle. For example, if a customer uses 2000 minutes out of 3000 in February, for March, s/he will have free minutes of 4000 (3000 regular + 1000 carried forward). The ICON users get extra facilities in different aspects. Such as there are discount offers in hotels, airways, resorts, restaurants, mobile phones etc.

Services of Banglalink

Banglalink services include 3G, VAS (value added services), Banglalink internet, international roaming and mobile financial services. Among all these services below the first two will be discussed and the MFS will be covered next.



- **3G (Third Generation)**

3G is the third generation mobile telecommunication technology which is faster and advanced than 2G technology. Recently Banglalink has launched the service and covered the main districts which are Dhaka, Comilla, Chittagong, Barishal, Bogra, Khulna, Gazipur, Tangi, Munshiganj, Mymensingh, Narayanganj, Rajshahi, Rangpur, Sylhet, and Tangail. Sooner the coverage will spread to the whole country. With 3G

connections customers can browse faster than before, can do video call, there is also mobile TV service available in the service. To accumulate the 3G service customers do not need to change their sim card only they have to dial to *5000#.

- **VAS (Value Added Service)**

Banglalink has divided the value added services into three measures; information based services, entertainment based services, call management services.

Information based VAS are: wikipediazer0, facebook on used, krishi news, travel guide, bibaholink, jobs link, Islamic service, Banglalink krishi bazaar, Banglalink emergency, blood bank, health link, Banglalink jigyasha, i'info, railway junction, yellow pages, sms (text, quotes & jokes ...), international sms, namaz alert.

To enhance the power of knowledge Banglalink provides the wikipediazer0 service for free. Now, customers can visit m.wikipedia.org or zero.wikipedia.org for free and can know whatever they want to. In addition to this service if customers use their handset's default facebook browser to only browse facebook they won't be charged for data usage.

Entertainment based VAS are: Banglalink local radio, priyo tune, BBC bangla, Banglalink timer sms, friend finder, amar tune, song dedication, power menu, music station, voice portal, ring tones, logos, picture messages.

Call management VAS are: Banglalink easy divert, voice message, call block, call me back, missed call alert, conference call.

Corporate Social Responsibility of Banglalink

As one of the market prompter in telecom sector in this country, Banglalink is devoted to occupy its responsibility as an accountable corporate citizen to contribute in making a difference in the socio-economic development of Bangladesh. The company undertakes several projects each year for the welfare of community and preservation of the environment. Banglalink social activities include the following initiatives:

- Cox's bazar sea beach cleaning project and international coastal cleanup day

Since 2005, Banglalink has been cleaning world's longest sea beach, Cox's bazar. Under this project, 26 female workers clean the 3 km long beach 363 days a year in 2 shifts. In addition to that there is another team of 7 male workers who support to move all heavy dirt and rubbish from the beach. Banglalink has been truly making a difference in preventing environmental pollution at Cox's bazar beach and preserving the environment. Moreover, Banglalink is educating and generating awareness among the visiting tourists and encouraging them to join hands in making a difference. Also, Banglalink observes 'international coastal cleanup day' since 2005. Almost 500 volunteers from prominent universities, colleges and different organizations from Dhaka, Chittagong and Cox's bazaar joins hands to clean the beach-which makes this the largest voluntary initiative. Through this initiative, Banglalink seeks to make positive change and promote water pollution prevention efforts.

- Donating blankets at orphanages

Since 2009, to help underprivileged children, Banglalink has taken this special initiative to distribute blankets among the orphan children of many orphanages around the country- which are in great need for it during winter season. In 2013 Banglalink distributed 5,000 blankets among the destitute children of 101 orphanages across the country. The districts covered were- Dhaka, Chittagong, Khulna, Rajshahi, Rangpur, Barisal, Narayanganj, Mymensingh, and Tangail.

- Special arrangements for hajj pilgrims at the hajj camp

Since 2009, Banglalink took several initiatives to provide free services to hajj pilgrims at hajj camp where they gather to depart for hajj. This includes arranging air-conditioned busses for pilgrims, water distribution zone, phone counter for making free phone calls, free charging units etc.

- Water and Date distribution and iftar at orphanage during Ramadan

Banglalink distributed free water and dates for the fasting people who got stranded at major traffic points of selected metro cities around iftar time during Ramadan. This social activity is been introduced from recent years. Banglalink also took initiative of arranging regular iftar and dinner in different orphanages around the country. In 2011, the company provided water and dates to almost 85,000 people and iftar and dinner for more than 12,000 orphans of 123 orphanages across the country.

- ICT support for underprivileged children: computer lab set up

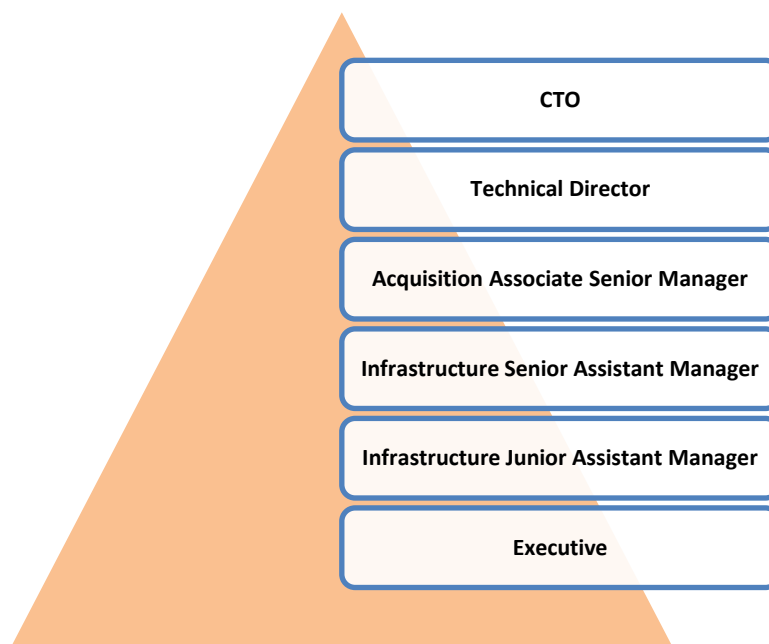
To remove the curse of illiteracy from society and to enlighten the students, Banglalink has successfully set up computer labs in 270 underprivileged schools at different parts of the country in 2011. The computer labs are equipped with pc, laptop, internet modem, multimedia projector, speakers and microphone. This is how Banglalink is making difference and in the process aiding the government in achieving its vision of 'digital Bangladesh'.

Chapter 2
Technical Department

Technical Department of Banglalink

Technology is something which is the key element to success for every telecom industry. As like other technical industry, technical department has a major responsibility in telecom sector. As the telecom industry is a service provider organization in this regard they need to be very efficient and expert to support the organization & their subscribers. Many local and foreign outsource experts operate and monitor each and every single footsteps to attain the highest and strongest quality of network.

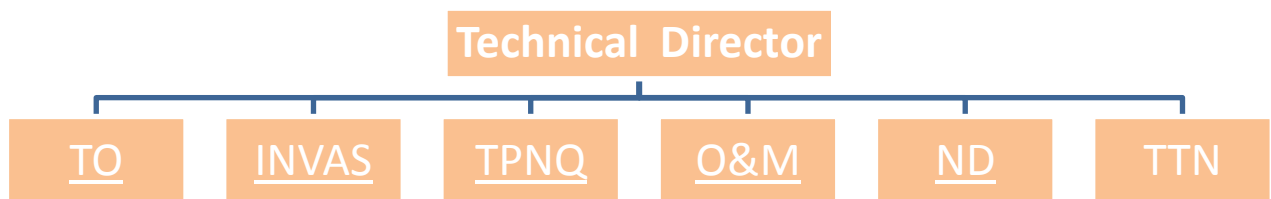
Organogram of Technical Department



In Banglalink, the Technical department consists of several units like, NSS, OMC, BSS, T & P, TAS, ND, TPNQ etc. The teams all report to Mr. Moustafa Abdel Razzak, the Technical Director.

These teams are responsible for the high-quality of network. They monitor the network quality, network strength, frequency, computer networks, Internet, telephone network, global Telex network etc.

Organogram of Technical Department



Description of the technical teams

- TO (Transmission Operation)

This division of technical team directly involve with the transmission operation. All the BTS line gets from the MTS line. (One Manitoba Telecom Services can connect with several BTS connections). In this regard transmission operation team always needs to perform actively with the MTS connection.

- INVAS (Intelligence Network Value Added Service) Operation

INVAS operation has two parts, one is IN (Intelligence Network) another is VAS (Value Added Service) The IN division mainly monitor and analysis the whole pre-paid functions. Pre-paid is one of the fastest growing function and 87% revenue comes from the pre-paid function.

And VAS monitors and supports all the services related activities like, SMS, MMS, GPRS, welcome tone, video call etc.

- TPNQ (Technical Power Network Quality)

This division is one of the core functions of technical department. TPNQ controls and monitor all the projects and identify the troubles. This division has two parts, one is Audit and (Quality of Services) QOS.

In the audit part, they monitor all the BTS lines; they have the access to get notifications of a particular problem related to the BTS lines. Also they need to check the micro wave link performance daily for the excellent network.

In QOS part, this division always checks the network quality; always try to provide a constant and better quality of network service.

- & M (Operation & Maintenance)

O & M team permanently ready to response any problematic requisition which get it from the TPNQ team. When TPNQ team gets any trouble from the benchmark then they forward it to the O&M team and O & M team gives their best effort to solve the problem so that the projects can run swiftly.

- ND (Network Deployment) Operation

This team has the responsibility to create maintain and track all the transaction between the land owners and the Banglalink. All the transactions are done in two payment methods; these are cheque and BEFTN system. Rents are given in four practices like, monthly, quarterly, yearly and half yearly. This team direct contact with the land owners and keep all the relevant information's as per their agreement. Like, name, region, rent, increment rate, expire date, conditions, site type etc.

- TTN (Technical Transport Network)

This team always visits different tower sites; in this case they always need to keep update of every single tower and some physical visits as well. So Banglalink always have more than two stands by vehicle for site visits.

This team always need to cross check all the tower information regarding set up and maintenance is done by the third party so technical transport team always need to keep track all tower related activities.

The project assigned for the internship program is divided into two broad topics. First part will be focusing on the Re-engineering & Process Development of Base Transceiver Station (BTS) Rent Database of Banglalink. On the second part it will reveal the Service Users Satisfaction Level of M-Banking.

Chapter 3

Re-engineering & Process Development of Base Transceiver Station (BTS) Rent Database

Re-engineering & Process Development of Base Transceiver Station (BTS) Rent Database

What is BTS?

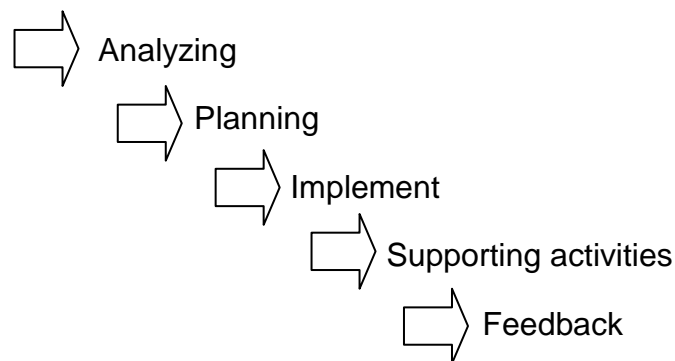
BTS stands for Base Transceiver Station. BTS means a piece of equipment that facilitates wireless communication between user equipment and a network are devices like mobile phones (handsets), WLL phones, and computers with wireless Internet connectivity. To track this records up to date there are various data that is require to store with correct information. In Banglalink to maintain this whole process they kept a sound record of the following data-

1. Specific site code to identify individual records of individual towers.
2. Site type, that provides more accurate physical condition & information about the towers. Example- If the tower is situated into a green field, roof top, macro, micro, nano and so on.
3. Owner's detail also require to kept, such as – beneficiary name, address, contact no, bank information,
4. Another most important thing is to retain every single agreement copies between owner's & Banglalink. Under this there are almost 10 thousand owners for which Banglalink made their agreements.
5. Also record of payment details. Such as – BEFTN (branch name, account no, beneficiary name), Bank draft, courier tracker no etc.
6. Other information's such as- Payment dates, Tax clauses, outstanding date of payments etc.

Specific Responsibilities

The goal of this job was to create a good, easy and fastest way to operate all the tower sites anomalies. It includes owner's details, bank information, beneficiary name and details, monthly and yearly rent, agreements, periods, expire date, increment rate, and payment methods, expire time remaining, condition/remarks etc.

For better understand the job responsibilities has divides into five parts. These are analyzing, planning, implement, supporting activities and feedback.



Analyzing

- Understand the existing process:

During internship, very beginning the author need to understand the whole operations of this department. So it was quite a big challenge for the author to understand the process within a very short period of time.

The ND (Network Deployment) team stores all the data in different tabular manner in different excel sheets.

- Identify the loop holes:

After understanding the whole process the author had to identify the loop holes of the current process. Loop holes are like, miss match information's, wrong payment delivery, tough to discover the exceptional cases, government latest rules and regulations of telecom industry (tax clause) and lastly the lack of trust.

Planning

- Come up with the solutions:

Once the loop holes are identified then the author needs to come up with the probable solution to minimize the errors. That was a fairly challenging task as because every times there was an inquiry of appropriate solutions of that specific problem. However most of the time the author had to discuss about the anomalies and require to plan about the perfect solution with the concern authority.

- Re-design the whole process:

After analyzing the problems and determining most possible solution next step was to prepare a new model to update the existing process into a tabular manner. This new process was way to better than the previous one and in the new process the operator can easily get all type of details of a specific tower within a click. This process contains a number of excel formulas into a single tabular manner and throughout this process risk will be mitigated and at the same time it is user friendly too.

Implementation

The most critical & crucial part was to implement this new process. In this step after re-engineering the whole process, ND team run the new process in a trial basis to understand it's operations. The trial period was 8 weeks. Within this time period few more queries raised and accordingly modified different wings of this process. Later on after various modification the process run very smoothly and ND team got the whole process correctly.

Supporting Activities

To re-engineer this new process the author had to perform other supporting activities to understand the other related functions of ND team.

- Provide weekly report:

While working with this project it was important to provide weekly update to the concern line manager regarding the work progress. Also had to mange other related

job responsibilities, such as- re-checking of memos, filing and sort out the daily incoming mails with receiving rubber stamp and noted date.

- Dealing with land owners:

To handle the extreme pressure of the department sometimes the author had to deal with the land owners subjected to lease agreement, following up time to time payment related issues and also cascade critical queries to line manager and then provide appropriate solution.

- Combination of several sources:

Generating ideas for this new process, was to combine several information altogether and maintain a record into one tabular manner in a organized and authenticate way. To manage this process several advance level of excel formulas been used and also finally introduced hyperlink formula to link up various data sheets. Consequently into a tabular manner almost more than 20 thousands pdf files combined.

- Find out detail information from hard copy:

To make the process more understandable author needs to go through most of the hard copy documents to find out accurate information about the specific tower.

In this case I prefer the Microsoft Office Excel and create each column with formulas based on the unique site codes. This excel file will help them to make short lists based upon the monthly rent, active/inactive, dispute, specific bank information, region wise and yearly increment.

Feedback of new process

After successfully accomplishing all my responsibilities that include- analyzing, planning, and finally implementation part, the feedback was very positive and the department head (Md. Abdul Jalil) also praised for the new process.

Previous system

BTS YEARLY RENT OF 1st JANUARY 2014 TO 30th NOVEMBER 2014															
SL #	Month	SITE ID/C ODE	Site Type	Owner's Detail/Address	Contact No	Beneficiary Name	Account Number	Bank Name	Branch Name	BEFTN Number	Present Agreement			Increment (%)	Increment Cycle
											Agreement from	Agreement To	Duration		
1	January	BAR_X0078	Roof top BTS	Md. Mizanur Rahman Hawladar, Md. Jafar Hawladar, Md. Ali Haidar Hawladar, all are sons of Late Rafiz Uddin Hawladar, of 718(819/255), C&B Road, Barisal Mob : 01713297914 (Cheque to be Issue on the	01713297914	Md. Mizanur Rahman Hawladar	MSA-27783	Islami Bank Bangladesh Limited	Barisal Branch, Barisal	125060288	1-Jan-07	31-Dec-21	15 YRS	15%	5
2	January	BAR_X0080	Roof top BTS	Mohammad Hemayat Uddin Khan, S/O Abdur Rashid Khan, of Battala Bazar, K. Mukharjee Lane, Barisal Mob : 01711358204 (Masud)	01711358204	Mohammad Hemayat Uddin Khan	SB-34005956	Agrani Bank Limited	Bottala Branch, Barisal	010060522	1-Jan-07	31-Dec-21	15 YRS	15%	5
3	January	BAR_X0120	Roof top BTS	Mainuddin Ahamed @ Md. Moinuddin Mia, S/O Late Aftabuddin Ahmed Mia, of Muslim Gorastan Road, Barishal Sadar, Barishal. Md. Moinuddin Ahmed (the cheque to be issued in this name) Mob : 01714933884	01714933884	Md. Moinuddin Ahmed	CA-20232182	Sonali Bank Limited	Barisal Corporate Branch, Barisal	200060345	1-Jan-08	31-Dec-22	15 YRS	15%	3
4	January	CTG_B0355	IBS + Micro BTS Rent Increase	Mohammad Hashem Chowdhury, S/O Late Amirul Haque Chowdhury, Most. Rizia Begum Chowdhury, W/O Mohammad Hashem Chowdhury, of Rezwon Complex, 121 (New), Reazuddin Bazar, Chittagong. [Hashem Chowdhury (the cheque to be issued in this	01711338870	Hashem Chowdhury	0252101054582	Pubali Bank Limited	Industrial Area Branch, Chittagong	175153316	01-Jan-07	31-Dec-21	15 YRS	15%	5
5	January	CTG_B0356	IBS	Proshanto Kumar Roy, Sukanto Kumar Roy, Sowmen Kanti Roy, Sowra Kanti Roy, all are sons of Late Gean Roy, of Roy shopping Complex, 53, Jubilee Road, Kotwali, Chittagong.[Roy Trade Line (the cheque to be issued in this name)]Mob : 01819510778,	01819510778	Roy Trade Line	007-0210017581	NCC Bank Limited	Jubilee Road Branch, Chittagong	160153642	01-Jan-07	31-Dec-21	15 YRS	15%	5
6	January	CTG_B0357	Roof top BTS	Bashir Ahmed, S/O Late Syedul Haque, of	01815440723	Bashir Ahmed	02024003145	Bank Asia	Bhatiary Branch,	0701512	15-Jan-08	31-Dec-22	15 YRS	15%	5

POD (Month of January)

BTS YEARLY RENT OF 1st JANUARY 2014 TO 30th NOVEMBER 2014															
SL #	Month	SITE ID/C ODE	Site Type	Owner's Detail/Address	Contact No	Beneficiary Name	Account Number	Bank Name	Branch Name	BEFTN Number	Present Agreement			Increment (%)	Increment Cycle
											Agreement from	Agreement To	Duration		
1	January	BAR_X0078	Roof top BTS	Md. Mizanur Rahman Hawladar, Md. Jafar Hawladar, Md. Ali Haidar Hawladar, all are sons of Late Rafiz Uddin Hawladar, of 718(819/255), C&B Road, Barisal Mob : 01713297914 (Cheque to be Issue on the	01713297914	Md. Mizanur Rahman Hawladar	MSA-27783	Islami Bank Bangladesh Limited	Barisal Branch, Barisal	125060288	1-Jan-07	31-Dec-21	15 YRS	15%	5
2	January	BAR_X0080	Roof top BTS	Mohammad Hemayat Uddin Khan, S/O Abdur Rashid Khan, of Battala Bazar, K. Mukharjee Lane, Barisal Mob : 01711358204 (Masud)	01711358204	Mohammad Hemayat Uddin Khan	SB-34005956	Agrani Bank Limited	Bottala Branch, Barisal	010060522	1-Jan-07	31-Dec-21	15 YRS	15%	5
3	January	BAR_X0120	Roof top BTS	Mainuddin Ahamed @ Md. Moinuddin Mia, S/O Late Aftabuddin Ahmed Mia, of Muslim Gorastan Road, Barishal Sadar, Barishal. Md. Moinuddin Ahmed (the cheque to be issued in this name) Mob : 01714933884	01714933884	Md. Moinuddin Ahmed	CA-20232182	Sonali Bank Limited	Barisal Corporate Branch, Barisal	200060345	1-Jan-08	31-Dec-22	15 YRS	15%	3
4	January	CTG_B0355	IBS + Micro BTS Rent Increase	Mohammad Hashem Chowdhury, S/O Late Amirul Haque Chowdhury, Most. Rizia Begum Chowdhury, W/O Mohammad Hashem Chowdhury, of Rezwon Complex, 121 (New), Reazuddin Bazar, Chittagong. [Hashem Chowdhury (the cheque to be issued in this	01711338870	Hashem Chowdhury	0252101054582	Pubali Bank Limited	Industrial Area Branch, Chittagong	175153316	01-Jan-07	31-Dec-21	15 YRS	15%	5
5	January	CTG_B0356	IBS	Proshanto Kumar Roy, Sukanto Kumar Roy, Sowmen Kanti Roy, Sowra Kanti Roy, all are sons of Late Gean Roy, of Roy shopping Complex, 53, Jubilee Road, Kotwali, Chittagong.[Roy Trade Line (the cheque to be issued in this name)]Mob : 01819510778,	01819510778	Roy Trade Line	007-0210017581	NCC Bank Limited	Jubilee Road Branch, Chittagong	160153642	01-Jan-07	31-Dec-21	15 YRS	15%	5
6	January	CTG_B0357	Roof top BTS	Bashir Ahmed, S/O Late Syedul Haque, of	01815440723	Bashir Ahmed	02024003145	Bank Asia	Bhatiary Branch,	0701512	15-Jan-08	31-Dec-22	15 YRS	15%	5

BEFTN Details (Month of January)

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
SL No.	SITE ID/CODE	Agreement Type	Site Type	Project (Agreement for)	Region	Status	Owner's Details/Address	Contact No	Beneficiary Name	Payment due Month	Initiation of Tenancy (Agreement/signing)	Present Agreement				
											Agreement Effective from	Today	Day Remains	Date of Expiry (D-M)	Duration	
1	BAR_X0003	Main	RT	BTS	Barishal	Active	Md. Golam Mostofa Khan, Md.Aminuddin Khan, 64/62(KA) Shaestabad Sarak, Amanatgong, Barisal	01552438916/01746842223	Md. Golam Mostofa Khan	February	10-Feb-05	6-Feb-05	24-Dec-14	1869	5-Feb-20	15
2	BAR_X0007	Main + Amendment	RT	Colocation Site OF BAR_M0089	Barishal	Active	Md. Jahangir Hossain, S/o. Maser Ali Khan, Holding no. 100/101, Word 19, Natun Bazar, Main Road, Barisal.	01712878484	Md. Jahangir Hossain	February	5-Feb-05	5-Feb-05	24-Dec-14	1868	4-Feb-20	15
3	BAR_X0008	Renewal	RT	BTS	Barishal	Active	Al Haj A.T.M. Nurul Islam, S/O Late Mr. Sujat Ali, 95 Sader Road, Barisal	01711225513/01552420399	Al Haj A.T.M. Nurul Islam	February	16-Apr-10	6-Feb-10	24-Dec-14	1869	5-Feb-20	10
4	BAR_X0009	Main	RT	BTS	Barishal	Active	Younus Mia, S/O After Mia, South Alakanda, Sagordi Amtala Moer, Hotel Eastern, barisal	01714360866	Younus Mia	February	5-Feb-05	5-Feb-05	24-Dec-14	1868	4-Feb-20	15
5	BAR_X0011	Main	RT	BTS	Barishal	Active	Md. Nurul Islam Talukder, S/O Late Moulavi Rafiz Uddin Talukder, 21 Kumar Patty Road, Jhalakati Mob : Md. Nurul Islam Talukder, S/O Late Moulavi Rafiz Uddin Talukder, of 21, Kumar Patty Road, Jhalokathi	01711788883/01712514304	Md. Nurul Islam Talukder	February	19-Feb-05	19-Feb-05	24-Dec-14	1882	18-Feb-20	15
6	BAR_X0025 & BAR_X0305	Main	GF	BTS	Barishal	Active	Rezia Begum, W/o Late Azizul Islam, Sazzad Haider, Shahidul Islam @ Shahidul Islam Bappy, Tanzina Islam, all are sons & daughters of Late Azizul Islam, of South Fashion, Char Fashion, Bhola	01938330956/01917614392/01711335966	Sajjad Haider	February	10-Feb-08	15-Feb-08	24-Dec-14	2974	14-Feb-23	15
7	BAR_X0039	Main	GF	BTS	Barishal	Active	Hazi Abdul Wajed Howlader, S/O Late Haji Rajjab Ali Howlader, of Latakata, Porirkhal, Barguna Sadar, Barguna	01918483770/01926563433/01735032404/01718624120	Md. Zakir Hossain	February	30-Jan-06	15-Feb-06	24-Dec-14	2244	14-Feb-21	15
							Bani Kanta Sikder, S/O of Lalit Kumar, Dilip Chandra Halder, Uttam Kumar Halder, Gautom									

Owners/ Towers Information

Current system & re-engineered process

SL No.	SITE ID/CODE	Agreement	Agreement Type	Site Type	Project (Agreement for)	Region	Agreement Status	Site Status (Life/Lifeless)	Owner's Details/Address	Contact No	Beneficiary Name	Payment due Month	Renewal & Amendment Agreement Approval						Initiation of Tenancy (Agreement/signing date)	Amendment Effective
													Receiving Date from	Any Quiries	Draft sending Date	Feedback from H/O	Final Print	Final Status		
207	DHK_X0254	Open Agreement	Amendment	RT	BTS	Dhaka	Active	On air	Md. Abul Mazid, S/O Late Daimuddin Sarker, J.C. Machinery Mfg. Co. Ltd, Pijaj Nagar, Chandra Chowrasta, Gazipur	0171630289	Md. Abul Mazid	February	8/4/2014	8/4/2014	8/13/2014	8/24/2014	8/13/2014	8/4/2014	8-Sep-14	
219	DHK_X0431	Open Agreement	Main	RT	BTS	Dhaka	Dispute	Not On air	Md. Mofizur Rahman, S/O Late Md. Khalilur Rahman, of House # 8/1, Road # 04, Block # H, Section # 01, Gudaraghat, Kazirui, Mirpur-1, Dhaka	01922493330/028053573, 0191770321	Md. Mofizur Rahman	February	7/15/2014	7/16/2014	8/24/2014	9/2/2014	8/24/2014	7/16/2014	25-Feb-06	
225	DHK_X0441	Open Agreement	Main	RT	BTS	Dhaka	Active	On air	Thana Pukurpar Jame Mosque, Lajeltank Road, Narayanganj Sadar, Narayanganj. Represented by its President, Secretary & Cashier	01711280901/119315407	Thana Pukurpar Jame Mosque	February	7/14/2014	7/15/2014	8/24/2014	9/2/2014	8/24/2014	7/15/2014	17-Feb-08	
252	DHK_X0574	Open Agreement	Amendment	RT	BTS	Dhaka	Dispute	Not On air	Mrs. Anjuman Ara, W/O S.M. Sultan Salahuddin Ehaban, Mijmiji (Kanda Para), Mouchack, Madrasa Road, Siddirganj, Narayanganj	01715474796/01818023900/01816657158	Mrs. Anjuman Ara	February	7/14/2014	7/15/2014	8/24/2014	9/2/2014	8/24/2014	7/15/2014	17-Sep-14	
253	DHK_X0581	Open Agreement	Main	GF	BTS	Dhaka	Active	On air	Shree Babu Netai Chandra Das, s/o Late Shree Motilal Das, of Rohitpur Bazar, Keraniganj, Dhaka. Cheque to be issued in the name of Netai Chandra Das	01719833512	Netai Chandra Das	February	7/13/2014	7/13/2014	8/24/2014	10/19/00	8/24/2014	7/13/2014	17-May-08	
267	DHK_X0775	Open Agreement	Amendment	GF	BTS	Dhaka	Dispute	Not On air	Md. Abdul Awal, Md. Nasir Uddin, Md. Rubel Mia @ Md. Basir Uddin, all are sons of late Hazi Mazid Uddin, of Sawdagar Maszid Road, Galit, Kishoreganj Sadar, Kishoreganj	01711130143/01713603368	Md. Abdul Awal	February	7/15/2014	7/16/2014	10/19/00	10/19/00	10/19/00	7/16/2014	14-Sep-14	
427	DHK_X3233	Open Agreement	Amendment	RT	BTS	Dhaka	Active	On air	Hazi Md Ibrahim, S/O late Hazi Jamsar Ali of House No: 213, Roadd No: 06, Mohammadia Housing Limited, Mohammadpur, Dhaka-1207	01916100040 / 1733522949	Hazi Md. Ibrahim	February	7/14/2014	7/15/2014	10/19/00	10/19/00	10/19/00	7/15/2014	14-Sep-14	

Current System A1

Present Agreement					Area (SFT)	Payment Method(BEFTN/Cheque)	BEFTN Details				Cheque Details				Initial Rent/month (BDT)	Increment provision (%)
Agreement Effective from (Handover date)	Today	Day Remaining	Date of Expiry (D-M-Y)	Duration of Agreement			Bank Name	Branch Name	Account Number	BEFTN Number	BEFTN Disbursement Date	Courier SL	Courier Handover Date	Result (Hand Delivery/ Own)		
10-Feb-15	24-Dec-14	1873	9-Feb-20	5 yrs		Cheque					2-1101-15089	16/02/2014	OK		84210500	15%
25-Feb-06	24-Dec-14	2254	24-Feb-21	15 YRS		Cheque					2-1101-15034	16/02/2014			6000.0000	10%
15-Feb-08	24-Dec-14	2974	14-Feb-23	15 YRS		BEFTN	Islami Bank Bangladesh Limited	Naragonj Branch	20501080100158212	125671185					12000.0000	15%
15-Feb-15	24-Dec-14	2609	14-Feb-22	7 YRS		BEFTN	Sonali Bank Limited	Local Office,Dhaka	0000234282834	200273882					16842.0000	15%
15-Feb-08	24-Dec-14	2974	14-Feb-23	15 yrs		Cheque	Sonali Bank Limited	Ruhitpur Branch, Dhaka	SB-6259	200275835		2-1101-15110	16/02/2014		4000.0000	15%
1-Feb-14	24-Dec-14	2595	31-Jan-22	7 YRS		BEFTN	Bangladesh Krishi Bank Limited	Latilabad Branch, Kishoregonj	SB-6366	035480761					6842.1100	15%
1-Feb-14	24-Dec-14	1499	31-Jan-19	5 YRS		Cheque						21/10/201	Cheque & agreement		23400.0000	15%
							Islami Bank									

Current System A2

Increment Cycle (Year)	Last Increment Date (Calculated)	Next Enhanced Rate Start Date	Rent/ Monthly (BDT)	Rent/Year (BDT)	Additional rent/Year (BDT)	Payable Yearly Rent	Tax Clause	Advance (BDT)	Conditions	Remarks	Notice period (Months)	Acquisition Year	Remarks
3	10-Feb-21	10-Feb-18	8421.05	101052.60		101052.60	Owner	101052.6			6	2005	Original agreement is amended & replaced by this agreement
5	25-Feb-11	25-Feb-16	6600.00	79200.00		79200.00	BL	72000			6	2006	Termination letter submitted by the owner
5	15-Feb-13	15-Feb-18	13800.00	165600.00		165600.00	BL	288000			6	2008	
3	15-Feb-21	15-Feb-18	16842.00	202104.00		202104.00	Owner	202104			6	2007	Paid up to 2016
5	15-Feb-13	15-Feb-18	4600.00	55200.00		55200.00	BL	48000			6	2008	
3	1-Feb-20	1-Feb-17	6842.11	82105.32		82105.32	Owner	82105.32			6	2007	Paid up to 31th January, 2017 (Memo Prepared dated 02/03/2014); and additional amendment agreement process
3	1-Feb-20	1-Feb-17	23400.00	280800.00		280800.00	Owner	280800			6	2009	Original agreement is amended & replaced by this agreement

Current System A3

Limitations

Unlike bank or Grameen Phone, Banglalink has a limited number of towers and resultantly management does not want to invest further to buy any MIS software to maintain all the records. So it is really tough to maintain all the records in a one Excel sheet.

To prepare this project the author has faced limitations. Firstly, most of the data collected from the hard copy. In this case to collect all the data it took too much time. Secondly, payment method (Cheque& BEFTN) and renewal & amendments all the records store in different tabular manner. In this situation first the author needs to accumulate all the data altogether with a suitable format. Then started to work for the new format with some specific formulas, mostly, HYPERLINK, COUNTIF, V look up and IF.

Besides these, there are also some exceptional cases like, beneficiary change, tower shift, ownership change (death case, property case, and beneficiary change), etc.

Also the author requires waiting a long time to work on that excel sheet. As because the excel file could be used by only one person at a time.

Recommendation

1. Banglalink should initiate to buy a modified software which will help them to track every single record in a systematic manner. This software will also minimize the error rate and missing of data.
2. Banglalink need to start and maintain online based operations and it has two good sites, one is it will make the employee more efficient and second is it will reduce time & save environment by minimizing the paper cost.
3. Until or unless they do not acquire a modified software, the re-engineer and re-process file prepared by the author needs to be used in one hand to minimize the error level in the BTS database and get the ultimate result.

Chapter 4
**Service Users Satisfaction Level of
M-Banking**

Service Users Satisfaction Level of M-Banking Of Banglalink

The research conducted will reveal the satisfactory level of M-banking service users of Banglalink. Before approaching to the main research and its findings it is important to know some factors that will be used in research.

Customer Satisfaction Definition

The degree of satisfaction provided by the goods or services of a company as measured by the number of repeat customer.

Customers are satisfied when their perceived value of service fulfills their needs and expectations. Satisfaction of customer totally depends upon the perceived value of a service or product. The seeming value depends on the service experience and the quality of the service. Certainly, it can be determined that perceived service quality is a component of customer satisfaction. Customers are satisfied when their perceived value of service fulfills their needs and expectations.

In view of the above, service quality is the driven force for customer satisfaction. This indicates if a service fulfills the dimensions of service quality it can achieve satisfaction from customers.

Specific responsibilities

Through a survey Banglalink needs to know the current market condition of M-Banking service for their upcoming business project as well as the usages of Banglalink mobile financial services. For the survey result the author was assigned to conduct the survey of 100 active users of Banglalink and has to perform certain activities like, communicate with the listed users, record maintain, point in time.

Communicate with the listed users:

To conduct the survey the author has to communicate with the 100 active users over the telephone and asked all the 16 questions to find out their view towards the M-

banking services of Banglalink. It was a lengthy process to perform the survey with all the respondents.

Record maintain:

Side by side the author has to keep all the evidence to support the research and has to give input into a particular format to interpret.

Point in time:

To conduct the survey the author picks the time between 12:00pm - 6:00pm to get the best outcome from the respondents. As It was a tale-survey so in this case time was a important manner.

Difficulty:

Firstly, from our survey we get to know that 82% of our respondents are belonging to the lower income and they were not aware of it. So sometimes it was a bit difficult to understand them the question.

Secondly, the survey used to be lengthy, and resultantly it was very tough to ask all the questions over the phone to a respondent.

Sample Selection

The author decides to conduct a quantitative research for the project. to approach respondents with a random sampling method. Reason behind this sample selection is to find out whether general customers using Banglalink sim cards are satisfied with the M-banking service or not. This will give each member of the population an equal chance of being selected for the survey. In order to do so the author collected 100 active Banglalink numbers from the MFS team who have valid registration for the M-banking service.

Survey Method

However interviewing every single customer personally is time consuming and hard task too. Considering all these in mind the author chooses to do tale-survey (Survey over the phone). To conduct this survey smoothly & successfully a set of total 16 questioned selected & asked to the respondents. At the starting of the interview the

purpose of the questions was properly cleared to the respondents and also asked for their permission to proceed. However, before going to the survey the questions were pre-tested with 5 random customers who fit the requirements to fill it out. In order to make it easier for the customers to understand and answer it, the zone of tolerance illustration was included in the questionnaire. Throughout this process the total survey conducted.

Research Approach

The research is completely based on quantitative data. The findings of the questionnaire are allotted with the help of MS Excel where different functions like VLOOKUP, PIVOT table, COUNTIF, IF, Pie Chart, Bar Chart etc. are used to interpret data. However only the final values are put to interpret.

Findings, Analysis & Recommendations

(accumulating questions 2 & 5)

Age of Customers		
Class	Frequency	Average
20 – 30 years	12	37
31 – 40 years	48	
41 – 50 years	33	
51 – 60 years	7	

Figure: 3.1

Profession of Customers

Class	Frequency
Rickshaw puller	10
Farmer	7
Boutique owner	3
Health Worker	1
General Store owner	5
Tea stall owner	11
Govt. clerical job	7
Garments worker	21
Govt. service holder	10
Private jobs	5
Business	3
Small business	10
Student	7

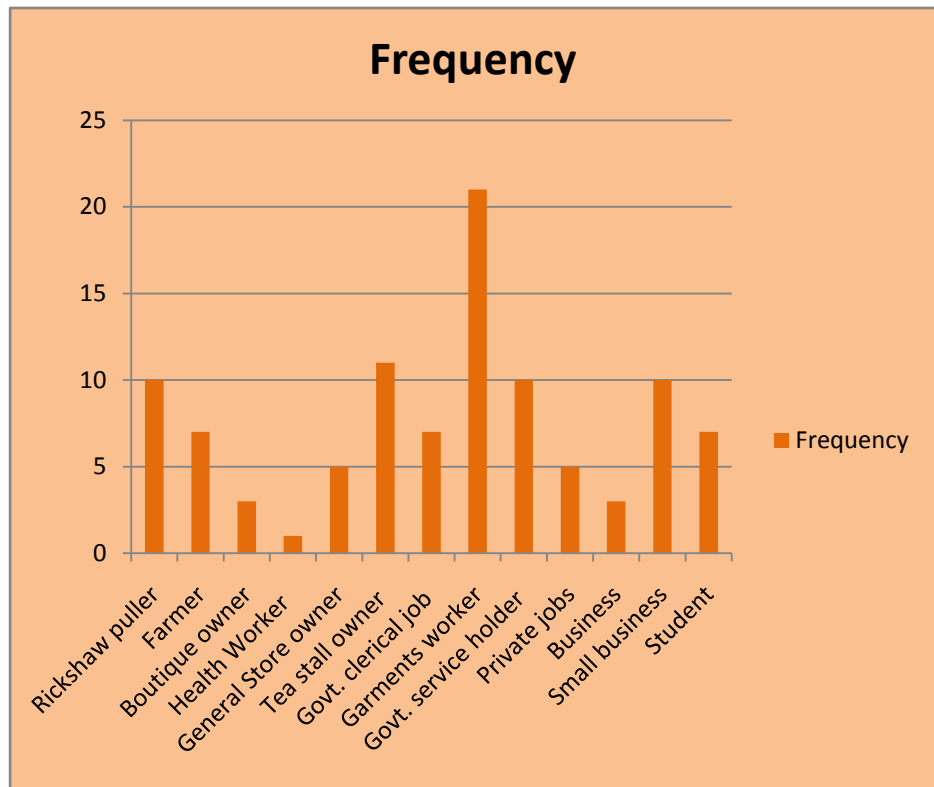


Figure: 3.2

Sorting of Profession in terms of income

Lower Income (Farmer, Garments worker, Boutique owner, Rickshaw puller, Tea stall owner, Health Worker, General Store owner, Govt. clerical job, Small business, Student)	Comparatively Higher Income (Govt. service holder, Private jobs, Business)
82% of the respondents	Only 18% of the respondents

Figure: 3.3

From figure 3.1 the age difference of customers is been classified into four categories with a point difference of 10 years. Where as in figure 3.2 it has been shown about the professions they are doing and later in figure 3.3 according to their level of income the whole respondent was divided into two categories.

The conclusion can be drawn over here that the average respondents' age is 37 years and around 82% of the respondents are low earners which may indicate of lower educational qualifications. On the other hand minimal 18% respondents are well earners and qualified enough.

Recommendations

Banglalink can introduce different campaigns in collaboration with the M-banking service providers in different university areas, corporate houses etc. It will help them to grab more customers from different class and background. Also it will develop a more diversified portfolio of customers. In line with Collaborating with the service providers will help Banglalink to cut cost for the campaign.

Especial offers can be offered to the corporate houses. For example salary disbursement of employees through M-banking can be an innovative way to capture new market.

Innovative promotion & marketing required, such as – digital media, digital marketing.

(accumulating questions 6, 7, 8 & 12)

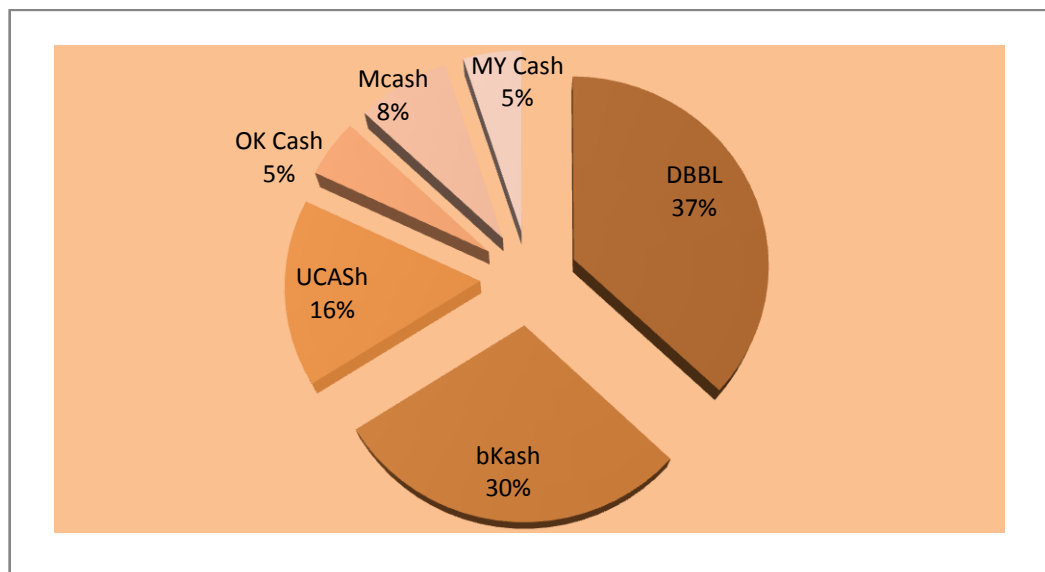


Figure: 3.4

Preferred M-banking Services

Current M-banking Services	DBBL	bKash	UCash	My Cash	MCash	OK Cash
DBBL	23	11	3	0	0	0
bKash	8	19	3	0	0	0
UCash	5	3	7	0	1	0
MY Cash	0	0	5	0	0	0
MCash	3	1	3	0	1	0
OK Cash	0	1	3	0	0	1

Figure: 3.5

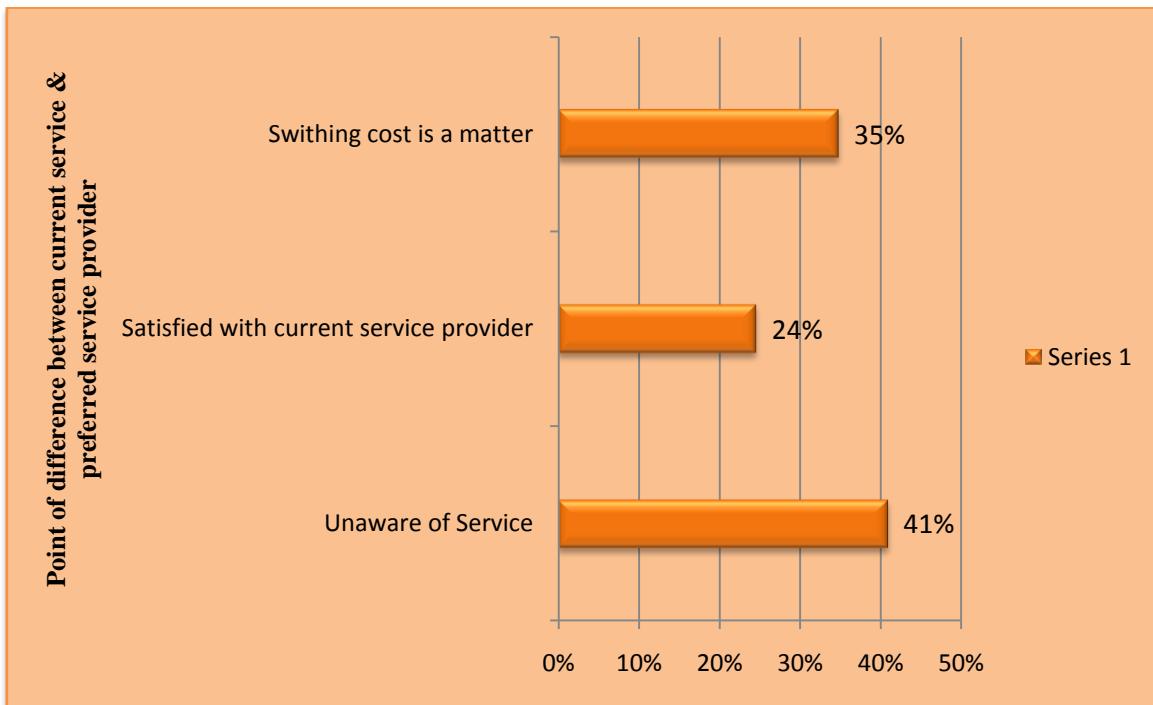


Figure: 3.6

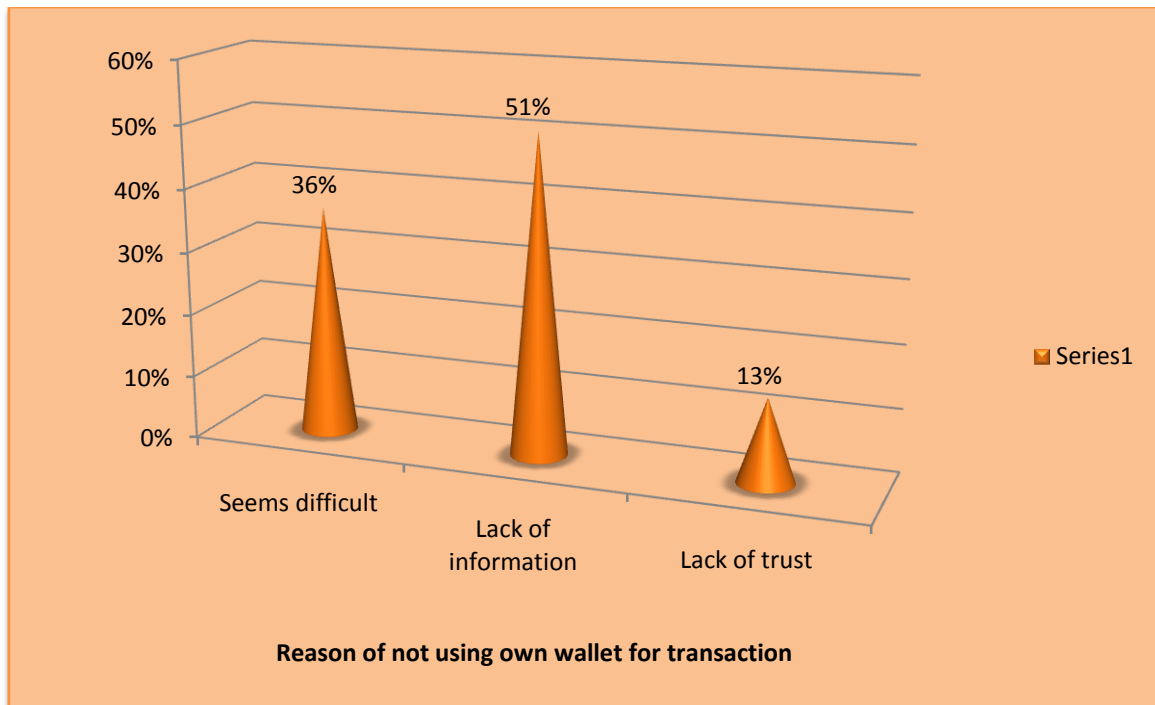


Figure: 3.7

Banglalink currently have six M-banking services available to consumers. Names are, DBBL Mobile Banking (a service of Dutch Bangla Bank Ltd.), bKash (a service of BRAC Bank), UCash (a service of United Commercial Bank Ltd.), My Cash (a service of Mercantile Bank Ltd.), MCash (a service of Islami Bank Bangladesh Ltd.) and OK Cash (a service of Trust Bank Ltd.). Among these six services from figure 3.4 DBBL user percentages is 37%, bKash 30%, UCash 16%, My Cash 5%, MCash 8% and Ok Cash 5%. These data percentage are calculated only based on the 100 respondents of the research.

Figure 3.5 finds out the differences between customers' current and preferred services. From the chart (23+19+7+0+1+1 = 51) Respondents are using their preferred services and other 49% prefer one service and using the other. This could indicate, Banglalink yet incapable to connect customers to their preferred services. The only reason here is the lack of proper communication to its customers because the preferred services are available but customers are not aware of it. This creates a poor tangibility impression of the company.

Figure 3.6 provides the idea of the reasons behind the gap between current service and preferable service. The percentage is being calculated based upon the 49 respondents whose current service provider does not match with the preferred

service provider. Among the 49 respondents 24% are so far satisfied with the present service provider though they have a preference but still won't change as it seems almost the same to them. 35% of them say there is a switching cost which matters. To shift to a new service provider will again cost them in financial terms and also processing trouble. But 41% surprisingly said that they are unaware of the service providers. This means even though Banglalink have these service providers with them but the customers did not know Banglalink does have the services. Tangibility of service establishes by proper communication with its customers, advertisement, physical evidences. These tools are used to make customers more knowledgeable about the company where Banglalink surely lacks of.

The percentages in figure 3.7 are calculated on 83 respondents as 17 of them use their own wallet. From the chat, 13% of the respondents lacks of trust to make transaction from their own wallet. 36% seems it difficult to do and 51% of them do not know how operate transactions from own wallet.

Recommendations

- TV commercials only focusing the Banglalink M-banking services. Advertisements could also include other financial services of MFS.
- Encourage both own and third party agents to inform customers about new services and features. Make quarterly training arrangement for the agents so that they become for informative.
- Should send a txt informing about M-banking to all Banglalink subscribers more frequently.

(accumulating questions 9, 10 & 11)

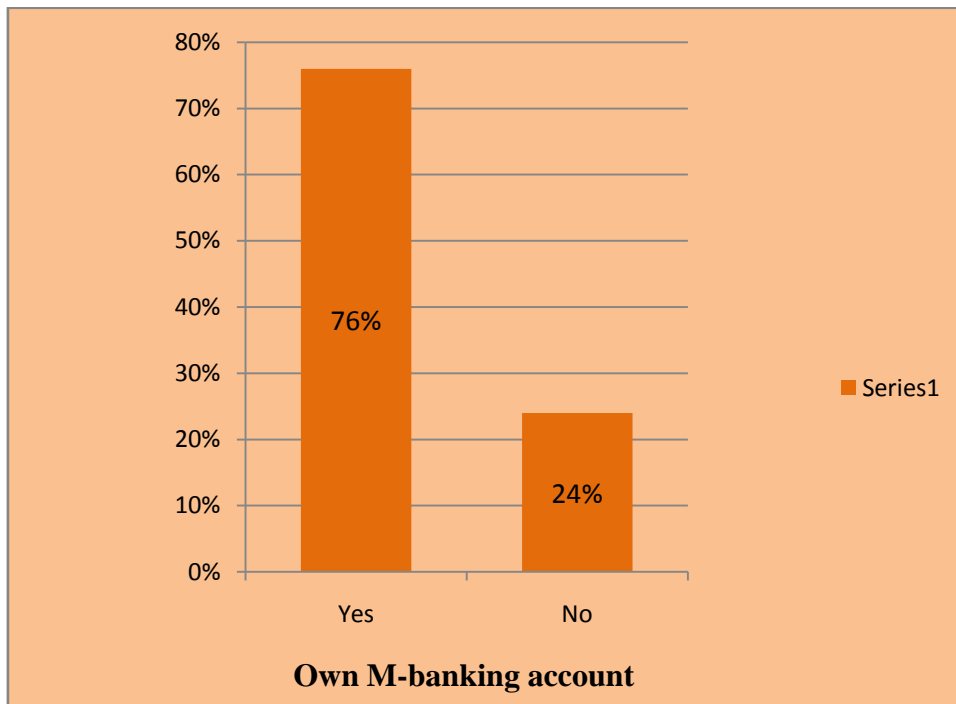


Figure: 3.8

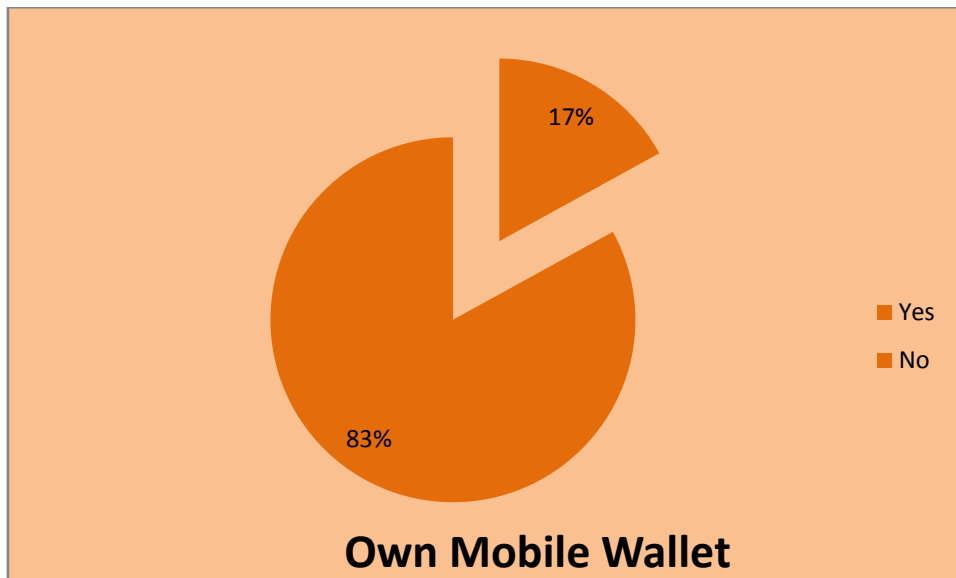


Figure: 3.9

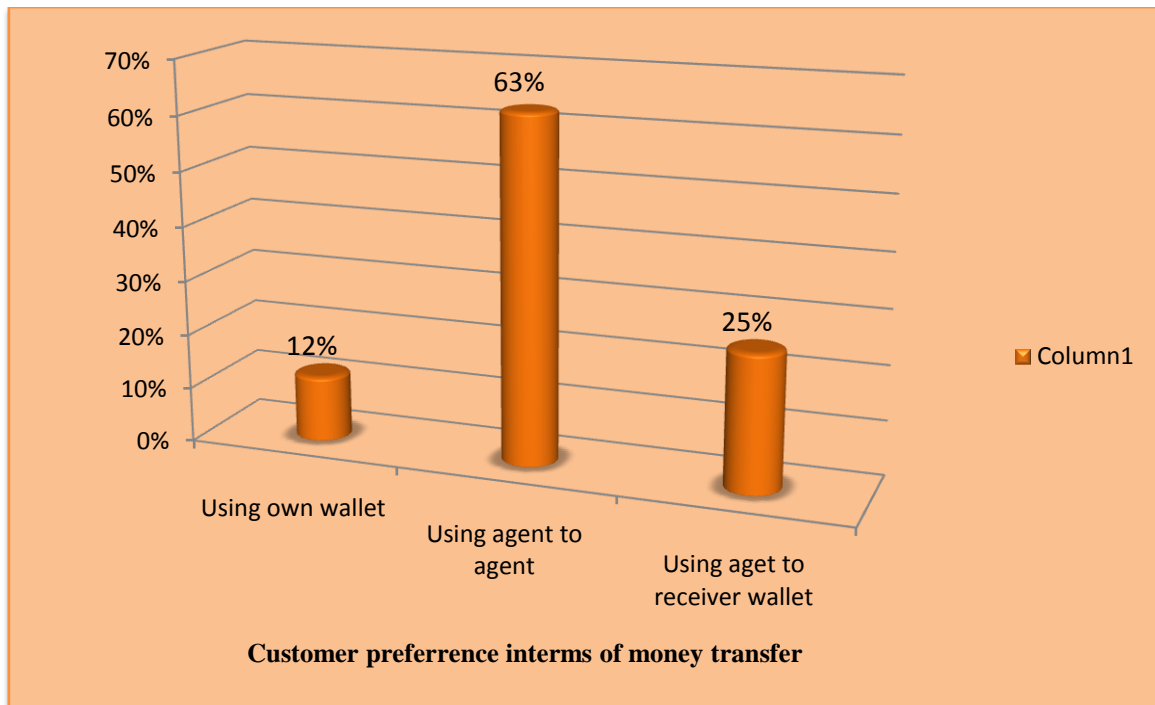


Figure: 3.10

Figure 3.8 indicates the number of mobile banking account holder. As a growing market the number figures are good enough to justify the service popularity. Around 76% of the respondents have their own account with different service provider and rest 24% do not have mobile banking account but they do use mobile banking services for money transfer by the agents.

Figure 3.9 finds out the percentage of own mobile wallet users among the 100 respondents. Certainly, the percentage of mobile wallet user is low compared to the expected level. Mobile wallet is basically a virtual account of customer. However when a customer opens m-banking account, with the respective number s/he gets a wallet or account number where s/he can keep money and transfer money by themselves. Only 17% of the customers use their own mobile wallet for transactions where as a huge number of 83% takes the help of agents for money transfer.

Figure 3.10 extracts the mode of transaction preferable to customers. The calculations finds out that 63% of the customers prefer agent to agent money transfer. The reasons, they have a higher level of confidence and trust on the Banglalink as well as service provider's agents for money transfer. Another reason found was it seems less complicated when using agents to transfer money. Certainly Banglalink successfully fulfills the assurance criteria of the service quality as their

employees' are able to build a door of confidence and trust among the customers with knowledge and proficiency.

Recommendations

- 17% of the customers who have their own mobile wallets even though among these 12% prefer using their own wallet. $(63+25) = 88\%$ of the customers still depend on the agents for m-banking service. As a result customers are not actually receiving the whole benefit of the service. Agents do not encourage customers to use their own wallet because with every transaction they receive certain commission. The temptation of making more profit is causing loss to the customers as a consequence the actual purpose of the service is not served. Banglalink should introduce monitoring technique to solve the problem.
- ✚ To make the customers more knowledgeable Banglalink can also give free SMS to its MFS customers informing about the procedure to use own mobile wallets and its benefits.

(accumulating questions 13, 14 & 15)

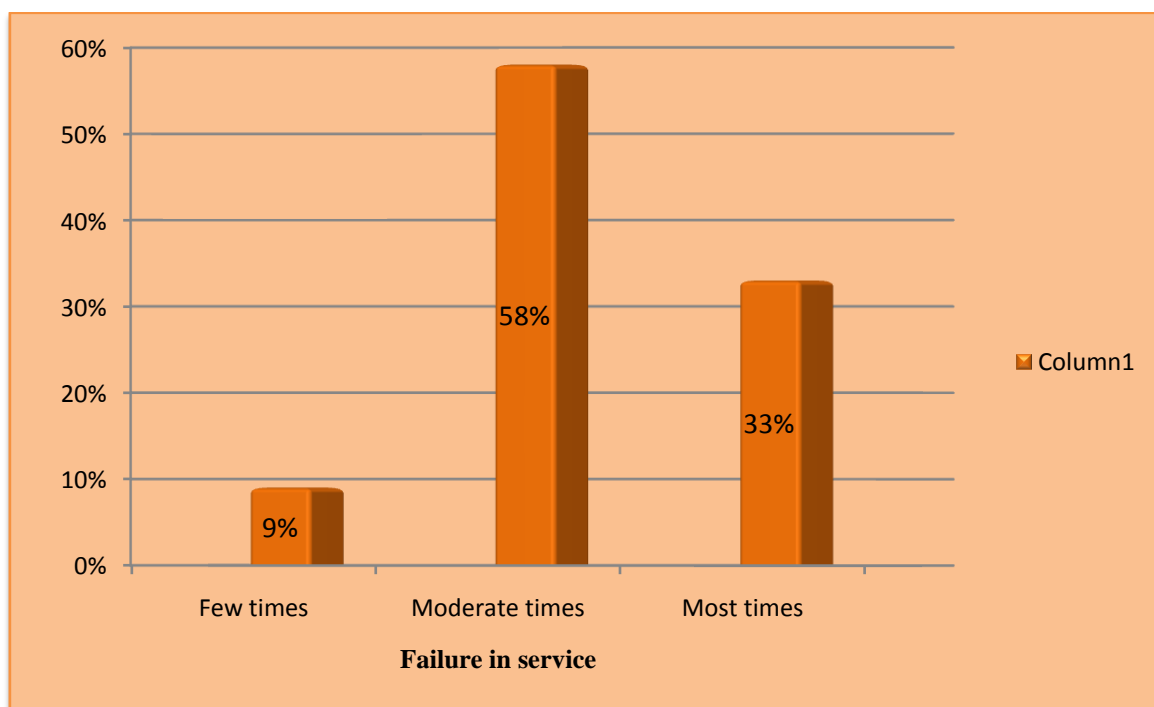


Figure: 3.11

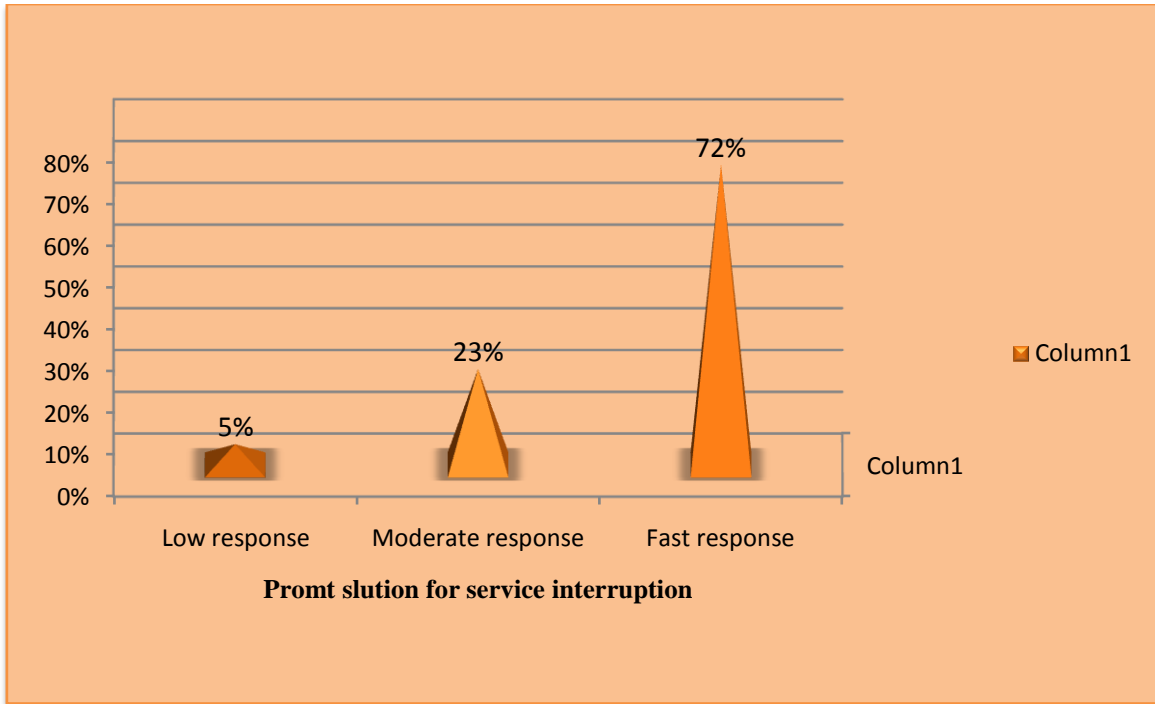


Figure: 3.12

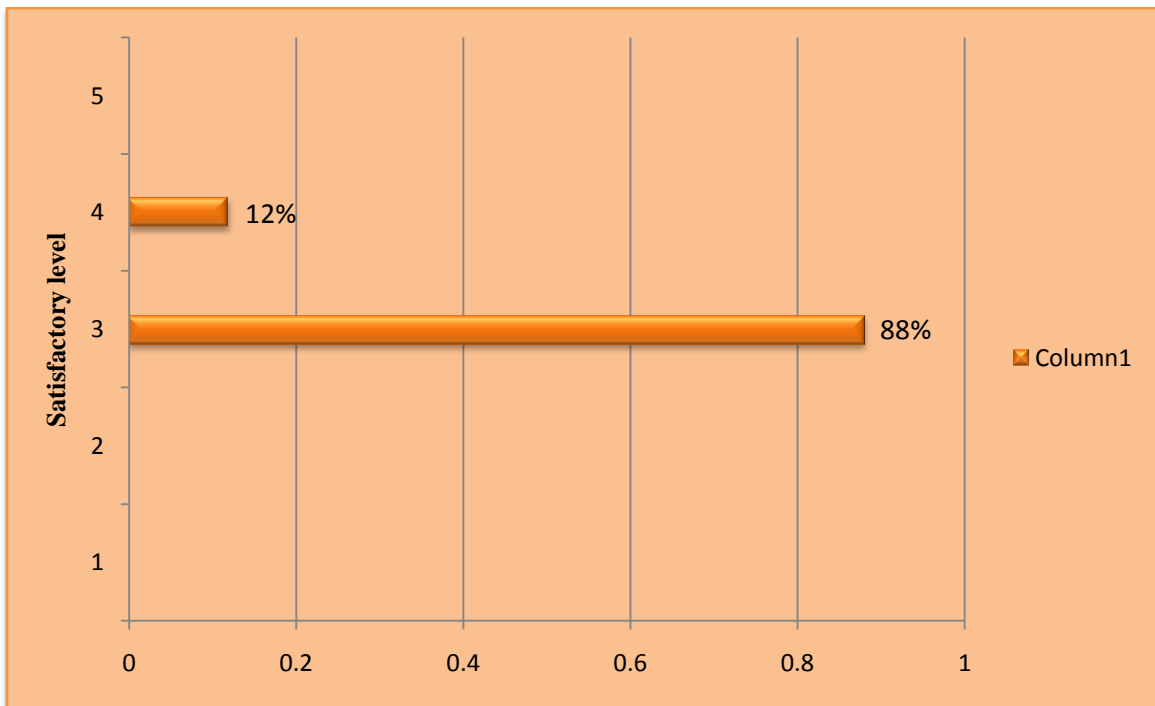


Figure: 3.13

When customers were asked about the failure in service rate in terms of Banglalink network from figure 3.11 58% replies it to be in a moderate condition. 33% says it to be most times. Which means most of the customers are dissatisfied with the network coverage and thus failing to receive proper services from m-banking service

provider. This discrepancy not only effects MFS customers of Banglalink also the m-banking service providers would also take it as a loop whole as for Banglalink's inability in providing network causing their customers to be dissatisfied.

Figure 3.12 discloses the prompt service solution during the disruption of network. 23% of the customers say the response to service solution is moderate and 72% says it to be fast response.

Figure 3.13 reveals the satisfactory level of customers after considering all the factors involved in questionnaire. The author asked to rate on the basis of level 1 to 5 where 1 is marked as the lowest level of satisfaction and 5 is marked for the highest level of satisfaction. It is found to be that 88% of the customers are moderately satisfied with the service.

According to the definition of responsiveness Banglalink is performing well enough in terms of giving service problem solutions. Which may satisfy the responsiveness criteria of service

quality dimension but a company like Banglalink a pioneer in its telecom sector in terms of MFS customer base should not have problems.

Recommendations

- It is better for a company to avoid problems rather than giving faster problem solutions. So, Banglalink should work on their network to improve it their services. It will be profitable in both ways by attracting new m-banking service providers also grabbing customer satisfaction.

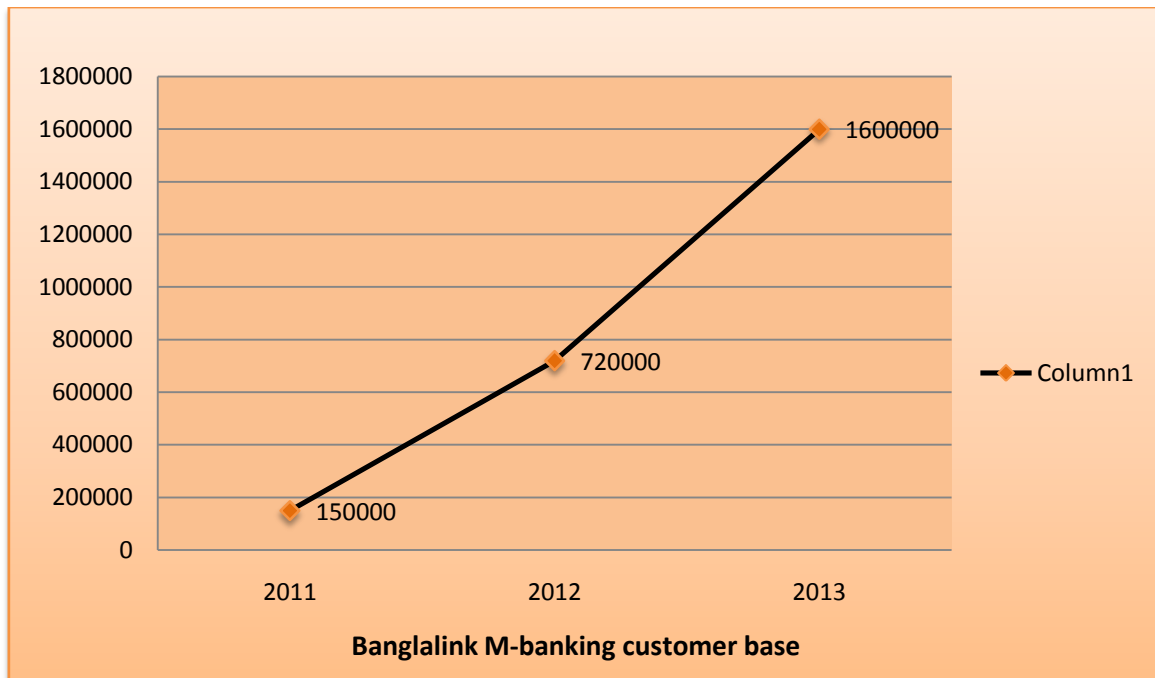


Figure: 3.14

Banglalink started their MFS with a tag line

“Mobile Banking for All”

The mobile financial service was introduced in 2011 in Bangladesh. From the very beginning Banglalink focus on this sector with a promise to spread the service amongst all. At the end of year 2011 the customer base of MFS was 150 thousand it dramatically increased to 700 thousand in the next year and in 2013 the number jumped to 1600 thousand and still growing. If the reliability factor of service quality dimension is put here Banglalink is reaching towards the goal very fast. As it promised to spread mobile banking facility to all with the increase in customer base proves it along.

Conclusion

The report has been covered the background of Banglalink from the journey it begins till now. Throughout this whole period Banglalink has succeeded in many ways as well as failed in much ways. Still throughout their strategies & innovative ideas they are the second largest telecom brand in Bangladesh. During the start of mobile financial services in year 2011 Banglalink is coping up with the speed quite well. The research have found out the customer demographics where it is seen that most of its M-banking customers are less educated as a result from now on if Banglalink take necessary steps as suggested it will have a strong grip to its customers than present.

Moreover, the research also figures out about the network signal problem issue as one of the prime disadvantages of the service, making progress to this would open the doors of success to Banglalink. The MFS department of Banglalink wishes to provide M-banking services to all aspects of the society to do so they first need to know its customers and make them knowledgeable about their service and its usage. Furthermore it will help them to keep their promise and lead towards greater customer base. There are plenty of banks coming with new M-banking products Banglalink should acquire them to expand their business. Even though so many problems the research has shown that still 88% of the customers are moderately happy with their service, hereby Banglalink should take necessary steps to gain the trust and make those 88% customers fully satisfied with their service.

In this pioneer financial sector among the telecom brands Banglalink need to improve their service to hold off the position. Still there is lot of scopes of improvement and if they overcome the mistakes made already there is a higher chance that they not only become successful in this particular mobile financial sector but also in its real telecommunication business.

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APPENDIX

Questionnaire

The questionnaire is designed for the purpose of finding out the satisfaction level of customer. The provided information will only be used as part of the project. Any personal information will be treated with high confidentiality.

1. What is your name?

Ans:

2. How old are you?

Ans:

3. Do you use Banglalink mobile financial services?

Ans:

4. If yes, for how many years you are using the service?

Ans:

5. Which profession are you in?

Ans:

6. Which mobile banking service you use?

Ans:

7. Which mobile banking services you prefer from below?

Ans: bKash, DBBL, UCash, My Cash, MCash, OK Cash

8. If preferred and current service providers are same no need to answer the question. If not, then Please (√) below

Ans: did not know Banglalink has the service satisfied with current service provider switching cost

9. Do you have your own mobile banking account?

Ans:

10. Do you use your own mobile wallet for transaction?

Ans:

11. Which way of money transfer you prefer?

Please (√) below

Ans: using own wallet using agents to agent using agent to receiver wallet

12. Why you do not use your own wallet?

Please (√) below

Ans: seems difficult lack of information lack of trust

13. Using Banglalink network have you interpret any failure in service?

Ans: few times moderate times most times

14. Whenever there is a problem how fast you receive prompt solution from Banglalink?

Ans: low moderate fast

15. Point out your satisfactory level by putting a (√) below; from 1 to 5 where (1) is the lowest and (5) is the highest

Ans: 1 2 3 4 5

16. Any suggestions to improve the service:

THANK YOU





start something new