

Shifting Towards Communication Service Provider (CSP) to Digital Service Provider (DSP)

An analysis on the context of Grameenphone Limited



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Submitted on: May 25, 2016

Letter of Transmittal

May 25, 2016

Showvonick Datta

Lecturer

School of Business

BRAC University

66 Mohakhali, Dhaka 1212.

Subject: **Submission of internship report.**

Dear Sir,

This is my immense pleasure to present my internship report on **“Shifting towards Communication Service Provider (CSP) to Digital Service Provider (DSP), an analysis on the context of Grameenphone Limited”** which I was assigned by your good self.

I have tried my best to complete the report with the necessary information and suggested proposals in quite a concise and comprehensive manner as possible.

I hope that the report will meet the expectations.

Sincerely yours,

Jannatul Mawa

ID- 12104134

BRAC Business School

Acknowledgement

Prosperous conclusion of any project requires support from various personnel and I am fortunate to have that support, direction, and supervision in every aspect from our teacher and supervisors.

First of all I would like to thank beyond measure grace and deep kindness of the Almighty Allah.

I like to express my deep sense of thankfulness to my internship advisor **Showvonick Datta**, Lecturer, BRAC University for his frank encouragement as well as guidance in preparing this report.

I also show my utmost gratitude to all the officials of Business Performance Management, Finance Division of Grameenphone Limited. I would like to specially thank my supervisor **Khondker Mustafa Tariq**, Deputy General Manager of BPM, Grameenphone Limited for providing me necessary advices, guidance and arranged all facilities to accomplish this report.

Next, **Sumit Kumar Kundu**, Specialist, Planning Reporting and Business Performance Management, Finance to always keep me up to date about useful information regarding the telecommunication industry and always supporting me as a mentor. The speed and helpfulness of the officers really helped me in obtaining the necessary information in time.

Also I want to thank **Rumki Sarkar**, Specialist of Performance Analysis who helped me by providing some valuable information required to complete my report, also sharing some valuable insights and guidelines to enrich my career.

Lastly, I would thank the **Grameenphone Limited** human resource team to make me able to be a part of one of the best corporate cultures in our country, I will truly cherish the informative learning throughout my life and always be thankful for them for giving this experience. I hope this experience will surely add to my professional career at future.

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Executive Summary

Having my major in accounting and marketing, I had to go through an internship program that will prove me able to work in practical field. Internship program is the final part of the BBA program. I was fortunate enough to complete my internship in the leader in telecommunication industry in Bangladesh, none other than ‘Grameenphone Limited’. A very friendly cultured company full of talented and experienced people.

Based on my three month internship program, though it is a short period, I could gain some basic knowledge about my department, which is Business Performance Management. It entails taking the major decisions about the products and services. This department analyzes and compares industry with the competitor’s services and the profitability of their own also introduces new services. The following report is made by me on the basis of my chosen topic advised and appreciated by my supervisor about a silent leap of telecom industry towards a new era of digitalization.

I tried an honest attempt to analyze this meaningful change in the telecom industry and reflect what the digital offerings are provided by Grameenphone to make life easier and digitalized with appropriate evidence and information.

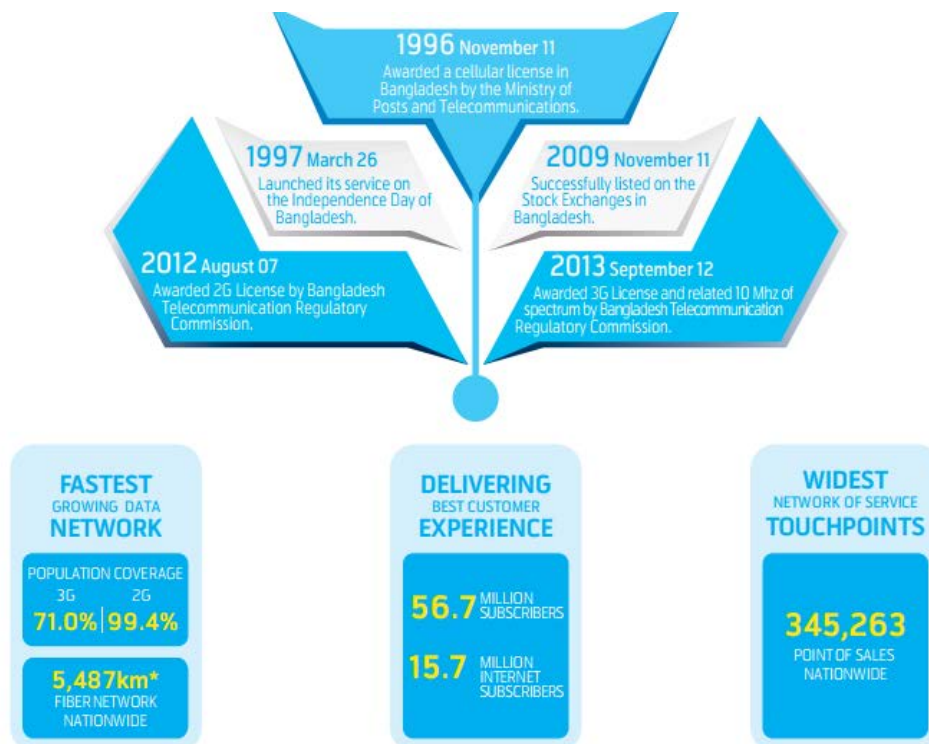
The Organization: Grameenphone Limited

Introduction

Grameenphone the leading telecommunications operator of Bangladesh is part of Telenor Group which has presence in 13 markets across Europe and Asia. Before Grameenphone inception, the phone was for a selected urbanized few. The cell phone was a luxury: a flouting accessory for the select elite. The mass could not contemplate mobile telephony as being part of their lives.

By connecting 56.7 million subscribers and more than 43 thousand shareholders as of December 2015, giving people access to the internet and digital services, Grameenphone is enabling people to drive business, improve their lives and contribute to building a better future for society.

Since its inception Grameenphone has built the largest cellular network in the country with over 9700 base stations. Presently, nearly 99 percent of the country's population is within the coverage area of the Grameenphone network. Grameenphone has always been a pioneer in introducing new products and services in the local telecom market.



Grameenphone offers core voice services and a number of value-added services on both a contract and prepaid basis.

Key facts

- The largest of six mobile operators in the country
- Offers core voice services and a number of value-added services on both a contract and prepaid basis
- 56.679 million mobile subscriptions (Q4 2015)
- 4728 employees (Q4 2015)
- Total revenues of NOK 8.367 million (2014)
- Monthly Mobile ARPU: NOK 16 (Q4 2015)
- Telenor holds a 55.8 % ownership interest in Grameenphone (as of 31 March 2011)
- Grameenphone is listed on the Dhaka Stock Exchange (DSE) Ltd. and the Chittagong Stock Exchange (CSE) Ltd
- Headquarters are located in Dhaka
- CEO: Rajeev Sethi

Innovative mobile based solutions

Grameenphone has been a pioneer in bringing innovative mobile-based solutions to Bangladesh. Notable among these is the Health line, a 24 hour medical call centre manned by licensed physicians. Other innovations include Study line, a call centre-based service providing education related information, Mobi cash, for electronic purchase of train tickets, Bill pay, for paying bills through mobile phones and over 500 community information centers across Bangladesh. These centers bring affordable Internet access and other information based services to people in rural areas.

Socio-economic impact of mobile financial services

The introduction of mobile financial services to Bangladesh could serve as a solution for 76 % of the population in Bangladesh that are unbanked. The prediction comes from a study conducted by the Boston Consulting Group for Telenor in 2011 on the socio-economic impact of mobile financial services. The Bangladeshi economy stands to gain as well with the introduction of

mobile financial services, adding a 2 % increase to the total Gross Domestic Product by 2020. The economical and societal contributions of the new business activity include creating 500,000 new jobs and improving health care access.

In Bangladesh, Grameenphone is the leading provider of mobile telecommunication services. Having started its operations in 1997, Grameenphone now provides voice, data and other value-added services on prepaid and contract bases. Grameenphone has been a pioneer in bringing innovative mobile-based solutions to Bangladesh. Notable among these are the Health line, a 24-hour medical call centre manned by licensed physicians, Mobicash, for electronic purchase of train and lottery tickets, and Bill pay for paying utility bills through mobile phones, Mobicash also allows mobile-to-mobile funds transfers with certain handsets. Other initiatives include Online Schools, which uses video conferencing technology to impart high quality education in remote areas, the provision of internet facilities for 250 rural schools and the establishment of over 330 community information centers across Bangladesh. These centers bring affordable internet access and other information-based services to people in rural areas.

As at 31 March 2015, Grameenphone had 52 million subscriptions, while the estimated mobile penetration (SIM cards) and number of inhabitants in Bangladesh were 73.7% and 167.9 million, respectively.

Grameenphone became stock listed in November 2009, with, as at the date of this Base Prospectus, the largest ever public offering in Bangladesh. It is listed on both the Dhaka and Chittagong Stock Exchanges. As at 31 March 2015, Telenor held 55.8% of the shares in Grameenphone, while Grameen Telecom, the other main shareholder, held 34.2%. The remaining 10% of the shares were held by general retail and institutional investors.

Network and licences

Grameenphone holds a 2G mobile cellular license with both GSM 900 MHz and GSM 1800 MHz spectrum which was renewed on 7 August 2012, along with three other mobile operators' licenses, effective from 11 November 2011 for a 15 year period.

The renewal process of Grameenphone's 2G license and associated spectrum was taken to the High Court given certain ambiguities around the payment mechanism, particularly as to the treatment of VAT on payments. In its judgment dated 13 February 2012, the High Court resolved the ambiguity as to the payment of VAT by ordering that Grameenphone will have to pay 100% of applicable fees due to the Bangladesh Telecommunication Regulatory Commission (the **BTRC**), pay an additional 15% as VAT to the National Board of Revenue (**NBR**) and then claim a rebate/return of such VAT, thereby restricting Grameenphone's total cost to 100% of applicable fees due to the BTRC. However, as NBR has obtained a stay order with respect to VAT rebates for 2G licence and spectrum assignment fees, the issue is now at the jurisdiction of and pending before the Appellate Division of the Supreme Court for a final verdict.

On 8 September 2013, Grameenphone was awarded 10MHz of 3G frequency at auction at a price of USD 21 million per MHz (USD 210 million in total), together with VAT at a rate of 5%. Robi, Banglalink and Airtel were also awarded 5MHz each at the same rate. Grameenphone launched its 3G services commercially on 8 October 2014, a month after obtaining the 3G licence. As at 31 March 2015, Grameenphone had 11.08 million data users representing over 100% growth year-on-year. Grameenphone has enabled Mobile Financial Services (**MFS**) for 5 partner banks (Dutch Bangla Bank Ltd., Islami Bank Bangladesh Ltd., Mercantile Bank Ltd., ONE Bank Ltd. and United Commercial Bank Ltd.). Grameenphone has opened 61,000 MobiCash outlets, from which customers register for MFS with partner banks, deposit and withdraw cash, and pay utility bills. In Q1 2015, a total of 615,121 deposit and withdrawal transactions and 1.22 million utility bills were processed through MobiCash, amounting to BDT 1.9 billion and BDT 1.4 billion respectively.

In order to capitalize on market opportunities in the field of IT and business process outsourcing, Grameenphone sold 51% of its interest in GPIT to Accenture at a price of USD 9.405 million. Accenture has a strong global reputation for management consultancy, technology services and company outsourcing, and Grameenphone seeks to identify synergies through this partnership. The regulatory approvals for this were obtained in August and the GPIT deconsolidation was effected from 1 September 2013.

The government-appointed Grameen Bank Commission has made certain recommendations in an interim report which could have implications for Telenor's investment in Grameenphone. The Grameen Bank Commission has made allegations that there have been significant deviations from the original licensing terms. Telenor's assessment of the allegations contained in the interim report is that the allegations and recommendations set forth therein are not legally justified. There has not been any further movement since the publication of the report in 2013.

The present Grameenphone network is 2G/3G enabled, 2G covers over 99% of the population and 90% of the geographic location with 9,200 sites. In Q4 2014 Grameenphone completed the upgrading of its entire IP transmission core network and transmission links with more robust solutions thereby ensuring its readiness to cater for the future proliferation of data growth. As at 31 March 2015, Grameenphone has expanded its 3G coverage to 64 districts across the country thereby becoming the 3G service provider with the widest coverage, with 3,615 sites.

Competition

As at 31 March 2015, Grameenphone had a SIM market share of 42%. In addition to Grameenphone, there are five other mobile operators in Bangladesh. These operators and their market shares are: Banglalink (25.8%), Robi (21.3%), Airtel Bangladesh (6.6%), Citycell (1%) and Teletalk (3.3%). Competition among operators is intense and tariff levels are among the lowest in the world.

Regulatory matters

The BTRC was established under the Bangladesh Telecommunication Act 2001 as an independent regulator. However, as per amendments to the Telecommunication Act 2001 in 2010, certain powers to regulate the telecommunications sector have been transferred to the Ministry of Post and Telecommunications.

Under a new licensing framework, operators will have to pay 6.5% of revenue (inclusive of 1% on account of a social obligation fund) and revised spectrum charge rates to the BTRC, together with an annual license fee of BDT 50 million. With effect from 16 May 2013, the applicable tax on the sale of SIM cards was reduced from BDT 605 to BDT 300, with such tax being paid at the

sales stage. Handsets have 10% duty applied at the import stage (for the period from 2013 to 2014). However, the applicable VAT on handsets at the trading stage has been withdrawn with effect from 11 April 2013. Corporate income tax remains at 45% for non-listed mobile service providers. However, under the 2013-2014 Finance Act, Grameenphone (as a listed telecommunications company) is required to pay corporate income tax at a rate of 40% (previously at 35%).

On 14 August 2012, the BTRC amended the SIM registration guidelines in order to stop the sale of pre-activated SIM cards with effect from 12 October 2012. The BTRC now requires that activation of a new connection can now only be done after authentication of the subscriber's identification by verifying text messages received from the retailer and the subscriber. However, issues have been raised with this authentication procedure, such that the mobile operators in Bangladesh are seeking to establish a process that links into the national identification database. The Government is considering whether to mandate customer authentication through the national database operated by the Election Commission of Bangladesh, which has agreed to this in principle; however, more detailed guidelines and execution plans are in development. Grameenphone is making preparations to integrate any such processes, once final guidelines have been published. Grameenphone believes that this development will contribute towards acquiring good quality customers.

On 3 October 2011, the BTRC issued a claim amounting to approximately NOK 2.2 billion following its audit of Grameenphone's operations as part of an industry-wide review. Grameenphone is contesting this in the Supreme Court and a final decision is still expected. BTRC is now in the process of appointing new auditors to re-commission the audit. The auditor selection process is expected to be completed by July 2015. See “[Legal Proceedings – Grameenphone](#)” below. The BTRC has instructed operators to implement a minimum 10 second pulse tariff structure, eliminate call setup charges and establish a flat tariff for the entire call duration, starting from 15 September 2012. Voice tariff levels are further defined by a tariff circuit set by the BTRC along with specific directives on promotions. In March 2015, BTRC issued revised tariff directives.

Domestic interconnection calls are operated through Interconnection Exchange Licensees (**ICX**), while international interconnection calls are operated through International Gateway Licensees (**IGW**). For each inter-operator call, the originating operator will have to pay BDT 0.22 per minute (of which BDT 0.18 is payable to the terminating operator and BDT 0.04 to ICXs), and will receive BDT 0.18 per minute for each incoming call, irrespective of peak and off-peak hours. The Ministry of Posts & Telecommunications (**MOPT**) has approved International Gateway Operators Forum (IOF) as a central hub for International Call routing. The revenue sharing arrangement is as follows: IGW: 20%, ICX: 17.50%, mobile and landline operators (such as Grameenphone): 22.50%, BTRC: 40%.

Passive network infrastructure sharing is obligatory. As at 31 March 2014, Grameenphone has signed infrastructure sharing agreements with Banglalink, Robi, Airtel Bangladesh, as well as over 50 providers of MNOs, ICX, IGW, International Internet Gateway (IIG), International Terrestrial Cable (ITC), Internet Protocol Telephony Service Provider (IPTSP), PSTN, WiMax, ISP and Nationwide Telecommunication Transmission Network (NTTN) services.

Following allegations that mobile operators were selling new connections by way of replacement SIM cards, the NBR launched an investigation into the sale of SIM cards by telecoms operators, whereby it was alleged that operators were selling new connections by way of SIM card replacement services. Amongst other things, this led the NBR to issue a claim of BDT 15.84 billion against Grameenphone on 16 May 2012 for alleged misconduct in this regard. The NBR has issued claims to other mobile operators on similar grounds. Grameenphone and various other operators have referred this matter to court for resolution. The High Court Division disposed of the writ petition of Grameenphone and other operators on 6 June 2013 and instructed the Commissioner of the Large Tax Payers Unit (**LTU**) of the NBR to determine the matter within 120 days and not to make any demand in the meantime. The LTU formed a committee comprising the Association of Mobile Telecom Operators of Bangladesh, the BTRC and the NBR to resolve the issue. The committee has issued an interim report based on various criteria selected to verify whether existing users were in fact being connected on replacement SIM cards. The results indicated that 88% of Grameenphone's randomly selected 620 mobile station international subscriber directory numbers were connecting existing users on the replacement SIM cards, rather than new users. However, the NBR has challenged the interim report and

amended the verification process for the purposes of the final report. As reported on 31 March 2014, Grameenphone has challenged the NBR's change of process and Grameenphone and the MNOs and will be pursuing the dispute further in court. In April 2015, the Finance minister offered to reduce the total industry-wide claim from BDT 24.65 billion (NOK 2.2 billion) to BDT 16.0 billion (NOK 1.5 billion). Grameenphone's exposure would have been reduced from BDT 15.62 billion (NOK 1.4 billion) to BDT 8.6 billion (NOK 0.8 billion). However, this proposal was rejected by the industry on the basis that the reduction was not underpinned by any clear principles.

Corporate GOVERNANCE

Grameenphone (GP) believes that good corporate governance is the backbone of an upright business entity. Accordingly, Grameenphone encourages stronger diligence to business. With all of its operations being transparent, it invites larger involvement of the stakeholders. And aspiring on that, the company has always strived to maintain the highest standards of corporate governance and business conduct so as to create and maintain value for shareholders, Safeguard stakeholders' interest and justify investor confidence. With this end in view, Grameenphone has been providing and maintaining innovative, user-friendly and best-value telecommunication services to create sustainable stakeholders' value. To attain these objectives, the Board of Directors of the company is dedicated to ensuring highest standards of Corporate Governance to keep the company's business integrity and performance on the right track. Being a responsible corporate entity, Grameenphone maintains adequate transparency and encourages sound business conduct both in its in-house practices and in its external relationship with the community as well as suppliers, customers and business partners. The company, at the same time, expects acts of honesty and integrity from its Board of Directors, employees and suppliers. As a public listed company, Grameenphone Board of Directors plays a crucial role in upholding the interests of all its stakeholders. The Board of Directors and the Management Team are also dedicated to maintaining a well-established culture of accountability, transparency, easy-to-understand policies and procedures to ensure effective Corporate Governance at every

level of its operations. The Board and the Management Team also put their best efforts to comply with all the laws of the country and all internal regulations, policies and procedures to make Grameenphone a thoroughly transparent company. Moreover, recognizing the fact that compliance has been the corner stone of good governance, the company meticulously undergoes through the process of statutory audit and compliance certification as required by laws of the land. As a result, Grameenphone has been able to maintain the highest level of integrity and accountability of global standards over the years. Grameenphone believes in transparency and accountability to the society as a whole through establishment of an efficient and effective Corporate Governance regime. It also believes that Corporate Governance is a journey and not a destination and it needs to be continuously developed, nurtured and adapted to meet the varying needs of a modern business house as well as the justified aspirations of our valued investors, other stakeholders and the society at large.

SUSTAINABILITY & GP

Grameenphone strives for high labor standards and continuous improvement in its own operations throughout its entire supply chain. Grameenphone with its vigilant and systematic endeavors engages with its supply chain to ensure responsible business conduct. As a part of the process, Grameenphone ensures all of its contractual suppliers & value chain partners committed to follow a set of Supplier Conduct Principles (SCP), which are based on internationally recognized standards emphasizing on human rights, health and safety, labor rights, environment and anti-corruption.

Since 2009, Grameenphone continued to work proactively and systematically within the area of supply chain sustainability focusing on mitigation of supply chain risk, anti-corruption in the supply chain and HSSE training and awareness for suppliers & partners. Till date, Grameenphone has signed 1,264 'Agreements on responsible Business Conduct (ABC)', constituting 99.7% of its suppliers & partners. The focus of Grameenphone has always been 'Supplier Capacity Development' in terms of compliance issues. As a part of the process, every year, Grameenphone organizes 'Supplier Awareness Program' for its suppliers, partners, in-house contractors involving external stakeholders like Norwegian Embassy, International

Finance Corporation (IFC), Transparency International Bangladesh (TIB) & Chambers (DCCI, MCCI, FICCI). In 2013, 250 value chain suppliers & partners actively participated in the 'Supplier Awareness Program'. In 2014, the program was held in Q3 where approximately 400 suppliers and partners participated. In addition, Grameenphone conducts routine supplier inspection to monitor & assess the level of supplier compliance with an aim to develop them in accordance with the requirement of Supplier Conduct Principles (SCP). In 2014, Grameenphone carried out 351 supplier inspections. This year Grameenphone has aimed to conduct 380 supplier inspections throughout the value chain. Grameenphone's ambition is to make an impact in the local markets through its consistent sustainability efforts. Grameenphone will continue to focus on capacity building and training for suppliers along with continuous monitoring. Grameenphone believes that decent working conditions, respect for human rights and the environment, as well as willingness to improve standards amongst our suppliers is the only viable route forward.

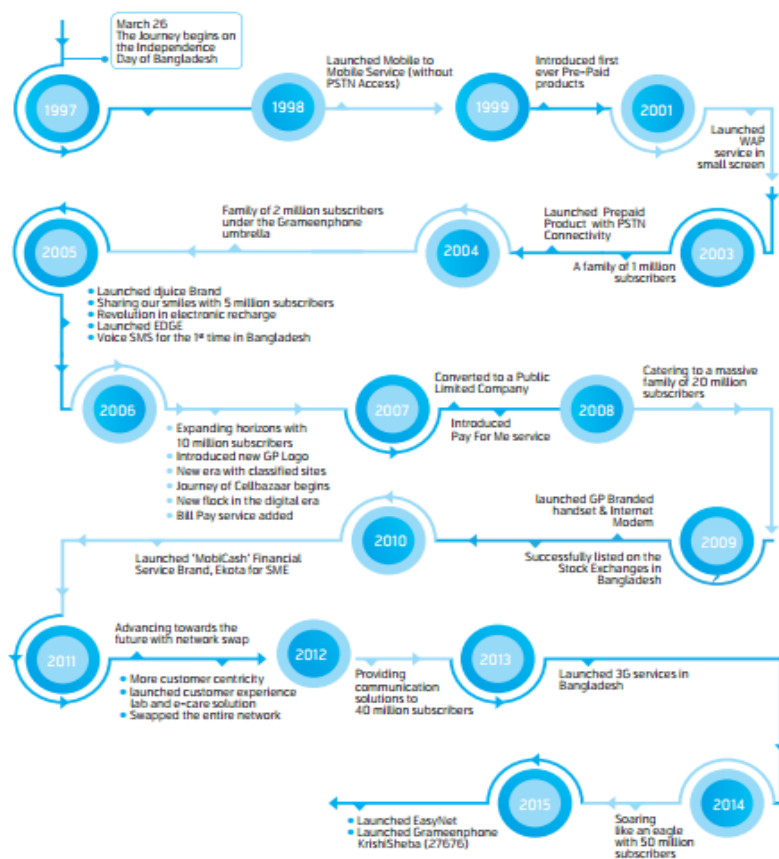
History

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

Starting its operations on March 26, 1997, the Independence Day of Bangladesh, Grameenphone was the first operator to introduce GSM Technology in this country. Grameenphone pioneered the then breakthrough initiative of mobile to mobile telephony and became the first operator to cover 99% of the country’s people with network

Grameenphone was also the first telecommunication operator in Bangladesh to introduce the pre-paid service in September 1999. It established the first 24-hour Call Center, introduced value-added services such as VMS, SMS, fax and data transmission services, international roaming service, WAP, SMS-based push-pull services, EDGE, personal ring back tone and many other products and services. In October 2013 the company launched 3G services commercially. The entire Grameenphone network is 3G/EDGE/GPRS enabled, allowing access to high-speed Internet and data services from anywhere within the coverage area. There are currently over 15 million Internet users in the Grameenphone network.

Today, Grameenphone is the leading and largest telecommunications service provider in Bangladesh with more than 55 million subscribers as of October, 2015.



Product & Service Offerings

PREPAID

Nishchinto | Bondhu | djuice | Apon | Shohoj | Smile
Spondon | Amontron | Village Phone | GP Public Phone | BPO
Internet SIM | Business Solution | Shofol | Ekota | My Zone
Emergency Balance | 1 Polsha offer | 25 Paisa Offer | Bundles
Weekly Packs | Daily Pack | 11 Polsha Offer | Bondhu 27 taka
Super FnF Offer | 7 Paisa Offer | STAR Bundle

ROAMING

Outbound Roaming (Basic, Data, SMS,
Economic SMS) | Inbound Roaming (Basic,
Data, SMS, Travelling Connect Loyalty
Program)

INTERNET 3G

Volume Based Packs: (4 MB, 35 MB, 75
MB, 100 MB, 200 MB, 250 MB, 500 MB, 1 GB,
2 GB, Night 2GB, 4 GB, 8 GB, 12 GB, 20 GB)
Social Packs: (Facebook 1 Day, 7 Days, 14
Days, 28 Days) | Video Packs: (Weekly Video
pack, Daily Heavy Video pack, Daily Video
pack) | Smart Plans: (Smart Plan 299, Smart
Plan 499, Smart Plan 699)

DIGITAL SERVICES

GP Music | Comoyo | wowbox | My Contacts
Unbranded Opera Services | YouTube Park
Data Sponsorship | GSMA Mobile Connect
Facebook Freebasics | Facebook Retail
Wikipedia Zero

POSTPAID

Xplore | Xplore Legend | Business Solution
Ekota | GP Public Phone | Internet
SIM Bundles | STAR Bundle

IOT M4D & DEVICE

Handset Feature Phone & Smartphone
(Android OS smartphone with renowned
brands, Apple iPhone) | Tablets of
renowned brands | Internet & Connected
Device 3G Modem, 3G Router, Wearables &
Accessories (Smartwatch etc)
Health line | MYSTUDY
GP Krishi Sheba

INTERNET 2G

3MB, 9MB, 60MB, 500MB
2GB, Heavy Browsing
Pay As You Go

ENTERPRISE SOLUTION

BlackBerry Service | Web Based SMS
Corporate Bulk SMS | Voice Message
Broadcast | Vehicle Tracking System | Team
Tracker | Buddy Tracker | Train Tracking
M-Reporting | GP-Connect M-Centrex
Local Toll Free Service | Go Broadband

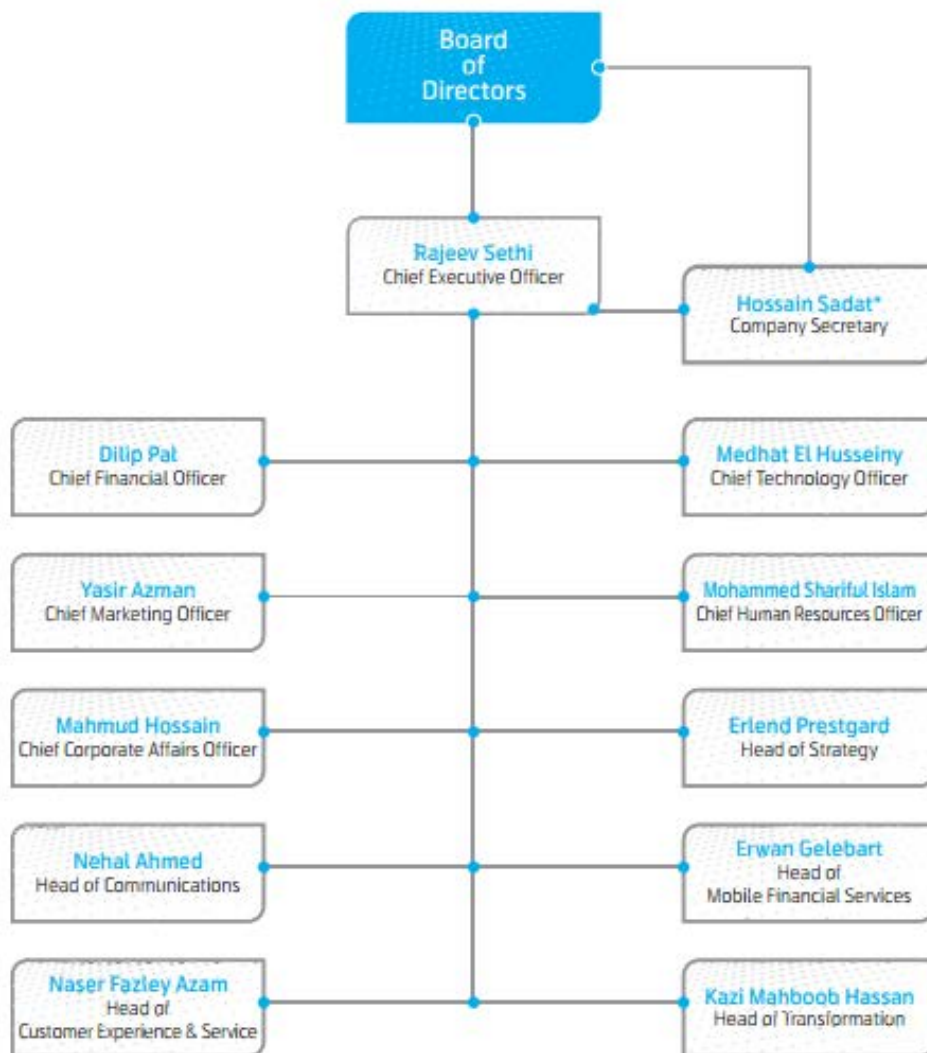
ADJACENT BUSINESS

Infrastructure Services*
Mobile Financial Services**

VALUE ADDED SERVICES

Instant Messaging | Pay for Me SMS | Miss Call Alert | Call
Block | Mobile Email | Facebook/Twitter | Voice SMS | Voice
mail | SMS | MMS | Voice Chat | SMS Chat | Online Mobile
Games | Welcome Tune | Icche Tune | Music Radio | Video
Store | Audio-Video Content | News Alert | Job Alert | Sports
Alert | Election Information | Health Tips | Education Tips
Matrimonial Service | Religious Service | Muktijuddho Portal
(SMS service) | Entertainment Box | Downloadable Content
Infotainment | Quick Search | Business Tune

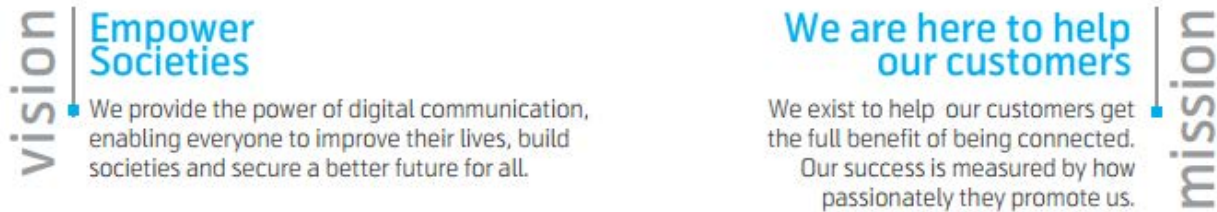
Operational Network Organogram



*He also acts as Director and Head of Regulatory Affairs of the Company reporting to Chief Corporate Affairs Officer.

■ Organisational structure as of February 29, 2016.

Visions for the Future



Values:

Make it Easy: Everything we produce should be easy to understand and use. We should always remember that we try to make customers' lives easier.

Keep Promises: Everything we do should work perfectly. If it doesn't, we're there to put things right. We're about delivery, not over-promising. We're about actions, not words.

Be Inspiring: We're creative. We bring energy and imagination to our work. Everything we produce should look fresh and modern.

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

Nature of the Job

The job is a three month internship program. The skills preferred for the job was,

- ✓ Expertise In MS Excel, MS PowerPoint,
- ✓ Interest On Telecom Market Offering,
- ✓ Interest & Knowledge On Digital Products & Digital World News.

Specific Responsibilities

The responsibilities I was given are first given from company perspective.

- Daily monitor & inform competition activity
- Weekly report development of market offer comparison
- Weekly report on local& international digital marker development.
- Monthly reporting subscriber marker share development performance based on BTRC website published report
- Operator wise revenue analysis

The work responsibility is very much relatable to my academics. In my accounting course, specifically the cost accounting and financial accounting course are directly related to it.

Again making market comparison and insight sharing are relatable to my marketing courses like consumer behavior, international marketing and marketing research. When I present the reports, the presentation skills taught in my university helps me to a great extent.

Different aspects of the job

- Event management on several occasions like
Two Finance Town-halls, a quarterly meeting of the whole finance team,
Two Farewell programs,
Finance refreshment tours & such

Critical Observations and Recommendations

- The supervisors keeps on trying to enrich me with industry knowledge also personal skills in practical field
- My engagement with the company is dependent on how my respected team is approaching to others about me and the scopes I am given. Luckily, my team happened to be very supportive in that case
- I will recommend to give more training to the interns about diversified topics
- They should give chance for permanent jobs

Summary

The background of my report is the present state of telecom industry in our country. For all these years, what all the telecom companies in Bangladesh more or less successfully doing was acting as a communication service provider triggering the fact that people need to be connected. The major offering was thereby ‘voice and message services’. What is happening all over the world is the giant leap of the word “Digital” that is leading traditional things to change. Now, the demand of the consumers are not only confined to communicate through voice calls and messaging but also they want to connect through different medias like video calls, live chats, group calls, digital solutions for entertainment and business purposes. The entrance of OTT (over the top) services like Viber, WhatsApp, Facebook was also playing a role to come up with some services that the telecom companies will serve. As Voice ARPU (average revenue per customer) is higher than Data ARPU, telecom companies came up with the idea of why not providing some digital services to utilize the data a customer is provided by them. In this background, following the footsteps of the developed countries, our telecom industry has started moving towards digitalization beyond this basic need of communication and giving birth to new digital services to cope with the global needs of the customers at the same time meeting up the demand of the local consumers. To date, it is Grameenphone Limited and RobiAxiata Limited who have already started implementing the digital section to their services. All the others are yet to come up with their ones.

According to honorable SigveBrekke, Telenor group president and CEO, says in Kuala Lumpur, “It is not just about developing new types of services but changing our legacy business, moving from a telecoms company to a digital company,”

This is what my research it is based on, the new phenomenon which is driving the telecom industry is, being Digital.

Objective of the Project

The objective of the project is to bring up the recent change in a crucial sector that has a huge impact on the economy of our country. Keeping pace with the global world, specially the European countries, and our country is also changing. It is leading towards new technologies and meeting up new demands of the modern civilization.

As cellphone now a days has become an extended self and we can barely spend 10 minutes without this machine, so it is easily relatable that a change in the service operators of the cellphones plays a very crucial role in our lifestyle. The objective of the report is thus showing why the operators had to go through the major change, how our live is going to be changed with these and specially what is Grameenphone doing considering the change.

Methodology

The following methods has been done to complete this report,

- A brief research on telecom industry talking to the colleagues as well as Google search
- Selection of the specific topic
- Primary source of information from the concerned person inside organization
- Insights from the websites of the related companies
- Google search engine

Limitations

According to me, if I choose a topic on my interest and insights, I will find ways to gather information to write the report. Also, having supportive personnel inside the organization helped me thoroughly. I did not find such limitation to talk about apart from one thing which is restriction to use related data as a matter of privacy.

Chapter 1

The future is digital. More and more Bangladeshi connect to the internet with their smartphones, which opens up boundless possibilities. Today, people spend a lot of time online via their mobiles sharing their lives on Facebook, searching information, or chatting with their friends and family. In the digital world of tomorrow, they will use their smartphone to do their online shopping, read the news, stream music, learn about new topics, watch movies, transfer money electronically and manage their mobile accounts. Almost all the operators have added online recharge option on their websites. Simultaneously, all of them are leading towards more digital services to make life easier.

The Planet of the Phones is shifting from ‘Telco to Digital’ said by SigveBrekke, Telenor group president and CEO, in his speech on “Living Digital”, Telenor Expo, Oslo Norway back in 21-22 October 2015. According to him, the future of Telco is the digital services they will provide. The services can be financial services, e-commerce, health-care, education so on. It will keep on adding the near future. He sees emerging Asia as digital forerunners. And surely Bangladesh is leading towards that tag.



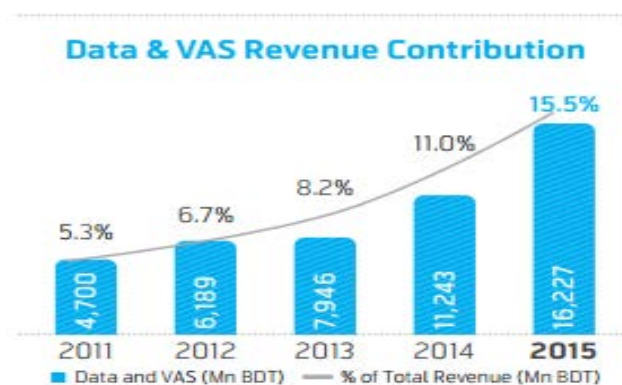
Source: <http://tv.digitalwinners.no/sigve-brekke-our-digital-lives>

I will first go for why the necessities raised to move towards DSP basically in our country.

First of all, considering the fact that, our government has set an agenda that by June 2016, the whole country should be under 3G network coverage, it indicates the necessities of 3G networks whose basic purpose is using the data connection at a fast speed. Bangladesh Internet Week 2015 was organized jointly by Bangladesh Association of Software and Information Services (BASIS), Grameenphone and ICT Division of the Ministry of Posts, Telecommunications and Information Technology. To spread the reach and strengthen internet awareness among the unconnected, IT Fairs were concurrently arranged in 487 Union Digital Centers across Bangladesh.

Secondly, worldwide voice revenue growth is diminishing. An emergence of a new product/s in the product life cycle is a must thereby. Also, the area of growth is in the over-the-top (OTT) type of services for example Viber or WhatsApp. Shaking up the legacy business to include OTT means tweaking the networks and working with partners so that telcos does not remain a dump pipe provider, but also an entity that can push content and take a cut in earnings on that. So they telcos found an urge to utilize the data they are providing and make some money from that in forms of digital services.

From the annual report, 2015 of Grameenphone we see this figures. The Data & VAS revenue contribution is 15.5%. Why not giving some services where consumers will use data and using digital services, generate more revenue from the same. This is absolutely a smart strategy leading to the DSP movement.



Lastly, in many developed countries, people have already started this trend. How many of us are reading newspapers or watch television? Now we are using the live feature of Facebook to directly reach the consumers or listeners. Everything is digitalized. Even many countries are involved in IoT or Internet of Things which is the connection of the various electronic devices we use daily. In this era, why should be lag behind? It became an urge to take this step of coming up with digital section from only serving communication need.

Eventually, this shift towards CSP to DSP started in our country very recently, the last quarter of 2015. The major operators coming up with the digital section their website in the first quarter of this year. So it is a fresh new topic to research on.

Analysis

In this part I will go for the specific information I analyzed on. As I am specifically highlighting Grameenphone's role, I focused on what steps Grameenphone took to promote themselves as a digital service provider, what are the digital services provided by Grameenphone, what is the impact and responses from the consumer level and what is the plan for future, Also, an industry analysis on the context of our country.

Well, in a developing country like us, where a large rural section is not even under speedy internet connection, being a digital entity is not that easy. To use digital services, that section should first be able to use internet. Hereby, to trigger that rural side, Grameenphone chose a public figure Mamtaz, representing that section to grab their attention. An advertisement was made named Easy Net, a platform to help the non-data users to take their first step. It was a simple internet product that allowed a customer to learn at no cost the WHAT and HOW of internet through video tutorials on any personal handset.



After that, to increase affordability and convenience, Internet scratch cards were introduced in the market. It was considered to be a great acquisition tool to penetrate internet using the retail channel. Grameenphone then launched Safe Internet Parents' guidebook, an easy-to-read guide with child-friendly illustrations. The guidebook was available both in Bangla and English.

AlorPathshala

To increase readership among the people of Bangladesh, Grameenphone launched a mobile application for Alor Pathshala, an e-library with online version of Book Reading Programme run by Bishow Shahitto Kendro in collaboration with Grameenphone. Reading books play a vital role in the overall development of an individual and the nation at large but over the years, the

habit of reading books seems to have become rare especially amongst the youth. To cultivate the habit of reading books among the younger generations, Grameenphone has joined hands with BishwoShahityoKendro (BSK), an organization that has brought a silent revolution in the habit of reading among the youth in Bangladesh. Grameenphone partnered with BSK in 2004 with the aim of empowering the society through knowledge. Under the 'Nationwide Enrichment Program' banner, Grameenphone has taken this initiative to every nook and corner of the country through internet-based learning. To promote the habit of reading among young students, Grameenphone introduced an online book reading program titled 'Alor Pathshala' (www.alorpathshala.org) with BSK, through which people of different educational background and professions are able to read books on world literature and Bangla classics. The online repository, containing e-books on various categories, is being enriched each passing day. The readers are able to download these books free of cost after an online registration on their laptop, tablet, PC, e-book reader and android mobile phones. Those who participate in the program have to take a short online test to evaluate whether they had actually read the books. To encourage the book reading habit, there are also prizes for readers. For every four books read, the reader will get a book for free which will be delivered by mail/courier after every three months. In the prize giving ceremonies in Dhaka, Chittagong and Khulna metropolitan city, a total of 12,500 students were awarded with books in the presence of their guardians and other distinguished guests. Grameenphone has also enriched the libraries of 500 selected institutions in Bangladesh by donating 25,000 books. The book reading program is expanding day by day and currently, about 1 million students from 8,500 educational institutions across the nation are enrolled in this program. Aiming to develop enriched and committed youth through literary enlightenment, such an initiative is fostering progressive individuals, organizing them into a collective national force for catalyzing, showcasing and promoting enlightenment among all

Grameenphone wanted a way to intervene and ensure quality education. With this objective in mind, Online School was introduced. The main objective of the Online School is to ensure quality education for the underprivileged and left-out children living in urban slums and remote areas. The project also helps develop teachers who can deliver quality education. In these 'Online Schools', the teacher conducts her class from a distant location using video conferencing technology and with the aid of moderators in the actual classrooms. These moderators, who are from the local community, have no formal teaching experience but help the online teacher with

operational issues. Back in August 2011, the first-ever Online School was introduced with 80 students in a small classroom located in Gazipur, about 20 km North of Dhaka. The teacher conducted the class from Rayer Bazaar, which is about 40 km from the physical school.

Inspired by the success of the pilot project, Grameenphone decided to spread it across the country. At present, there are 10 Online Schools located at Gazipur, Gaibandha, Rajshahi, Madaripur, Bandarban, Hobigonj, Teknaf, Rangpur, Dinajpur and Lakshmipur where a total of 693 economically disadvantaged children are enjoying the facility. A study was conducted to measure the quality of the education being provided to these students, by comparing the grades with demographically similar but non-virtual schools. Comparisons with a few regular schools run by Jaago Foundation show that the students in these Online Schools were performing in line with or even better than their peers – which indicates the quality of teaching. The Online School has opened a new horizon for these disadvantaged children by offering them the education that they could neither afford nor have access to before. The students who had never imagined that even a basic education would ever be possible for them, can now aspire for a brighter, healthier future.

*source: Ministry of primary and mass education

Bandarban is one of the less developed areas of Bangladesh where the literacy rate is much lower than the national average. Due to mountainous nature of the region, education facilities are mostly confined to cities, so an English version school was an impossible dream for the villagers until the online school started. Six-year-old, Lim Thar Sang Boam, a boy from Kana Para village, walks to his Online

School each day with five other children from his village. His older brother, Lian Boam, also a student, is very excited with his little brother's newly acquired English skills, which at times are better than his own. The Teacher's Center, the location from where all the teachers conduct their classes, is located at Rayer Bazaar in Dhaka. The teachers in Dhaka instruct students at the Online School, be it at Gazipur, 40 km away, or at Bandarban, some 316 km away, using video conferencing technology. The Online School has three partners, namely Jaago Foundation, Agni Systems Ltd. and Grameenphone Ltd. Jaago Foundation, a nonprofit civil society organization is responsible for providing on-ground services, run operations of the schools and design curriculum for different classes. Agni System Ltd. provides last mile internet solution for the

schools completely free of cost. Agni System Ltd. also provides technical support with regards to internet connectivity to Jaago Foundation for the initiative. For this project, Grameenphone has been providing financial and technical assistance for internet connectivity.

In Bangladesh, primary education is compulsory and free for all children up until Grade 5. The country has one of the largest primary education systems in the world with an estimated 19 million primary-school aged children (6 to 10 years) and there are 4,49,799 primary school teachers, working in more than 1,04,017 schools across the country*. Nevertheless, on closer inspection, the situation isn't as rosy. Thousands of children still remain out of the education network due to lack of educational institutions and teachers in many areas, particularly in hard-to-reach localities.

Online School

While some babies in Bangladesh have a Facebook account as soon as they are born, others do not even get the opportunity to access the internet in their entire lifetime. The “digital divide”, the gap that exists between the technological savvy and unsavvy, is extremely prevalent in the country. Rural Bangladesh is still struggling with poor ICT infrastructure, low internet penetration, lack of awareness and limited access to required information, which has led to a disconnect between rural and urban societies. Grameenphone, as a partner of ICT development, envisions building a digital future for Bangladesh and empowering societies by providing “Internet for All”. Aiming to help broaden the access to ICT for school children, especially those living in rural Bangladesh, Grameenphone introduced a program to provide 2.1 million free internet hours to 250 schools across the country. The initiative was part of Telenor's global initiative of "Safe Internet" aimed at building awareness on internet safety for young users. The campaign was designed to create equal opportunity for all to access educational content, news, information and knowledge. To ensure effective implementation, Grameenphone partnered with BRAC, an international development organization based in Bangladesh and the largest non-governmental development organization in the world. BRAC's Gonokendra, a multi-purpose community learning centers within the school premises, is equipped with computers and a library that allows students to enjoy their learning experience. Grameenphone has provided 250 of these centers with 250 modems (including SIMs) that comes with one year of free data usage that can be used by 100,000 students. Along with free

internet hours, the flagship centers have also been enriched with 20 desktop computers for the learners.

Grameenphone aspires to make internet accessible to all Bangladeshis and expects that ‘Internet for All’ will help broaden access to the world of ICT for school children, especially those living in rural Bangladesh. Enabling these children to access information at their fingertips can only open their minds to dream bigger! 2.1 million free Internet Hours for School Children

IT'S MY TURN

Grameenphone’s philosophy of contributing to society is shared by employees across its operations, and many individuals willingly choose to give their time and effort to help strengthen communities and improve their quality of life. This tradition is part of Grameenphone’s ethos and it has even been institutionalized under the guidance of the Corporate Responsibility Team, who encourages and guides employees in their voluntary endeavors. Grameenphone has continuously worked towards community development over the years and is also developing different types of voluntary programmes for its employees, be it during a natural disaster, a tree plantation drive or an awareness campaign; employee-volunteers at Grameenphone have always willingly lent a helping hand. It also allows them to take time off work for community development under the employee volunteerism program. The company takes a structured approach in undertaking the employee engagement programs. It has a database containing the profiles of volunteers, developed to match their skills with corresponding activities. To engage and mobilize its employees in endeavor towards ‘Internet for All’, Grameenphone introduced ‘It’s My Turn’ in May 2014.

With the aim of ‘Internet for All,’ Grameenphone employees have joined hands to promote ‘Safe Internet’ among school students. The initiative received overwhelming response from all parts of the organization. Over 850 employees registered to participate in the program. To manage the required number of volunteers, the participants were selected on a ‘first come, first chance’ basis. The project includes both educating and awareness building on using the internet. Grameenphone employees educated the students on internet basics and the benefits of using the internet. They also explained how to remain safe while surfing the internet and encouraged participating students to create positive online experiences, share knowledge and wisdom, and

support others when things take a wrong turn. The project reaches 1,500 students in 13 schools in Dhaka, Chittagong, Rajshahi, Sylhet, Khulna, Barisal and Bogra. Grameenphone is driving its “Internet for All” initiative to empower society, and creating awareness on internet safety.

The Imagine Cup,

One of the most revered technology based competition by Microsoft, is a platform for young app developers and innovators to showcase new technology-based business ideas. Engaging university students across the world, Microsoft has been arranging this program for the last 11 years. Since its inception, more than 1.65 million students have participated in the Imagine Cup contest across 190 countries. In 2014, Microsoft partnered with Grameenphone to organize the 4th Imagine Cup contest in Bangladesh. Universities from all over Bangladesh took part in this contest. The competition began with local, regional and online contests, followed by screening of the best projects from participants. The Imagine Cup Bangladesh 2014 journey concluded in April with the final round and a grand award presentation ceremony. The grand finale was open for all where nine teams presented the country’s top projects in the categories of games, innovation and world citizenship. While the world citizenship category focused on solving global problems in areas such as health, environment and human rights, projects in the innovation category needed to uphold strong consumer appeal and a ‘gee-whiz’ quality that had to surprise and delight the audience; and the games category raised the ante on the global game revolution. Microsoft Imagine Cup is more than a mere competition –it fuels a participant’s career as well as provides a platform for aspiring Entrepreneurs. Grameenphone, in association with Microsoft, is helping Bangladeshi youth create innovative solutions and take their products to the international market and thus propel them to the world of possibilities.

With education being at the top of Grameenphone’s Corporate Social Responsibility list, the company has been playing a leading role in the industry to patronize educational institutions, with special focus on ICT. By enriching educational institutions with IT resources, Grameenphone is enabling students to acquire essential knowledge and experience of computers and connecting them to the information highway.

In continuation of its ambition to provide ‘Internet for All’, Grameenphone has set up a computer lab at the Tourism and Hospitality Management Department of Dhaka University in 2014. The lab, located at the Faculty of Business Studies building, is equipped with 52 computers, in addition to a printer, multimedia projector, CCTV and modern servers. To ensure easy data access, Grameenphone has also provided 15 mbps internet connectivity. As ICT has become central for up-to-date education at every level, Grameenphone is focusing on integrating ICT into education through its Corporate Social Responsibility initiatives. Grameenphone believes that this latest addition to the facilities of the

Department of Tourism and Hospitality will in essence be an empowering bridge of knowledge for students to promote

Emerging ideas for the generation next

In the recent years, the phase of the information eruption through the use of social media has amplified the sphere of youth potentiality. The responsibility of growth and development of any nation are borne mainly by the youth of a country. The youth population across the globe has reached a remarkable 1.8 billion out of 7.3 billion while the youth population of Bangladesh stands at a staggering 47.6 million out of its total population of 158.5 million. The developing nations which are heavily populated like Bangladesh have been urged to invest on the youth for their quality education and health services for economic

and social gains. Equipping the youth with necessary skills, good health and knowledge can create enormous opportunity to transform the future of any developing nation. Youth around the globe can be underlined as the ideal candidate for the future generation given that opportunities for their development have been taken as a thoughtful impression for a country’s progression. In order to develop that impression, Telenor has collaborated with the Noble Peace Centre (NPC) to introduce “Telenor Youth Summit” across all its business units. Telenor Youth Summit is a platform that fuels innovative solutions through discussion on how mobile and digital communication can improve lives, fuel inclusive growth and foster cross border dialogue.

The summit takes place as a 3 day affair at the heart of Oslo where digital natives, youth opinion leaders, current budding social entrepreneurs from across the globe come together and indulge in

various sessions through dialogue and understanding. At the Telenor Youth Summit, young people between 18 and 25 have a chance to share, discuss and engage with renowned leaders, global experts and each other in order to further develop their ideas for social entrepreneurship. In 2014, Grameenphone initiated its second Telenor Youth Summit competition to find the most innovative and effective ideas. With the core inspiration of engaging the youth to explore ideas to bring social change and creating opportunities for all with the help of digital communication, the competition invited university students to present their groundbreaking ideas related to technology.

Only 2 members were primarily selected to participate in the competition from nationally renowned universities such as BUET, IUT, Institute of Business Administration, NSU, IUB, BRAC, Department of Business Studies of Dhaka University, Khulna University, Jahangirnagar University, Asian University for Women and few others. More than 250 ideas were submitted through online submission channel during Telenor Youth Summit 2014. Among the ideas presented, 16 of those ideas came through to the 2nd round of competition after thorough assessment and evaluation by the respective university authorities based on specified criteria.

The three staged competition started from August 2014 with winners from different universities progressing to the second round. With the completion of the second round, 4 finalists had progressed to the grand finale. The four finalists of this year were NowshinMehzabinChowdhury of North South University, AshrarulHaqSifat of BUET, ParasharSaha of IBA (DU) and Ahmed IstehadShoumik of IBA (DU). Each participant flourished with ideas that were intensely designed and vibrantly expressed their role in facilitating societal necessities. At the end of the final stage, two ideas were chosen by Grameenphone. The winning ideas were “First Lady: Ensuring a safe society for women” which was presented by NowshinMehzabin and “Digital Maduli: Keeping kids safe near water” which

was presented by AshrarulHaqSifat. The winners of the finale visited Oslo to compete on a global platform sharing their innovative ideas. They also got the opportunity to attend the Nobel Prize giving ceremony. In the year 2013, SafaTasneem and Sami Tahsin of IBA, Dhaka University won the local contest of Telenor Youth Summit and represented Bangladesh in the first Telenor Youth Summit event held in Oslo.

The people in Bangladesh, particularly in rural and remote areas, struggle to access timely medical treatment. There are 73,801* registered physicians and dental surgeons available in the country and most of them are urban-based, leaving the masses

without access to quality medical advice. To provide quality healthcare services for the vulnerable and underserved community

of rural/semi-urban Bangladesh, Grameenphone came up with the idea of telemedicine by connecting these underserved people to specialist doctors. In 2012, Grameenphone launched Telemedicine at four Community Information Centers (CICs) on a pilot basis to provide quality skin disease consultations to the underprivileged community, who do not have access to modern medical services. In collaboration with Telemedicine Working Group of Bangladesh (TWGBD), the technology partner, an innovative device ‘DICOT’ (Digital Imaging & Communication on Telemedicine) was developed, supported by the software – TIMES (Telemedicine Information Management & Education System). In this way, patients were able to receive live consultations with a physician through DICOT and TIMES.

Grameenphone Telemedicine, a man working in a madrasa, with his 12 year old son, came to know about the service and brought his son to CIC. His son was suffering from various skin diseases and he tried many types of treatment to no avail. However, when the images were sent to a specialist doctor, a renowned dermatologist located in Dhaka, the doctor became very worried and immediately recommended some strict guidelines. Under the specialist’s supervision for only 8 days, there was a remarkable improvement and the boy became fully cured.

Above left image is before the treatment and the right is after the treatment.

During the treatment, the telemedicine personnel takes photographs of the infected parts of the patient's body and sends the photographs to a doctor through specialized computer software after which the patient conducts a video consultation with the doctor via Skype. The doctor, after having a direct video chat with the patient, sends a prescription via email. More than 3,200 patients have been benefited from the consultation services under this initiative.

Following the success of the pilot project, 20 rural sites in addition to 20 service delivery points have been set up in partnership with Aysha Memorial Specialized Hospital, DusthyaShasthyaKendro and Concern Worldwide, in hard-to-reach communities.

Ministry of Information and Technology (ICT) acted as the advisor of this project. DICOT has been modified to cater to other health services like maternal and child health care, primary and

secondary health care and so forth. In order to provide more accurate diagnosis, medical devices such as stethoscopes, sphygmomanometers, ECG and X-ray scanners have also been incorporated to address new services with clinical data. Smooth video conferencing e-facilities between the consultants and patients is ensured with a minimum of 1mbps bandwidth. Now, people are undergoing different kinds of treatments from specialised doctors at a minimum cost. In 2013, the ICT Ministry inked a memorandum of understanding (MoU) with Grameenphone for the telemedicine service with an aim to provide quality healthcare to rural people. Under the agreement, the ongoing project has strengthened the newly installed Union Information Service Centers (UISC). Grameenphone, under the partnership, has been allocated a corner at the UISCs for telemedicine centers. A total of fifteen telemedicine centres have been assembled. The entrepreneurs at the centers were trained on the system to assist the consultants as telemedicine assistants. Thus, Grameenphone is aiming to serve the rural community or any geographically dispersed individuals, where time and the cost of travel make access to the best medical care difficult. A 70 year old government employee had been suffering from various skin diseases such as black spots/marks on his hand and allergic reactions for a very long time. After consultation with a specialist doctor, he was highly benefited. The man was very happy to have received quality consultation and treatment without having to travel to Dhaka. The above left image of hand is before the treatment and the right image is after a month of consultation.

In Bangladesh, only around 1% of the population is insured and the people who have insurance mostly belong to the well off segment. Making insurance accessible to majority of the people is a big challenge and in most cases, the death of the earning member of a family leaves the entire family in great distress. To provide protection to these uninsured people, Grameenphone introduced free life insurance for its subscribers. Grameenphone, in partnership with Microensure Asia, the leading mass market specialist, has included free life insurance coverage for subscribers who pay BDT 250 or more per month for their phone service. The service 'Nirvoy Life Insurance' applies to customers of all ages with coverage up to maximum BDT 50,000. The total insurance benefit is based on the subscriber's airtime usage in the previous month. Nirvoy Life Insurance, underwritten by Pragati Life Insurance, becomes active on the first day

of the month following registration. Since its launch in June 2013, 'Nirvoy Life Insurance' has been registered by over 4 million subscribers. Till December 2014, Grameenphone has settled 121 claims involving Tk 4.5 million under its Nirvoy Life Insurance coverage. While most these claims have been settled within seven days, in many cases claims have been settled within 24 hours. Md. Eskender Ali Daria from Kotalipara, an Upazila of Gopalganj District, had enrolled for Nirvoy Life Insurance at the beginning of August and had nominated his wife Mrs. Bilkis Nahar as his beneficiary. Unfortunately, on 12th September, Md. Eskender Ali Daria died of a heart condition leaving behind his wife and two sons. As his airtime usage for August was more than BDT 500 (\approx \$6.40), his beneficiary qualified for a total benefit of BDT 50,000 (\approx \$644). The team at Micro Ensure Bangladesh was able to guide Mrs. Bilkis Nahar through the process of submitting the correct documents needed for a claim. Within seven days of submitting the documents, Mrs. Bilkis Nahar was presented with a cheque for BDT 50,000. To make a claim, the nominee or next-of-kin of the deceased can register the claim by directly calling the Nirvoy Life Insurance Hotline, 1200, from a Grameenphone mobile, or by visiting any Grameenphone Centre. Once a claim has been registered, a dedicated agent assists the claimant according to the claims process.

'Nirvoy Life Insurance', financial security for the subscribers. In Bangladesh, there is only one doctor for every 4,719 people. In rural areas the ratio is much worse with 1:15,000 (doctors:patients) where physicians are in short supply and patients live far away from health care delivery sites. These realities are a hurdle in moving the country's health system forward. It is a major challenge to ensure access to healthcare for everyone in the remote rural areas where mobility is difficult. To support the underserved community in remote areas as well as the poor in urban or suburban areas, where expansion of existing primary healthcare services had become essential, mHealth was an easily accessible and expandable alternative channel.

The Health platform allows people to receive medical consultations over the phone as well as access a number of medical services, such as information on doctors and medical facilities, drugs and pharmacies, interpretation of laboratory test reports, and ready medical advice from doctors etc. Back in October 2006, Grameenphone launched Healthline, a 24/7 medical call centre staffed by licensed physicians, in cooperation with Telemedicine Reference Center Limited. Since then, Healthline has increased its capacity and become easier to use. It offers two types of services – one is the 789 call center, where subscribers can call 24 hours a day and get primary

medical advice from professional doctors instantly. The other service is the SMS-based health tips which range from general health tips to child health, fitness and nutrition tips. The HealthLine service is a lifeline for patients in remote areas. It helps people save both time and money. In case of certain epidemics (such as Dengue fever), the service has helped people take preventive measures against diseases by taking proper precautions. The service is also availed by many pharmacies as an alternative resource to get medical advice. In 2007; the HealthLine service won the GSM Association Award for “Best Use of Mobile for Social & Economic Development” at the 3GSM World Congress in Barcelona. Grameenphone aspires to scale up mHealth services through better quality content, service channels and partnerships. Grameenphone believes that mHealth services will be able to make significant difference in order to access proper healthcare facilities in Bangladesh.

Up until December 2014, the service had been rendered to around 2.5 million subscribers. Even those without a mobile phone were able to access Healthline services through Grameenphone Community Information Centers and Village Phones. “I have a child who sometimes falls sick at odd hours. It is very difficult in our country to get a doctor at such hours. In situations like this, I call Healthline without hesitation. Their advices have been very effective. I rely heavily on Healthline for regular, day-to-day health advice,” says Roxana Akhter, a frequent user of the Healthline service.

Khishi Sheba

Bangladesh is the home of small and marginal farmers. As per Agriculture census from 2008, there are 15,183,183* farmer families in the country. Therefore, the future of sustainable agricultural growth and food security in Bangladesh depends on the performance of small and marginal farmers who are yet to maximize the benefits of its full potential mainly due to lack of availability and access to relevant information on extension and market. In order to bridge the information gap and initiate productive and competitive market, Grameenphone facilitated engagement of the youth towards ICT enabled extension and market linkage services to

empower farmers. Grameenphone, in association with the Bangladesh Institute of ICT in Development (BIID) and Department of Agricultural Extension (DAE), launched a campaign named "Smart Farmer, Smart Future" to empower the farmers through the use of ICT enabled extension and market linkage services on mobile and internet based advisory services. The programme was rolled out under BIID's 'e-Krishok', an innovative tool pioneering the application of information technologies in agricultural practice in remote rural areas that connects illiterate, semiliterate, and literate farmers from remote villages to an expert in their districts for seeking personalized advice.

The "Smart Farmer, Smart Future" campaign was designed by BIID with the aim of promoting awareness, training and idea generation in the field of agriculture by engaging the youth farmers and agri-businesses. The campaign included organizing fairs and school/college based events and interactive sessions in 100 locations, where 100,000 youth farmers and agri-businesses participated actively in the competition. The competition inspires and motivates relevant stakeholders including local information centers (GP CIC, UISC & Batighar), extension officers and input suppliers by building capacity, training and e-learning facilities. It also comprises of a bundle of incentives such as prizes and recognition. More than 15,000 participants were directly engaged with the campaign. From about 700 ideas, as many as 100 winners were selected through the competition to generate ideas on how mobile phones and the internet can help increase their income. The best ideas were selected and awarded with attractive prizes. The winners were also recognized through exchange visits and documentary. Integration of social media was

another milestone in the campaign. In the coming days, 'Smart Farmer, Smart Future' campaign will lead to Smart Village initiative to ensure demonstration of the power of Internet to the rural communities to improve livelihood and empower people. 'Smart Farmer, Smart Future' represents a big step forward that goes beyond the delivery of price and market information via mobile phones. It has become a source of knowledge and information transfer for farmers from agriculture scientists/extension functionaries and markets through mobiles. Grameenphone is encouraging them in adopting ICT based technology, which has the potential to increase efficiency, productivity and improve their livelihood. Grameenphone believes that increasing their productivity and income will make a major contribution towards reduction of hunger and poverty and, in the long term, support rural development in Bangladesh.

Over the years, the status of women in Bangladesh has been defined by struggle to massive improvement. Lives of women in Bangladesh have focused around their traditional roles. Their access to markets, education and health care were marooned by social norms and stigma. During the 1980's, 82% of the women lived in rural areas where as only 10% of the women were involved in professional services. Today, after 30 years, Bangladesh stands globally as an example for women empowerment and leadership. The ever-increasing contribution of women is clearly evident in every sphere of the society. Their active participation in all sectors ranging from agriculture to politics has made great impact to the national development. But a major portion of the female population in Bangladesh still lives in the rural areas.

In order to create a replicable network that will help generate income opportunity for rural destitute women, JITA, a joint venture social business of CARE International and Danone Communities, was originated in 2004 as Rural Sales Program which was driven

Through Grameenphone's strong sales network. The project has been designed in a way that helps empower women and creates consumer impact on health-hygiene-energy through an innovative network of enterprises of women entrepreneurs selling door to door. This allowed private sector companies to reach out to the remotest areas of the country where it was difficult to reach communities by traditional means. The project manages an innovative network of enterprises consisting of distribution hubs, delivery service person and sales ladies known as Aparajitas, its marketing channel of women who purchase stock from the hubs and sell door to door to rural base of the consumers. JITA has enabled women to have a stable livelihood through the sale of particular products like Grameenphone's Scratch Card or recharge services, selected products of BATA, Unilever and etc. Over the years, JITA has reached 3 million consumers, all by empowering 7,650 women across 48 districts and helped in developing 255 enterprises with a base employment of 510. Grameenphone has also taken initiative in providing the women with training on selling scratch cards and Flexiload systems which helped them have a sustainable livelihood.

Launched recharge based activation process, which made it easier for subscribers and retailers to activate internet and voice products in the easiest way only through recharging specific amounts. To stimulate internet usage among the subscribers, Grameenphone introduced daily and weekly social packs. With the ambition of spreading the reach of internet among the youth, i-Gen or

Internet generation started for the 3rd time all over the country. It included road shows covering 2,000 schools and reached out to 870,000 students.

Primarily Grameenphone was offering basic handsets without data facility in handsets. But presently, they have stopped all of them which are a clear indication of the data revolution. Cheaper smartphone offers for example OkapiaAlo at BDT 2595 & Lava Iris at BDT 2945 is launched nowadays to make it available to the general level and make the data use widespread.

These were the steps to penetrate the market as a digital identity. Now I will go for the specific digital services Grameenphone is offering,

GP Music

GP Music brings country's largest digital music collection and provides passionate music listeners with an experience like never before. It offers both online and offline music streaming with unmatched music quality. One can find desired music at your fingertips; GP Music has the largest local music library along with the latest international releases.



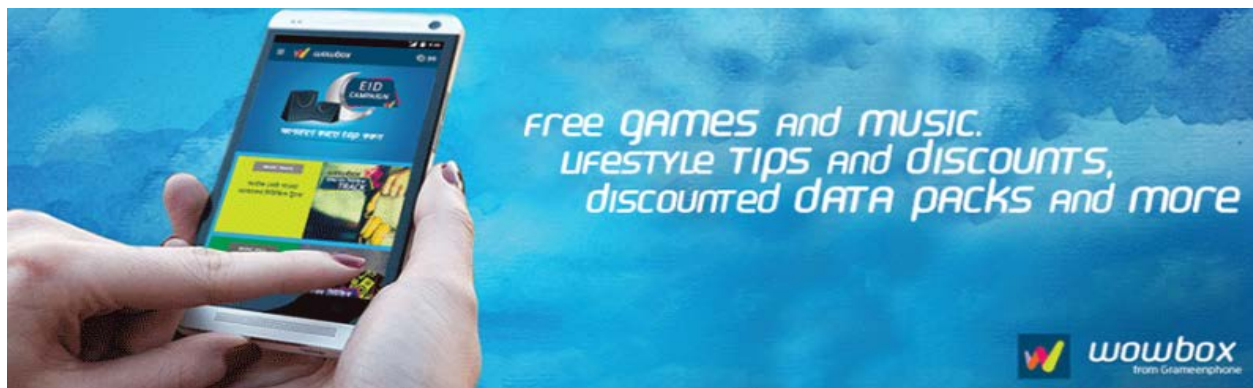
Features of GP Music

- 30 Day Free Trial subscription
- Exclusive single/album releases
- Largest local and international song collections
- Free 20 MB internet with every new subscription
- Simple subscription packs – daily, weekly & monthly
- Ad-free and runs on both mobile and Wi-Fi network
- Earn points by streaming and use these points later for exclusive benefits
- Premium sound quality

After launching the app, millions of subscriber happened in only a month and it exceeded the expected number of subscribers.

WowBox

In addition to browsing the full range of content offered in the app: including daily news updates, lifestyle tips, games, sports, horoscopes, jokes and competitions - one can earn tokens (which is reward points) that one can use to purchase offers. This one is my personal companion every day. A very user friendly app I must say!

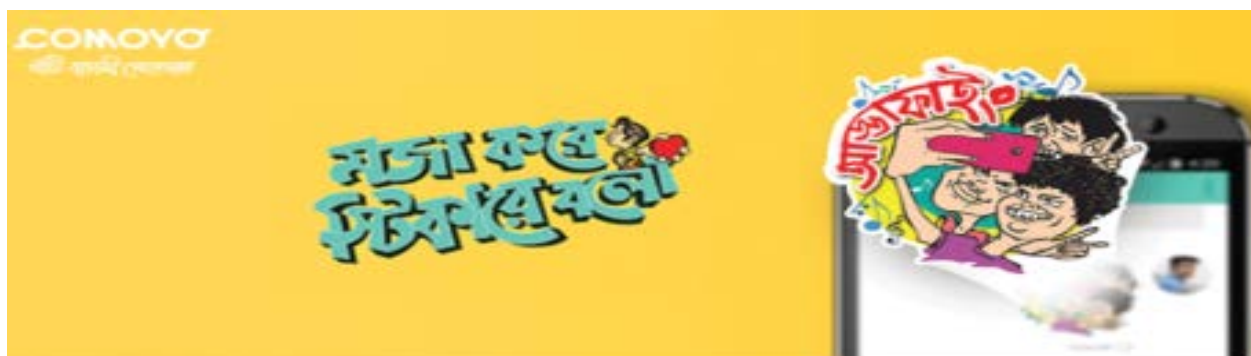


Features of WowBox

- Browse the content on the homepage.
- Buy data packages
- Earn and spend tokens
- Play games and enter contests
- Purchase Wow Offers
- Participate in competitions

Comoyo Messenger

Comoyo is the first and most exciting Bangla messenger app that let chat with friends with a colorful array of stickers. Fun, free and filled with a growing library of Bangla stickers for every occasion, Comoyo takes Bangla messaging to the next level and lets one express emotion like never before. Chat in groups, share audio and video files and say it with stickers in Comoyo is really convenient.



FlexiPlan

One of the very convenient apps Grameenphone ever launched is 'Flexi Plan' through which subscribers can make their own plan according to their needs of Internet, Talk-time, SMS and Validity. Subscribers can earn great savings opting to this customization option in making bundle offers. I am a loyal user of this app.



MyStudy

MyStudy is a mobile learning application developed with the assistance of Telenor Digital. It currently targets the SSC students in Bangladesh reflecting 9th and 10th grade curriculum and focusing on Maths & English II paper. The purpose of the mobile application is to work as a supplementary tool that will help students to understand and learn the curriculum and prepare for the board exam.



The application enables the student to go through the content; self-assess performance and receive suggestions on his/her improvement areas. It also has a module for parents - that shows the student's performance through the app.

Features of MyStudy

- Access to quality content through mobile. Available anytime, anywhere
- Guidance from the very best teachers through notes, & highlights from classes and QA sessions
- Prepare for exams by doing mobile tests and get immediate feedback
- Personal profile to keep track on own performance and progress
- Adaptive learning through personalized suggestions on topics and modules to improve required qualifications for board exam
- Parents can receive reports or get access to their children's learning performance

So in our country this app is on the go and has a powerful impact for the students.

My Contacts

Through 'My Contact' app, it is easy to backup and transfer contact list. My Contacts keeps contact list safe and secure. If one switch or lose your mobile phone, don't worry! Just download the My Contacts app and transfer contacts to new phone easily.

BACKUP YOUR CONTACTS WITH MY CONTACTS



Bill Pay

No more waiting in line, pay your Bill from mobile for the GP customers. They can easily pay utility bills through Grameenphone mobile anytime, anywhere. Paying bills is a matter of 3 simple steps nowadays.



MobiCash

Grameenphone brings yet another technological marvel- MobiCash Ticketing. With MobiCash Ticketing service, buying Intercity Train tickets in advance from own mobile phone has become one of the very powerful offering one can give. GP users don't need to stand in the long queues, overcome lots of hassles to collect a railway ticket. They can sit at the comfort of your own home and stop worrying about collecting train ticket for their upcoming journey.

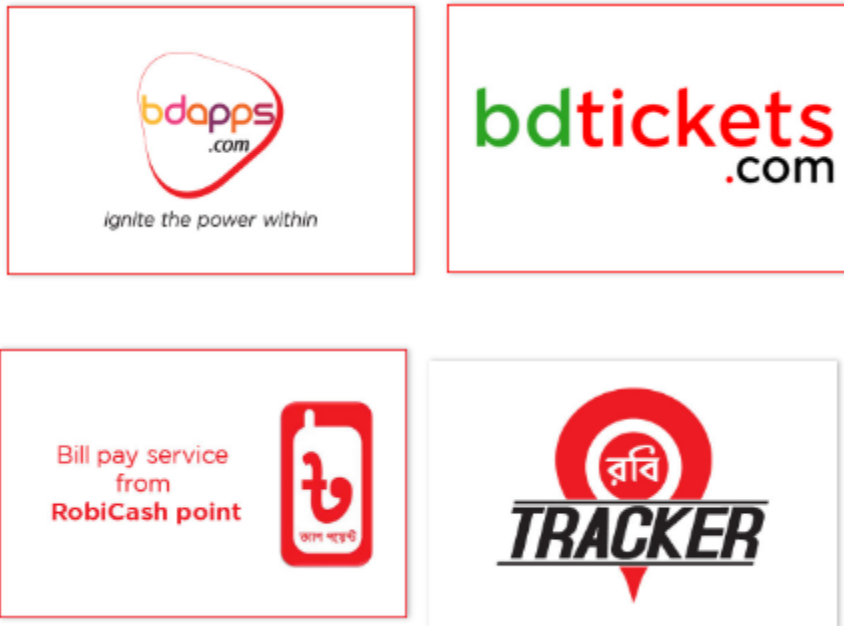
Apart from all of these major digital services, there are also other facilitation like Music Radio, Music News, Full song download, Entertainment Box where one can listen to Bangla stories; TV schedule and Movie information, GP Game Store, Symphony Fun Store in collaboration with apps, games, wallpapers and related contents, GP App as mobile self-service, Star App for the

premium customers, Job News, Agri Info Service for the important information for the peasants, News updates, Facebook Sms, Free Facebook, Facebook USSD, Mobile Twitting and this list is going to be added drastically.

For the future, they are in continuous improvement of the existing features. They are planning to Health Line which will be launched soon with planning to leave huge impact collaboration with Tonic, a health based service. They will keep on trying to make life easier with the digital offerings.

Results and Discussions

Now should come up with some industry analysis about what others are doing. Basically, apart from GP, Robi has added a digital service section on their website having 4 major services. Which are presented below,



- **Bdapps.com** is an app where users can make their own app. It is a platform for specially the tech people that are based on building apps for free and earning money.
- With **bdtickets.com** app, one can buy ticket online.
- **Robicash Point** enables paying bills through mobile phone.
- **Robi Tracker** is a unique vehicle tracking solution uses GPS technology to get a detailed reading of the vehicle location, which is then plotted and pinpointed on Google Maps.

Very recently, Banglalink wants to connect its customers to the digital world in order to unlock the endless opportunities that digital can bring to consumers lives. “We believe that offering digital services is the path to the future,” said Erik Aas, the CEO of Banglalink. “The use of smartphones will grow tremendously, and enable our customers to have their digital lives literally at their fingertips – from entertainment and ecommerce to financial and self-service offerings. In April, 20, 2016 partnered with Opera introduced the largest premium app store named the ‘Banglalink App Store” aligned with a focus towards digitalization. Once users activate this offer, they will enjoy unlimited downloading of premium apps and games from the Banglalink app store from a catalog of over 300,000+ apps.

From the analysis it is shown that the telcos are clearly shifting towards being a digital entity. The other operators, who have not started yet, are going to start very soon for sure. Here, Grameenphone is somewhat in leading position according to their pace and achievements. From my analysis, I found out some steps will make all the telcos do it faster, which are,

- More marketing strategies to communicate the services, I have seen many people are still unaware of the services
- Reaching the rural people is challenge at the same time is a must now
- Find more diversified applicationscomparing to the world of technologies
- Do some fruitful researches among the SSC and HSC level students to find their needs as they are some potential customers of our generation
- Keeping it free to that extent which is possible to target much users
- Last but not the least, more initiatives and cooperation should come from the government to fasten up the digitalization led by telcos.

Conclusion

Digitalization is leading Bangladesh to a new destination both in personal and professional life. The recent phenomenon of Biometric registration is also a clear indication that our life is being digital. The people who do not want to go through are getting exciting offers everyday! Some people, who are still not convinced enough, are threatened with the fact that by June, all the un-re-registered sims will be blocked. The situation has become like you have no other option but to start making your life digital! Well, in this century this is actually not possible to ignore the impacts of digitalization in our everyday life. Waking up in the morning with checking Facebook notification, scrolling homepage, giving likes, making cheap calls on Viber, search for information on the Google, having a fun chat in Whatsapp, important communication through Yahoo and Gmail, playing Clash of Clans or Candy Crush, or my favourite WordBrain, surfing the Youtube, playing favorite music track and ending the day with setting alarms on the phone, we cannot deny the fact that we have become so dependent on cellphones that we cannot think a single moment without it. It has just become our companion for each moment. Just yesterday night, an application named SimSimi became very viral, which is a robot that chats with you instantly and is a complete entertainment. Though it seems really funny, but the inner meaning of this is notable. We are leading to a life completely obsessed with mobile phones. May be in near future, the form of mobile phone will change but the need will be exaggerated more and more.

So I conclude my internship report commenting that, being Digital is the best option we have now to be a face in the community. Grameenphone, thus is a leader anticipating this fact and taking fruitful and impactful steps our existing and future generation. Hope this will be an unending journey towards making life simpler and successful.

I am thankful to whoever has spent his/her precious time to read this report patiently. I have tried my best to make it with an honest effort from top to bottom. I again thank Grameenphone to make the last three months of my life a full learning and entertainment experience.

I hereby come to an end to my under graduation journey. I will always be obliged, honored and proud in my future life to introduce myself as an alumna of BRAC University.

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- ✓ Interviews and Insights from the following members of Finance team, Grameenphone
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