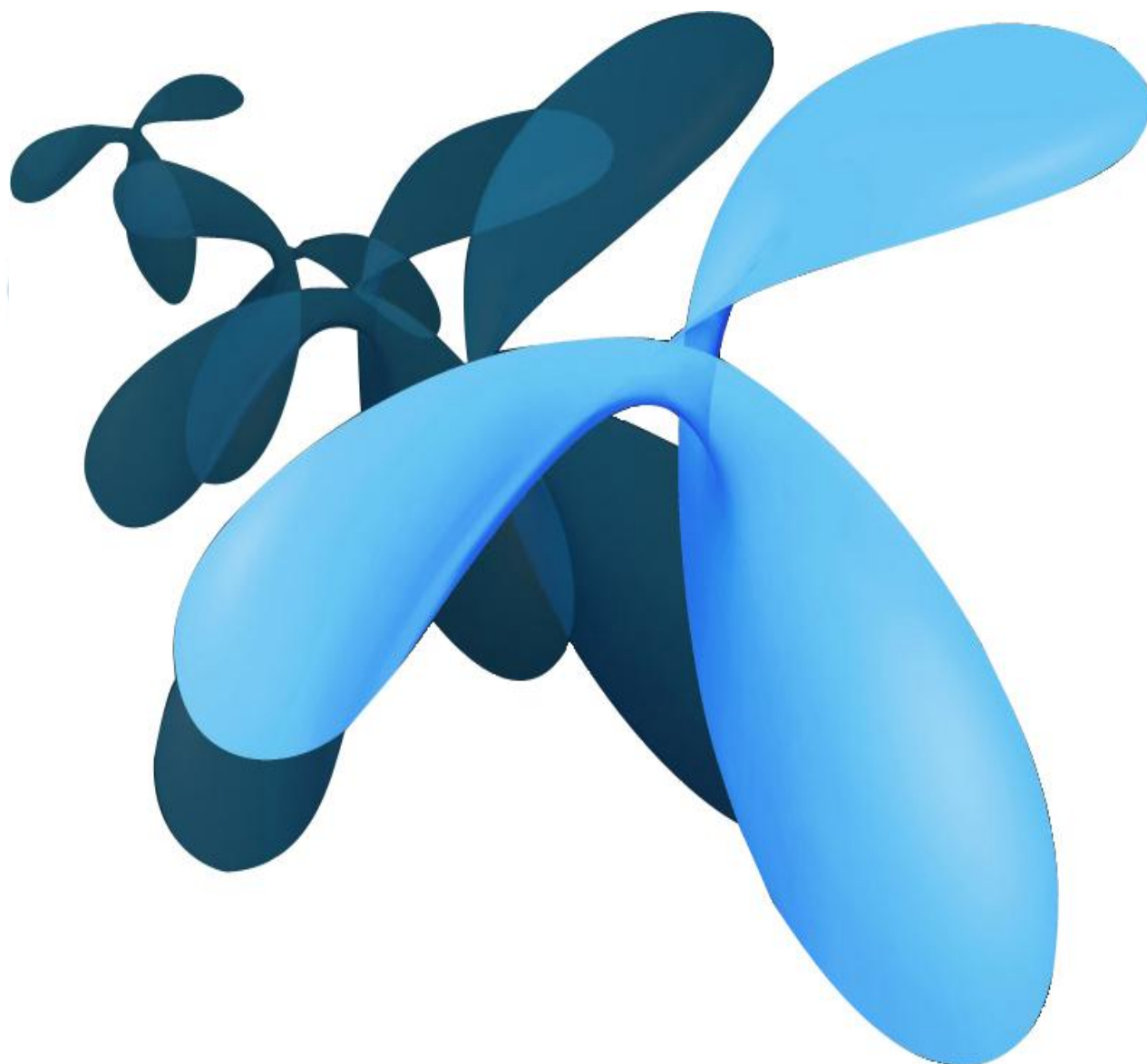




Grameenphone Ltd.



Inspiring Excellence

360° view and gap service modality of financial service in Grameenphone Ltd

Internship report

Submitted to

Md. Tamzidul Islam
Assistant Professor
BRAC Business School

Submitted by

Shaila Sultana Urmi
ID: 12104236
BRAC Business School
BRAC University

Company: Grameenphone Ltd.





14th August, 2016

Md. Tamzidul Islam

Assistant Professor

BRAC Business School

BRAC University

Subject: **Solicitation for Acceptance of the Internship report**

Dear Sir,

This is to inform you that I have completed the report on Grameenphone (Financial Service: Mobicash, Bill Payment and Ticketing). The report focuses on the financial service structure of Grameenphone. The report has been prepared for the completion of the Bachelor of Business Administration as Internship.

In writing this report, I have followed your instructions for report writing to present my views and understanding in the easiest way. However, I will be glad to clarify any disagreement that may arise.

Thanks with best regards,

Sincerely yours,

Shaila Sultana Urmi

ID: 12104236

BRAC Business School

BRAC University



Acknowledgement

Almighty Allah has created the floor to flourish the knowledge with the opportunity of making internship report. I would like to take this opportunity to thank our course instructor Md. Tamzidul Islam, Assistant Professor, BRAC Business School, for giving me the opportunity to work on this project and for giving me the privilege to explore the project in writing on financial Service process and Gap service modality on MobiCash, Bill Payment and Ticketing service.

A big thank also goes out to, my supervisor Nahid Sultana, Lead Manager, Back Office Management, Financial Services, MD's Division, for providing me time for conducting discussion with her in order to obtain the information related to the project. Furthermore, I am also thankful to Haider Tanvir Ahmed, Senior Executive, Reporting & Business Intelligence, Financial Services, Md's Division for arranging and Nur-E-Azam (Shakil), Executive, Business Operations, Financial Services, MD's Division. It was great learning time that three of them helped me regarding practical task. I have learnt depth about MS-Excel due to 3 months their proper guiding. It was really amazing workplace that all were co-operative and supportive.

Last, but not the least, thanks to my family and friends, my colleagues for all their support. Without their encouragement and support, I would not go further regarding this paper. I have made this report with sufficient guideline and follow the instructions properly to maintain the platform.



Executive summery

MobiCash, Bill payment and Ticketing service is known as financial service of Grameenphone Ltd. These are service that emphasis more on GP revenue. In this report there is discussion about telecom industry, Grameenphone ltd where company overview as structure, and functions. GP is the platform of brand promising as well as their core objective, values, and strategy make the way to go beyond with customer's needs. Some policies are discussed here regarding making business run and way of or working. There is also discussion of MobiCash service process, Bill payment system, Cash in and cash out functions, partner bank functions, and so on. There is the process of payment that customer follow to pay the utility bill. Moreover, what I have learnt and responsibilities are mentioned accordingly like data compilation, complain categorize, fraud verification, agent's performances, over phone survey and so on. Besides, there are discussions about MobiCash service performance, reliability, service ability, brand image and features also. There is also have serve action plan, that what we need to do properly. Gap service modality is defined clearly which gap is measured accordingly. MobiCash service is the platform for financial accommodation of customer where they could follow up for easy transaction within short time. In depth there is some statistical overview in terms of customer and retailers preferences where some problems identified and there is also discussion about solution of those problems. Gap Service modality refers the some gas that GP need to cope up to satisfy the customer properly.

Grameenphone Ltd. has initiated the train ticket service where customer would be more satisfied with the service quality and assurance. Bill payment, MobiCash service, ticketing service is the core study items of this report where it clarifies more about gap service modality. The core terms like survey report refers the problem stats and solution as recommendation. Think according to the customer's choices because they are core assets of company. Their positive thought should bring up and fill up the gap accordingly. Financial service could be the platform of revenue generating so all service should maintain on the choice of customer and system should be upgraded.

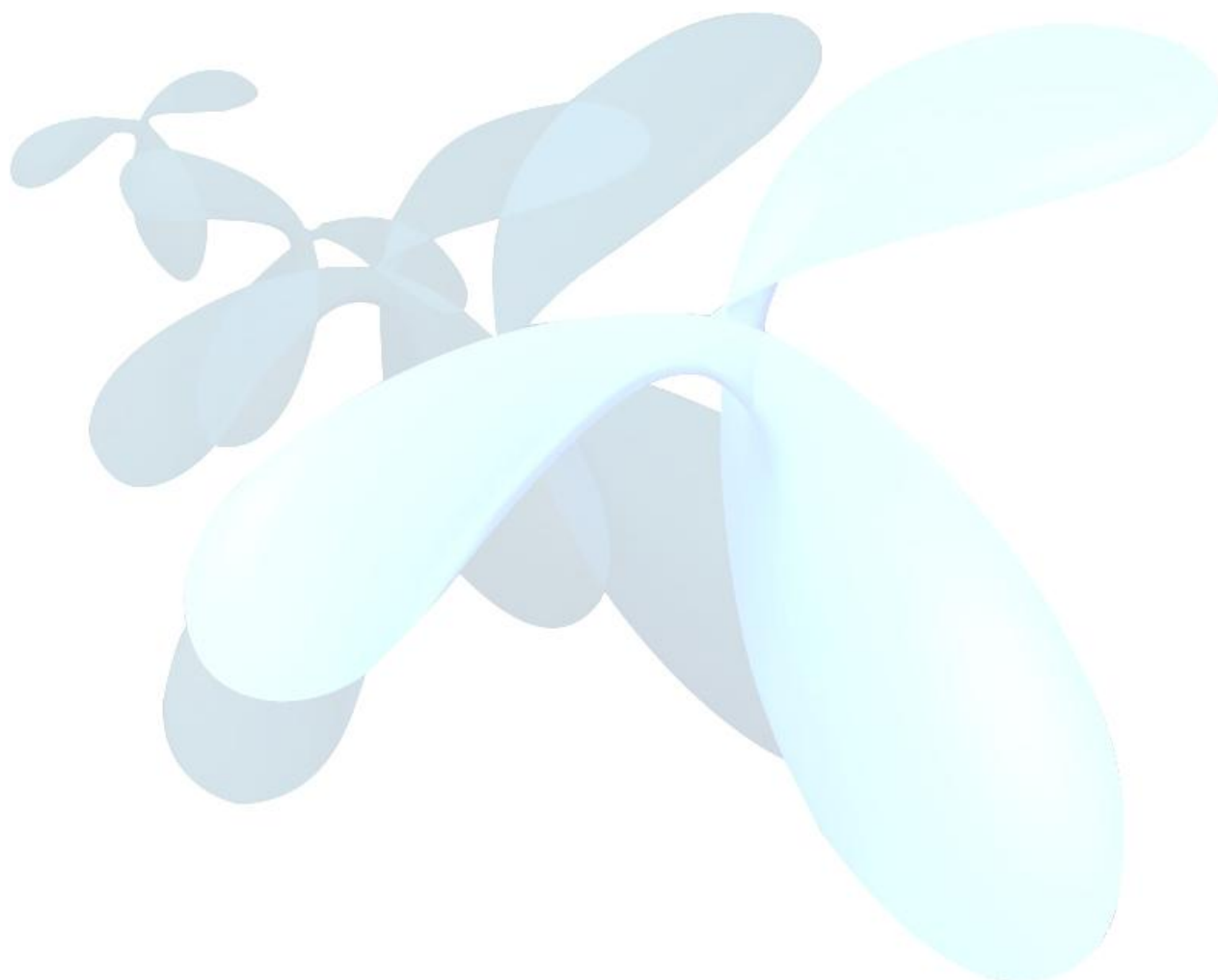


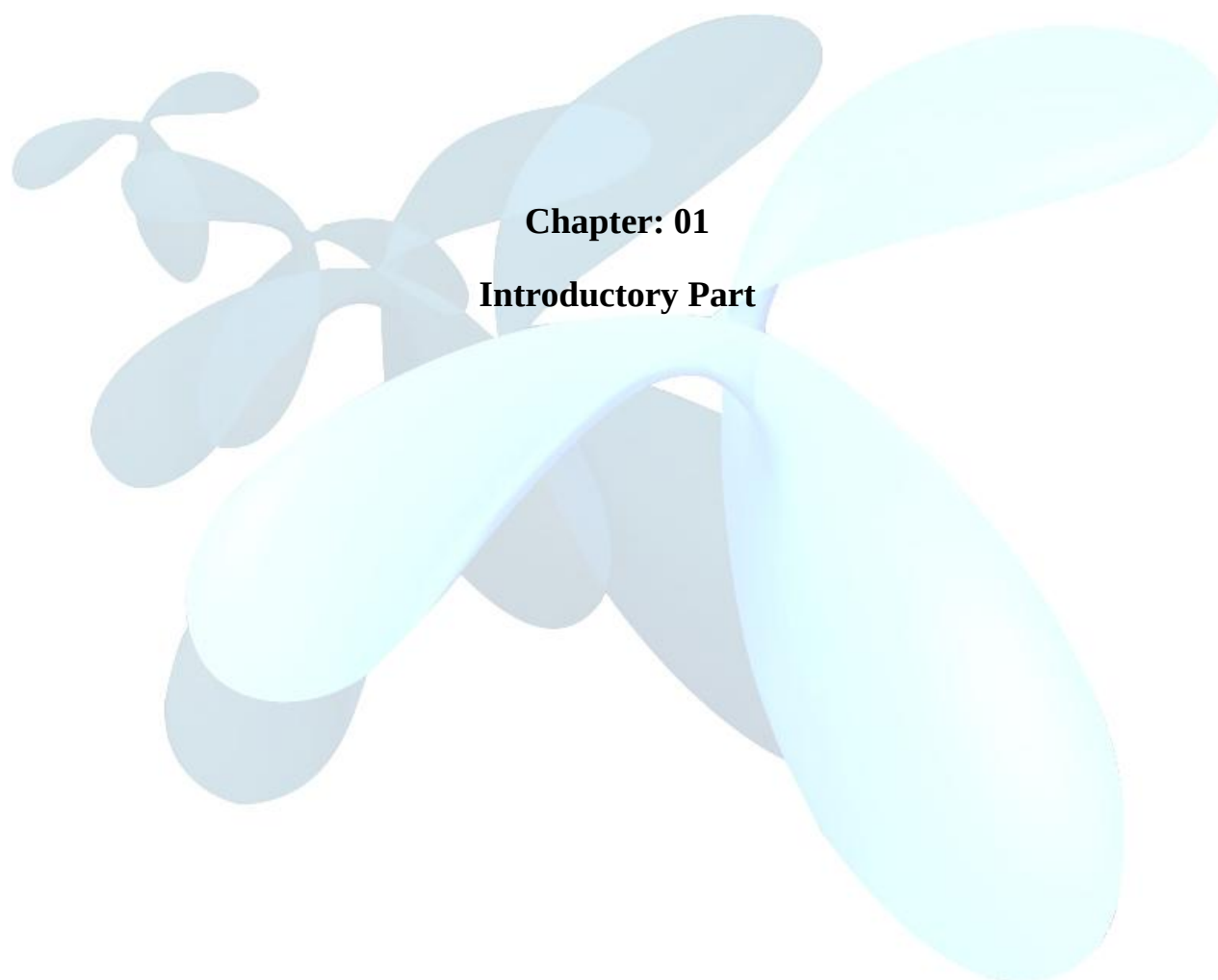
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Chapter: 01
Introductory Part



Introduction

1.1 Origin of the report

A report which refers the 3 months activity and work experiences after completing Bachelor of Business Administration course program named Internship Report. This is my internship report of which I have completed in leading Telecom Company “Grameenphone Ltd.” under supervision of Nahid Sultana, Lead Manager. Besides, the topic of MobiCash and its gap service modality topic have been given by my respective internship course advisor Md. Tamzidul Islam, Assistant Professor of BRAC Business School. It is a great opportunity to make this report as it clarifies my task and responsibilities where I have shown my respect to the seniors and environment. After completion of the designated tenure, interns are required to submit an internship report, which encompasses the experience gained and a competitive aspect of the work culture at Grameenphone. According to the topic this report has stated about financial service process of Grameenphone and its gap service modality which included the survey report. Besides, the report refers the system of bill payment and states the finding gap and recommendation. So the topic tagline goes to “360° view and gap service modality of financial service in Grameenphone Ltd.”

1.2 Background of the study

According to the market position Grameenphone Ltd. as covered wide range of customer. In modern era customer need easy transaction system where reliability, satisfaction, transparency, and accountability would be available. MobiCash service is the platform for financial accommodation of customer where they could follow up for easy transaction within short time.

Grameenphone Ltd. has initiated the train ticket service where customer would be more satisfied with the service quality and assurance. Bill payment, MobiCash service, ticketing service is the core study items of this report where it clarifies more about gap service modality.

Strategic value of customers: Customers are the source of high strategic value to Grameenphone. We treated customer as “Customer First” and treated them as ‘King’. Ranging from the largest businesses to government agencies and defense sectors, clients and normal users are of immense strategic value for Grameenphone to build and consolidate relationships with. These relationships



can bring long-term prospects of partnership and support for both stakeholders and business partners.

Financial value of customers: Customer the main source of revenue generates and they keep the vital role in this business. If we serve customer properly then they will be satisfied and if they satisfied then they will willing to spend for the service and products towards Grameenphone. To gain the customer satisfaction, we need to understand first what customers want, what is the desire for the service. When customers are related to revenue generate so we need to think properly and give them more options as if they could satisfied. Compare to the other telecom company in Bangladesh, Grameenphone gives priority to the customer to achieve the ultimate level of service quality. To give the priority to the customer here revenue could generate more as well as to serve for long term and creating the economy's value, MobiCash service ,Bill payment process and ticketing service should be customized.

MobiCash Service has generalized where bill payment system grab the customer field to accommodate the financial service. The company “Grameenphone Ltd” has been chosen because the company is the pioneer in the area and market leader of Telecommunication in Bangladesh. Due to the main concern of Grameenphone Ltd., MobiCash and Bill payment service has been chosen as topic. Though the company is a leading one, it needs to improve to fill the market gap in many ways.

The significance of the study is immense for the future managers and for the company as well to compete in the competitive market to hold the 1st position. The study also discusses about the challenges of MobiCash service, Bill payment Service and Ticketing in the market of Bangladesh. Most of the people of our country are not aware of bill payment system. But Grameenphone Company has initiated the market of bill payment system, train ticketing service according to the customer service level.

1.3 Objectives of the Study

The objective of the study can be classified to two different ways where the paper would be identifying easily.

- i) Broad Objective
- ii) Specific Objective



They are discussed below.

- i) Broad Objective: The broad or overall objectives of the study are to be known with
 - About Company: Grameenphone Ltd. (GP)
 - MobiCash , Bill Payment and Ticketing Service
 - The platform of MobiCash, how it works.
 - How GP uses Bill payment system as a financial process
 - Gap Service Modality according to the financial service of GP
 - Survey Question Analysis.
- ii) Specific Objectives: The specific or niche objectives of the study are to
 - The process of MobiCash, Bill payment and ticketing service.
 - Learning and Job responsibility
 - Service gap analysis
 - Survey question analysis

Scope

The report pertains to the views, observations and knowledge of the MobiCash, Bill payments, ticketing service. Within the department, strong emphasis is placed on financial service.

Limitation of the report

The preparation of the report was a part of the Bachelor of Business Administration degree and a very essential work of the academic program. However every work has some limitations. The report is not out of the limitations. The main reason of the limitations behind preparing the report were

- Communication gap between the administrators and system
- Lack of proper customer feedback.
- Lack of having updated information
- Lack of retailer's response
- Lack of customer interaction
- Lack of enough knowledge about MobiCash service to the customer



Apart from the limitations the report is prepared with intense supervision and office executive. So the limitations have not affected the report too much due to information was available.

1.4 Methodology of the Study:Data and Methods

Source of Data Collection

The study data has been collected through diversified sources. Basically the data is collected form primary sources. Such as

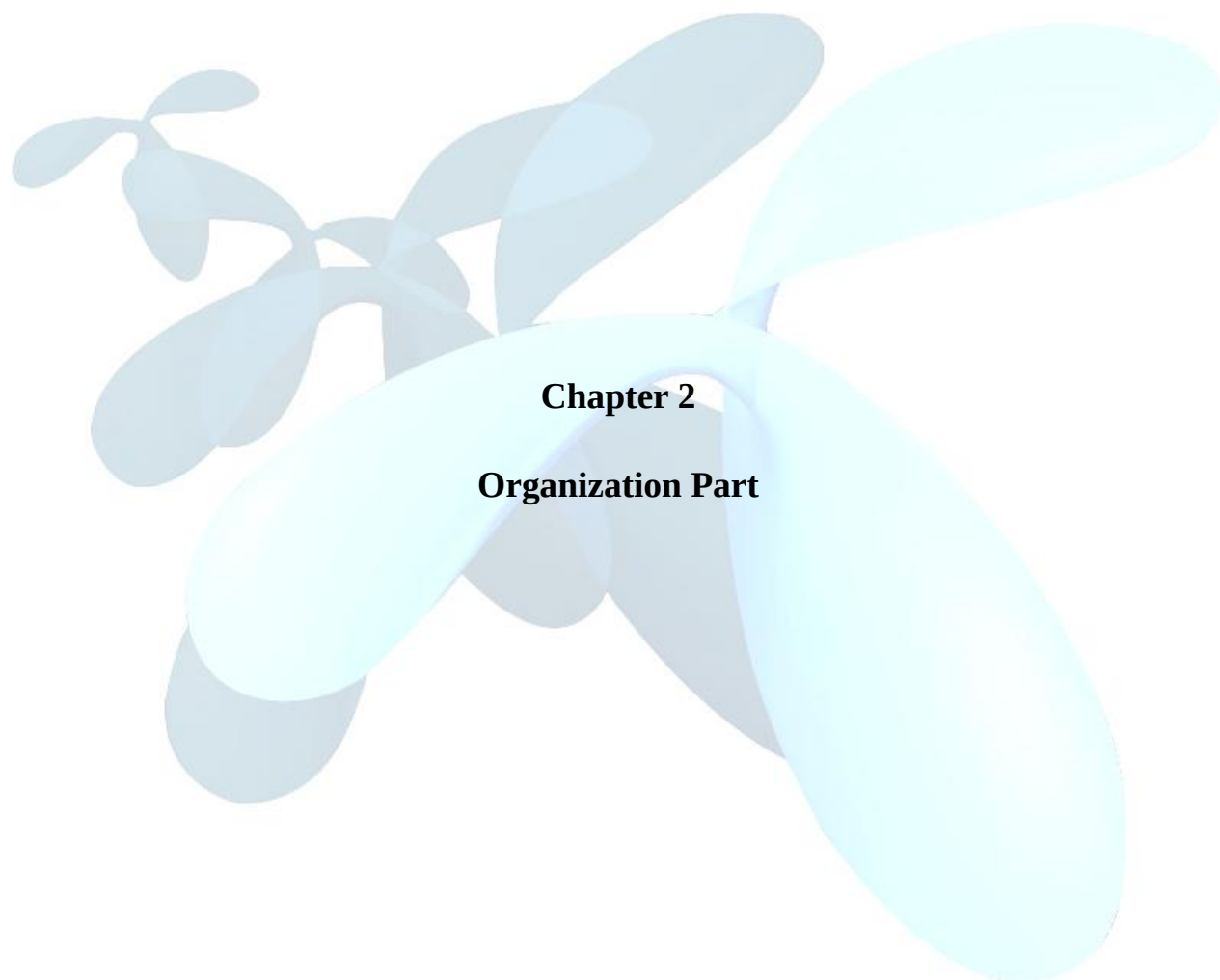
- GP Subscribers
- GP distribution house
- GP representative retailers
- GP financial service process guideline.
- Over phone contact with customer and retailer

Besides abovementioned primary sources, there are several secondary data used to prepare the report. Such as

- GP websites
- Wikipedia
- Research paper on Grameenphone Ltd.

Method of studying the report:

The report on MobiCash and its service gap modality has been studied on practical knowledge sharing session with the supervisors and the reasons of gap between retailer and customer were taken directly by talking with retailers and customer. After studying the feedback the data has been taken from the MobiCash service guideline and Bill pay process. Bill Pay process gives statistical information to the users. The updated information is maintained in the system where customer payment record is kept. Besides, Customer calls to 1200 hot line for train ticketing and MobiCash service query. There customer could have queries like what is the way of getting ticket service, Bill payment process, and so on.



Chapter 2

Organization Part



2.1 Industry overview

The Telecoms sector in Bangladesh, as is the case in many other developing countries, has seen growth in mobile penetration that has exceeded all expectations. It has undoubtedly had a transformative impact on the economy in terms of aggregate investment, FDI and productivity levels. There have also been substantial benefits from greater connectivity in terms of social cohesion and poverty alleviation. There is likely to be a whole new wave of innovations in Value Added Services as well as Data for Telecoms players. The Government of Bangladesh's commitment to a "Digital Bangladesh" is also likely to present major opportunities for the sector. Bangladesh is one of the developing and most densely populated in the world. Apart from its economic status, major impediments to growth have included cyclones and floods and the slow implementation of much-needed economic reforms. The country has a reputation for the inefficiency of its state-owned enterprises. This report looks at the country's surprisingly energetic telecoms sector, in particular, the effort that has been going into building telecom infrastructure and the progress that has been made on regulatory reforms.

Additionally, the IPO of Grameenphone, the largest Telecoms player, and indeed the largest corporate by value in the country, in November 2009, has also seen the Telecoms sector take on much greater significance in Bangladesh's capital markets development

Telecom industry is one of the fastest growing industries in the world. People are nowadays considering having frequent communication among them. So in course of time and with the growth rate of population and also appeal for high standard living, telecom industry is growing in a high pace. This fastest growing industry has already attracted many marketing geniuses, researchers, research companies to explore the opportunities. Researchers are trying to investigate different markets and potentials of those markets. Marketing geniuses are making theoretical forecast or theoretical model for suitable market investigation. Multinational giants are always in a desire to be extended globally. A lot of studies have provided the pathway or the map of reaching into a foreign potential market. Bangladesh telecom industry is such a market which has already attracted lot of researchers to explore the opportunities. Grameenphone Ltd. is the market organizer in the mobile telecommunication business of Bangladesh.

The total number of mobile phone subscription has arrived 131.376 million at the end of June, 2016. This is the valid information from BTRC (Bangladesh Telecommunication Regulatory Commission) source.



According to the BTRC, the operators have different number of subscribers where GP is in first position. Below stated in chart

Operator	Subscriber in Millions
1. Grameenphone Ltd.	56.909
2. Banglalink Digital Communications Limited	31.941
3. RobiAxiata Limited (Robi)	27.442
4. Airtel Bangladesh Limited (Airtel)	9.892
5. Teletalk Bangladesh Ltd. (Teletalk)	4.490
6. Pacific Bangladesh Telecom Limited (Citycell)	0.7021
Total	131.376

Operator-wise spectrum distribution is shown in Table 2. By analyzing the distribution, it is found that GP has 32 MHz (27 per cent), Banglalink 20 MHz (17 per cent), Robi 19.8 MHz (17 per cent), Airtel 20 MHz (17 per cent) and Teletalk has 25.2 MHz (22 per cent). These operators are using GSM technology. Only CityCell uses CDMA technology. Its spectrum is 8.82 MHz in 850 MHz band. The government still has an unsold spectrum of 25 MHz for both 1800 and 2100 band and has also reserved 10 MHz for 2100 Band.

In 2013, an auction took place for 2100 MHz band for 3G service. GP bought 10MHz spectrum for 2100 MHz band. None of the other operators was able to buy more than 5 MHz spectrum. Therefore, GP subscribers (42 per cent) are enjoying high-speed dual carrier 3G network. On the other hand, the majority (58 per cent) of the subscribers are deprived of this opportunity.

Table 1: Operator-wise subscriber and revenue distribution						
	GP	Banglalink	Robi	Airtel	Teletalk	Citycell
Subscriber in crore	5.648	3.296	2.830	1.035	0.406	0.103
Percentile (%)	42	25	21	08	03	01
Revenue (Tk. in crore)	2,520	1,130	1,216	336	139	31
Percentile (%)	46.9	21.0	22.6	6.3	2.6	0.6

Table 2: Operator wise spectrum distribution					
	GP	Banglalink	Robi	Airtel	Teletalk
900 MHz	7.8	5	7.4	5	5.2
1800 MHz	14.6	10	7.4	10	10
2100 MHz	10	5	5	5	10
Total	32	20	19.8	20	25.2
Share (%)	27	17	17	17	22

Table 3: Investment and Loss/Deficit of Airtel in 2006-2015										
Year	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Investment (Tk. in crore)	1200	1150	560	260	30	840	810	620	1530	360
Loss (Tk. in crore)	20	320	960	580	550	690	670	539	840	690



As GP has the large number of subscribers so the spectrum cost of GP is \$ 0.37 per customer. For this, it has reduced the cost and increased the profit for GP. So in the current situation GP dominates the marketplace while Airtel-Robi merger is taking place.

Parameter	GP	Banglalink	ROBI	Airtel	Citycell	Teletalk
Start of Operation	1997	1997	1997	2007	1993	2005
Ownership Structure	Telenor 55.8%, Grameen Telecom 34.2%, Public and Institutions 10%	Orascom 100%	Axiata Group 70%, NTT DoCoMo 30%	Warid Telecom 30%, BhartiAirtel 70%	Singtel 45%, Far East telecom 24%, Pacific Group 31%	Government 100%
Market Share	43.32%	24.31%	20.89%	7.52%	0.53%	3.4%
Technology	GSM, GPRS, EDGE, 3G	GSM, GPRS, EDGE, 3G	GSM, GPRS, EDGE, 3G	GSM, GPRS, EDGE, 3G	CDMA20001x, EVDO	GSM, GPRS, EDGE, EGSM, 3G
Standard/Frequency	32	20	19.8	20		25.2
Network coverage	99%	99%	98%	95%	64 Districts	64 Districts and almost all Upazila

So, there is at glance of all operators that run business in Bangladesh. Individually they do the business for accelerate the revenue but mostly they are more concern for customers or subscriber. Telecommunication is the vast area for Bangladesh to operate throughout the customer level. Nowadays, subscribers are more concern for using internet and other utility service like mobile bill pay system, money transfer and so on. Mobile operators are bringing the new way of communication towards the subscriber and creating the new era. They are concern for digitalization in a sense all people will get their daily life in phone activities.



2.2 Company Overview

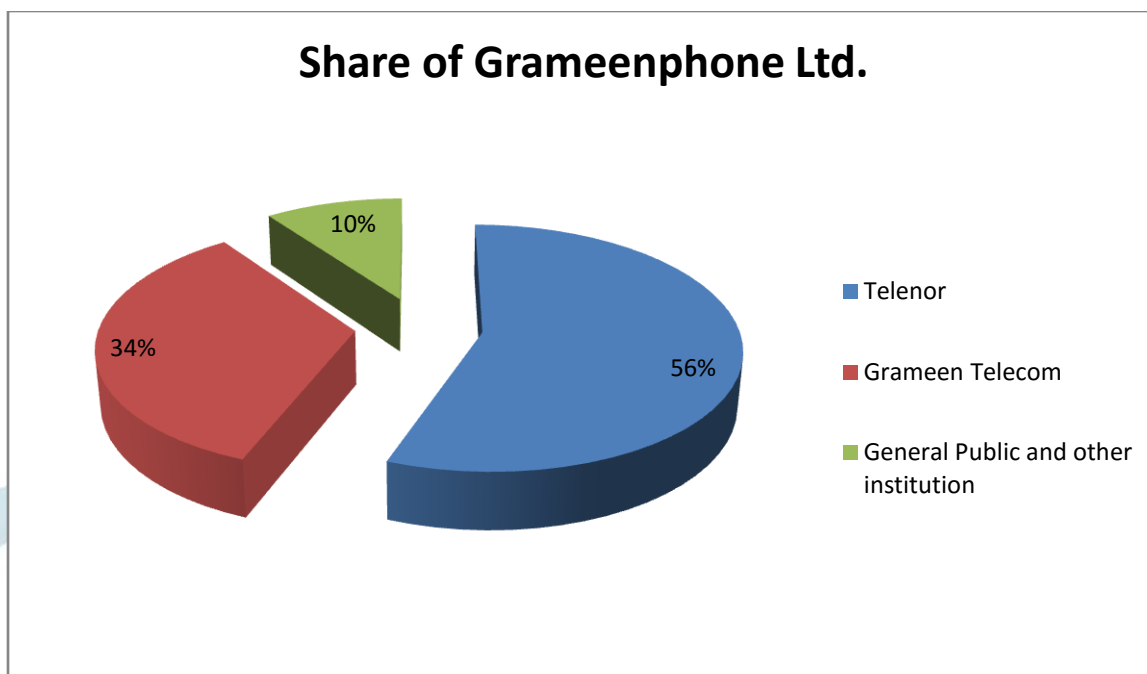
Grameenphone Ltd.

Company Registration No: C-31531 (652)/96

Grameenphone is the biggest mobile telecommunications operator in Bangladesh. Grameenphone widely known as GP is also the most important telecommunications service provider in Bangladesh. Grameenphone Limited received a license for cellular phone operation in Bangladesh from the Ministry of Posts and Telecommunications on November 28, 1996. Grameenphone started operations on March 26, 1997, the Independence Day in Bangladesh. With more than 35 million subscribers as of October 2010, Grameenphone is the largest cellular operator and to cover most part of the country. It is a joint venture enterprise between Telenor and Grameen Telecom.

Telenor is the largest telecommunications company in Norway, owns 55.80% shares of Grameenphone, Grameen Telecom owns 34.20% and the remaining 10% is General public & other institution. Grameenphone Ltd. has stepped into its 19th year of operation, having completed its 18th year on March 26, 2015. It is the leading telecommunications service provider in the country with more than 56.909 Million subscribers as of June 2016. Grameenphone has been recognized for building a quality network with the widest coverage across the country while offering innovative products and services and committed after-sales service. Now Grameenphone has more than 51 million subscribers who create the revenue for Grameenphone. Customers who are main part for this organization as it is mobile connection based service as well as it creates value for customers.

Grameenphone Ltd. is a leading provider of telecommunications services of Bangladesh. The company operates a digital mobile telecommunications network based on the GSM standard in the 900 MHz, 1800 MHz and 2100 Mhz frequency bands, under license granted by the Bangladesh Telecommunication Regulatory Commission (BTRC). The table below gives an overview of the mobile spectrum licenses held by Grameenphone.



Grameenphone serves both rural and urban customers across Bangladesh, where mobile telephony is a major driver of socioeconomic development. The company envisions providing the power of digital communication, enabling everyone to improve their lives, build societies and secure a better future for all. The company also has always been a pioneer in introducing new products and services in the local telecom market. Now they have introduced digital market service where different apps are operated in one digital basket. The apps are GP music, GP apps, Flexiplan, Wowbox, GP online Store. These are customized according to the customer demands and needs. So it is platform where GP has introduced new form of market and subscriber would his or her daily activities in hand. This is GP that makes easier the life of customers and build the network to create ultimate brand image among subscriber.

Grameenphone Ltd. built its network on a nationwide basis. As of December 2015, Grameenphone network covered more than 99% of Bangladesh's population and 90% of the total land area, and the network infrastructure included more than 10,068 sites in operation around the country.

Grameenphone Ltd. has so far invested more than BDT 278 Billion to build the network infrastructure. It is one of the largest taxpayers in the country, having contributed more than BDT 465 billion in direct and indirect taxes to the Government Exchequer over the years.



Legal Form

A public listed company with limited liability. Incorporated as private limited company on October 10, 1996 and subsequently converted to a public limited company on June 25, 2007. Listed in the Dhaka and Chittagong Stock Exchanges on November 11, 2009

The shareholders

The shareholding structure comprises of mainly two sponsor Shareholders namely

1. Telenor Mobile Communications AS (55.80%)
2. Grameen Telecom (34.20%).
3. The rest 10.00% shareholding includes General Public (2.89%), Foreign (2.10%) and Other Institutions (5.01%) as of 31 December 2015.

Telenor Mobile Communications AS (TMC)

Telenor Group is one of the world's major mobile operators with 211 million mobile subscriptions. We have mobile operations in 13 markets and in additionally 14 markets through our ownership in VimpelCom Ltd. TMC is an indirectly wholly owned subsidiary of Telenor ASA. Telenor ASA is the leading Telecommunications Company of Norway listed on the Oslo Stock Exchange. Some key factors of Telenor

- Strong footprint in Central and Eastern Europe and Asia
- Leading Nordic position in mobile, broadband and TV services
- Substantial activities in subsidiaries and joint venture operations
- One of the top 500 global companies by market value (Financial Times Global 500 2014)
- More than 36,000 employees worldwide
- Revenues 2015: NOK 128 billion

Telenor were founded in 1855 and builds on 160 years of telecom experience.

It has substantial international operations in mobile telephony, satellite operations and pay television services. In addition to Norway and Bangladesh, Telenor owns mobile telephony companies in Sweden, Denmark, Hungary, Serbia, Montenegro, Bulgaria, Thailand, Malaysia, Pakistan, India and Myanmar. Telenor has 203 million consolidated mobile subscriptions worldwide as of December 31, 2015. Telenor uses the expertise it has gained at its home and



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

Grameen Telecom (GTC)

Grameen Telecom, which owns 34.20% of the shares of Grameenphone Ltd., is a not-for-profit Company in Bangladesh established by Professor Muhammad Yunus, winner of the Nobel Peace Prize 2006. GTC's mandate is to provide easy access to GSM cellular services in rural Bangladesh and create new opportunities for income generation through self-employment by providing villagers, mostly the poor rural women, with access to modern information and communication-based technologies. The primary objective of Grameen Telecom (GTC) is to develop modern telecommunication services in rural areas of Bangladesh to alleviate poverty by creating new opportunities and income generation through self-employment.

Village Phone Program is a noble effort by tri party (Grameenphone-Grameen Telecom-Grameen Bank) to eliminate poverty. Village Phone program has created income-generating and self-employment opportunities for the VP operators, mostly poor women and members of Grameen Bank, who are now able to make their opinions count. The Village Phone (VP) initiative has made tremendous social and economic impact in the rural areas of Bangladesh, creating a 'substantial consumer surplus' for the users.

Core value of Grameen Telecom

1. **Integrity:** They do the right thing, while encouraging integrity in all their work aspects.
2. **Empowerment:** They aspire to empower disadvantaged communities with latest technological services.
3. **Simplicity:** They keep things simple, focusing on our mission while empathizing with the people we serve.
4. **People:** Their people are main focus. From customers to employees, they are dedicated to provide the highest level of service with highest level of satisfaction.



2.3 Vision, Mission, Values

Grameenphone Ltd. maintains the right and contemporary use of technology is the key to the progress of a nation. Keeping this in mind, GP always brings the future proof technology in order to facilitate your progress.

The possibilities in this new world are immense and someone as bright as you should not be behind in anyway. At the end of the day, all the individual progresses accumulate to the progress of the beloved motherland.

Grameenphone promises you to bring the best of communication technologies so that you can Go Beyond.

Our Vision

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

Our Mission

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

Empower societies

They provide the power of digital communication, enabling everyone to improve their lives, build societies and secure a better future for all.

Core Values

- **Make It Easy**: Everything they produce should be easy to understand and use. They should always remember that we try to make customers’ lives easier.
- **Keep Promises**: Everything they should work perfectly. If it doesn’t, they’re there to put things right. They’re about delivery, not over-promising. They’re about action, not words.
- **Be Inspiring**: They’re creative. They bring energy and imagination to their work. Everything they produce should look fresh and modern.
- **Be Respectful**: They acknowledge and respect local culture. They want to be a part of local communities wherever they operate. They want to help customers with their specific needs in a way that suits way of their life best.

**Brand promise:**

At present: “Go Beyond”

Previous: “Stay Close”

GP WAY: Their Way of Work

- It is how they do business
- It's all about living their vision, values, codes, leadership, governing principles in our daily life and deliver upon our brand promise – Stay Close and Go Beyond

Organizational Structure

- Flatter organization
- Two growth stream: Leadership & Specialist

Workplace Ethics

- Fortified Codes of Conduct
- Ensured compliance

Sustainability Consciousness

- Paperless office
- Reduce 15% carbon emission by 2012 & 40% by 2015
- Corporate Transformation: 'Green Company'
- Aware-Engage-Advocate GP employees



2.4 Organizational Policy



A "policy" is a deliberate plan of action to guide decisions and achieve rational outcome(s). The word "policy" is not a tightly defined concept but a highly flexible one, used in different ways on different occasions. Webster's dictionary has a number of closely related definitions. GP has followed those criteria for specific policies. They are:

- A definite course or method of action selected (by government, institution, group or individual) from among alternatives and in the light of given conditions to guide and, usually, to determine present and future decisions.
- A specific decision or set of decisions designed to carry out such a course of action.
- Such a specific decision or set of decisions together with the related actions designed to implement them.

Importance of Policy in GP

- Policy is an important elements of Corporate Governance
- It pays a guiding roll for employees of an organization.



- It eliminates decision making dilemma without any confusion
- It is treated as a mentor for healthy corporate culture.
- It draws clear demarcation between DOs and DON'Ts for relevant stakeholders
- It controls the agency problem between shareholders and management.

Objective & Strategy:

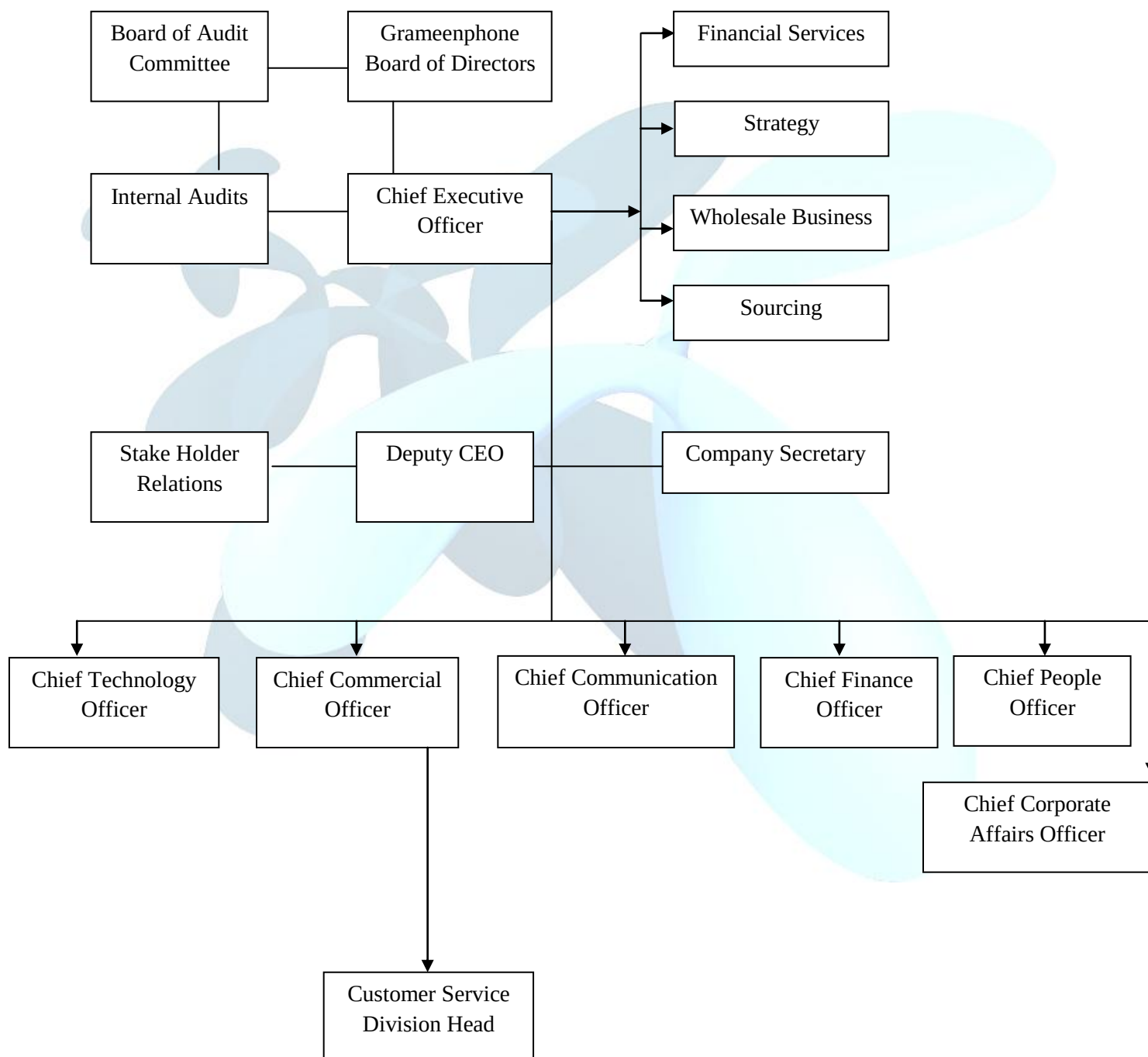
‘Good Business, Good Development’

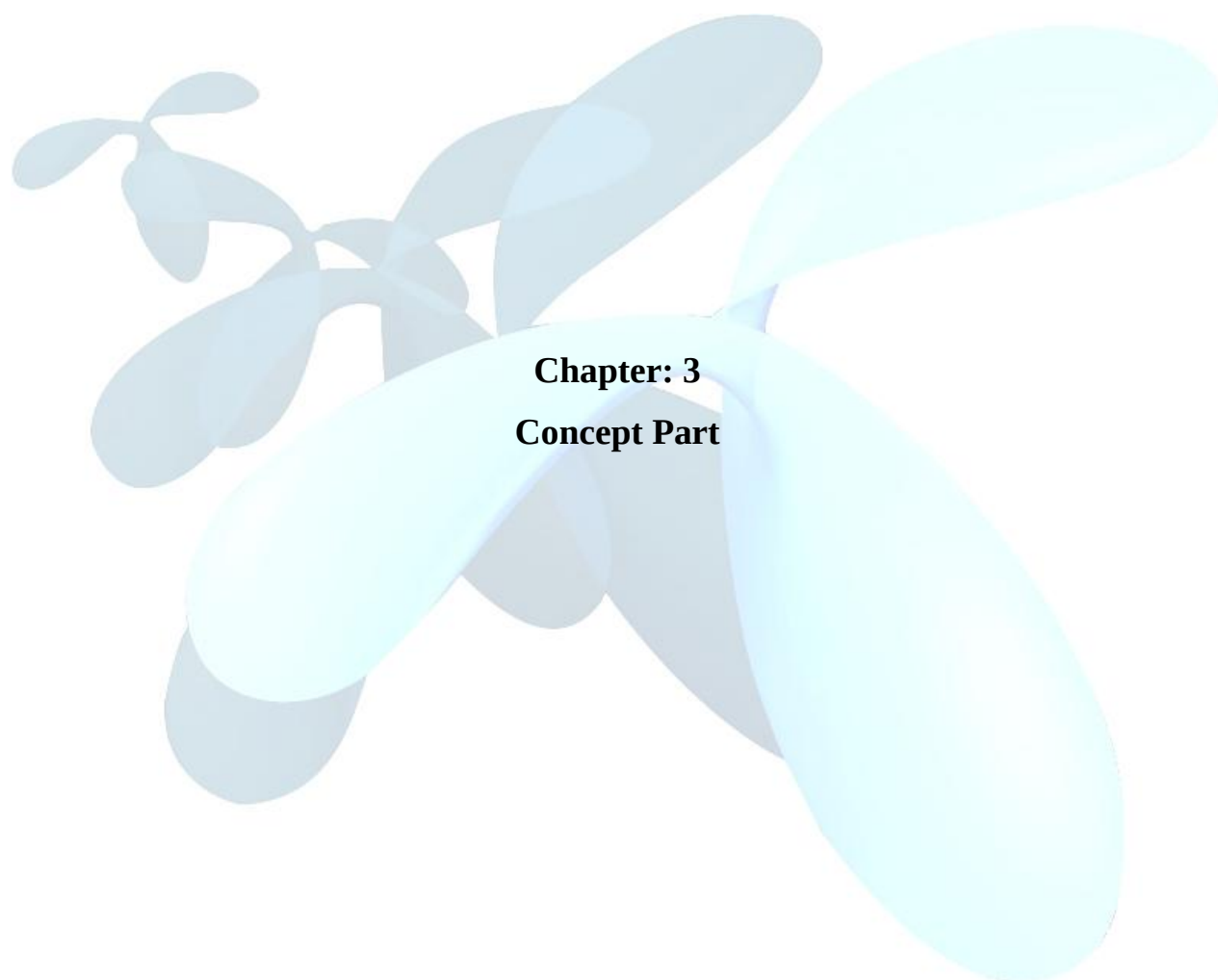
Grameenphone basic strategy is coverage of both urban and rural areas. The Company has devised its strategies so that it earns healthy returns for its shareholders and at the same time, contributes to genuine development of the country. In short, it pursues a dual strategy of “Good Business, Good Development. Serving the mass market is one of GP's primary goals. By serving the general public as opposed to niche markets, the Company plans to achieve economies of scale and healthy profits



2.5 Internal Alignment of GP

Grameenphone Ltd. is specified with internal structure like have policy and procedures to maintain the hierarchy. According to this chart level are controlled over the organization





Chapter: 3
Concept Part



Financial Service (MobiCash Service)

MobiCash is the term where cash and mobile is interrelated. The customer could get money through easiest way and this is called MobiCash. Grameenphone Ltd. brings us yet another technological marvel- MobiCash Ticketing! With MobiCash Ticketing service, customer can buy Intercity Train tickets in advance from their own mobile phone! They 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 their own home and stop worrying about collecting train ticket for their upcoming journey. They want GP to stay close to their dear ones and hence MobiCash ticketing is for them. MobiCash is an innovative solution for providing easy and convenience to the Mobile Financial Service customers. It provides Mobile Financial Services of Banks and other partners (e.g. money transfer, payment, etc.). MobiCash is approved by Bangladesh Bank & BTRC (Bangladesh Telecommunication Regulatory Commission) Initially Inward Foreign Remittance will be disbursed from MobiCash outlet. MobiCash has made our life easier like in specific outlets we can send our money in easiest way.

3.1 Partner Bank Service

Partner Bank Service is another form of mobile financial service of Grameenphone which helps user to get banking services such as depositing cash in mobile bank account, withdrawal from one's mobile bank account and transferring money to another person's mobile bank account. MobiCash outlets offer cash in, cash out and registration for mobile bank account on behalf of partner bank as GP works as a vendor for mobile banking service. Grameenphone has enable customer to get mobile financial services for 6 partner banks those are –

1. Dutch Bangla Bank Ltd.,
2. Islami Bank Bangladesh Ltd.,
3. Mercantile Bank Ltd.,
4. One Bank Ltd.,
5. United Commercial Bank Ltd. and
6. IFIC bank Ltd.



Any customer having an account in these 6 partner banks can get mobile banking services from MobiCash Outlet. To get mobile banking service the customers need to be registered for that particular bank's mobile banking service. The account is called a Mobile Bank Account or Mobile Account or Mobile Wallet. The GP subscribers don't have to have a bank account to avail mobile financial service rather they can register using their mobile number with initial cash in of BDT 100.

Finally, the innovative service's Bill Pay Service and Train Ticket service of Grameenphone are MobiCash Service Brand of GP. And for lottery and mobile banking service GP works as a middleman for other companies behalf. There are 61,000 MobiCash outlets which are known as premium outlet as the outlets provide all the Mobile Financial Services of Grameenphone along with basic service Flexi. There are normal stores as well which offer only Bill Pay service and Flexi.

3.2 Structure of Financial Services Department

There are 5 departments under the Managing Director's Division in Grameenphone. These departments are under direct supervision of CEO.

Financial Services Department is one of the innovative and effective departments of MD's division. Under Financial Services Department there are six active units. These are –

End User: This unit of Financial Services department mainly take care the MFS products of GP. The unit deals with Partnership, Project Development and Bill Pay. Partnership conducts developing partnership business with distributors and agents. Project Development is concern in developing & preparing new business design including business process, profit sharing design, communication to customers and all other preparation to make business ready then the idea goes to operation department after full preparation. BillPay deals with monitoring the BillPay service such as tracking the service every day, making it an effective service, ensuring feasibility of the service, identifying problems in the service and interacting with BillPay agents & customers to get feedback about the service.



Distribution & Retail Sales (DRS): The unit oversees the distribution and retail channels of financial services. Monitoring and analyzing the distributors and retail channels are the main activity of the unit.

Operation: This unit works as wheel to run the financial services effectively. The unit mainly monitors the operations and activities of other units in FS department. The unit ensures the effective and feasible business performance of financial services. Basically this unit overseas the performance of other units, monitors the arising problems in the units, ensures effective problem solving and deals with databases.

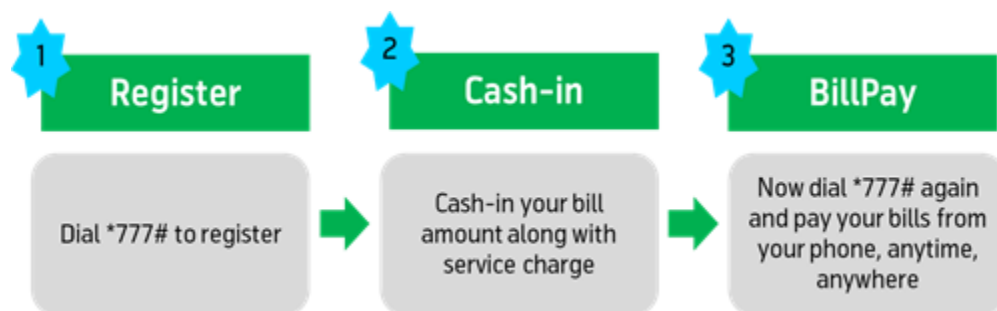
Business to Business Development (B2B): The main task of this unit is to identify the new business opportunities. The unit measures the performance of existing services and identify whether any potential growth opportunity is there. If there is any possibility to develop existing service or to introduce new service then the unit measures the feasibility of those services. And if the service seems effective then the unit discusses the concept with the Director of Financial Services Department.

Regulatory: The unit deals with the laws and regulations of Bangladesh Govt. regarding Mobile Financial Services in Bangladesh. The activity of the unit is to make legal contracts with Govt. to conduct Mobile Financial Service business in Bangladesh.

Reporting & Business Intelligence: This unit monitors and analyses the business performance of financial services of Grameenphone. The unit measures and reports the overall performance of financial services to see their effectiveness and feasibility.

3.3 BillPay

BillPay, an innovative – first of its kind Grameenphone service in Bangladesh, provides easy & safe electronic bill collection services for utility and other companies. This service is targeted to remove hassles & inefficiency in the bill payment process and bring end-to-end transparency with universal access. Now we can easily pay utility bills through your Grameenphone mobile anytime, anywhere. Paying bills is a matter of 3 simple steps!



Scope of the service

Any GP & Non GP subscribers of PDB (Chittagong, Rajshahi&Sylhet), DPDC (Dhaka), DESCO (Dhaka), TITAS (Dhaka, Comilla&Mymensingh), BGSL (Chittagong &Comilla), KGDCL (Chittagong), JGSL (Sylhet) & CWASA (Chittagong) can avail the BillPay service. GP subscribers can pay their utility bill from their own GP mobile or from GP authorized BillPay outlets. Non GP subscribers can also pay their utility from GP authorized BillPay outlets.

Benefits offered to Customers

- Convenience: BillPay retailer at customer door step.
- Flexibility: Bill can be paid any time any day from anywhere.
- Reliability: Stringent validity screening.
- Trust: Instant payment acknowledgement & accounts update.
- Transparency: Easy tracking via mobile menu and/or call center.

The service charge for making a bill payment for using BillPay:

Bill Amount	Service Charge	Bill Amount	Service Charge
Upto BDT 400	BDT 5	BDT 1501 TO BDT 5000	BDT 15
BDT 401 to BDT 1500	BDT 10	BDT 5001 or more	BDT 25



BillPay Registration

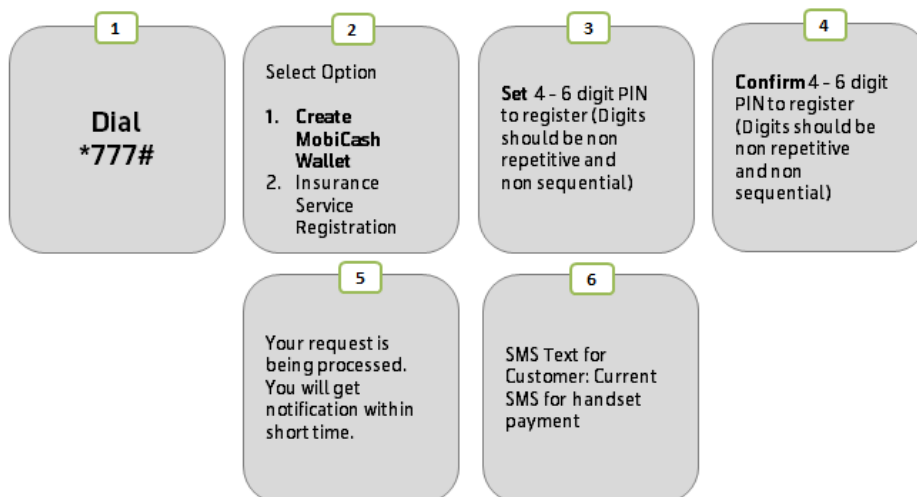
Only GP customer can pay utility bill or purchase tickets from his/her mobile. Therefore, subscriber has to get registered prior to pay from his/her own mobile. To get registered, subscribers can SMS to 1200 port or visit BillPay channels. After successful registration a BillPay account will be created in customers GP Mobile. Subsequently customer needs to refill or recharge his BillPay account to pay his/her bills. BillPay registration is free for the customers.

- Customer Registration Process

For registration customer will send SMS to 1200.

SMS format is: Reg<Space> Company Code <Space> Utility A/C Number

Type TKET from your GP mobile phone and send to 1200. In the reply SMS, you will get your PIN and other instructions. Change the PIN (dial *777*3*2*Default PIN*New PIN of 4 digit*New PIN of 4 digit# from your mobile). Those who are already paying utility bills through BillPay service from their mobiles need not do this registration process.



Registration Process through Retailer

When subscriber will visit to BillPay Channel for registration, channel member will register the subscriber through his handset by following below steps of USSD menu.

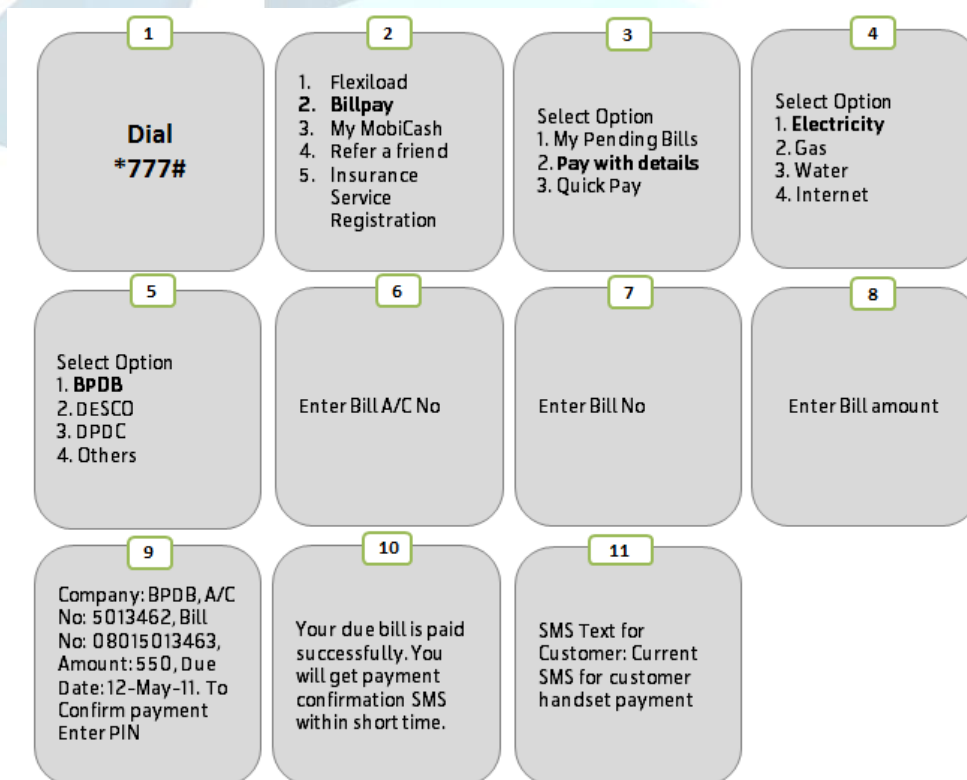


BillPay Account

After successful BillPay registration, a BillPay account will be created in customer's GP mobile. Afterward Customer needs to visit BillPay channel to refill his/her BillPay account to pay his utility bill, purchase train ticket & pay his own mobile's bill which is called mflexi.

Company Association

Bill Company Association is the process of associating or attaching customer's Utility Account number with the system and also customer's mobile number with the Utility Account for getting payment confirmation message in customer's own mobile. Attaching Mobile Number during Association is extremely necessary (if the customer has a mobile) Customer needs to visit retailer along with bill copy. Retailer will associate customer's Account number and mobile number from retailer's mobile. BillPay association needs to be done only once.

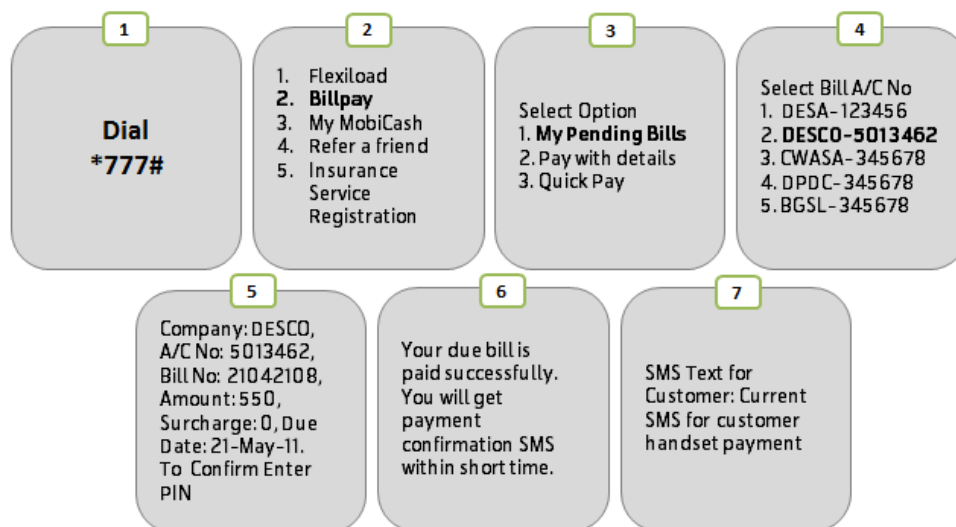


Using GP's BillPay service a customer can pay bills of below mentioned utility companies –



Utility Company	Area
Dhaka Power Distribution Company Limited (DPDC)	Dhaka City and around
TITAS Gas Transmission & Distribution Company Ltd.	Greater Dhaka & Greater Mymensingh
Dhaka Electric Supply Company Ltd. (DESCO)	Dhaka City and around
Power Development Board (PDB)	Grater Chittagong, Greater Sylhet, Greater Bogra, Greater Rangpur & Greater Dinajpur
Bakhrabad Gas Systems Limited (BGSL)	Greater Comilla, Greater Noakhali
Karnaphuli Gas Distribution Company Limited (KGDCL)	Chittagong
Jalalabad Gas Transmission & Distribution System Limited (JGSL)	Sylhet
Chittagong Water Supply and Sewerage Authority (CWASA)	Chittagong
West Zone Power Distribution Company Ltd. (WZPDCL)	Khulna
Khulna Water Supply and Sewerage Authority (KWASA)	Khulna

Pending Bill process





3.4 Ticketing

Train Ticket

MobiCash Ticketing service, one can buy Intercity Train tickets in advance from his own GP mobile phone. Passenger will be able to book train e-tickets through his registered GP mobile from 9 day before the departure time till 12 hours before departure time.

Scope of the service

Currently subscriber can purchase train ticket from the five source station.

1. Dhaka Kamalapur Railway Station,
2. Dhaka Airport Railway Station,
3. Chittagong Railway Station,
4. Rajshahi Railway Station
5. Sylhet Railway Station.

Registration Process

In reply SMS customer will receive a default PIN. Before the first transaction customer needs to change the default PIN. If a subscriber is already registered in BillPay, he/she does not need to register again in train ticket since they have already BillPay account. These subscribers will get USSD menu for train ticket automatically.

Booking:

You can book tickets of selected route. But you have to purchase your 'Booked' ticket within 30 minutes or else your booked ticket will be released for others to buy.

Steps for Booking:

- Dial *131*1# from your mobile
- Type Journey Date by pressing Answer button and then press Send. (if your journey date is 15 September type 15, if it is 05 September type 05)



- Type the number beside your preferred Start Station by pressing Answer button and then press Send
- Type first 3 characters of your Destination Station. You will be presented with a list of stations. Type the number beside your preferred Destination Station by pressing Answer button and then press Send
- Select your train (type the number beside your preferred Intercity Train by pressing Answer button and then press Send)
- Select your Ticket Class (type the number beside your preferred Train Ticket Class by pressing Answer button and then press Send)
- Select Ticket Option as per your need (type the number beside your preferred ticket option combination)
- Press '1' to confirm Booking (Press '2' to reject)
- You will receive a SMS with the Booking Code and necessary amount in BDT

Steps after Booking:

- Get necessary refill in your 'MobiCash Refill' within 30 minutes of Booking from any Grameenphone Center or any BillPay marked outlet.
- Dial *131*2# from your mobile
- Type the Booking Code you received in previous SMS
- Insert your PIN number
- Press '0' to confirm
- You will receive an e-Ticket number in SMS. Save the e-Ticket number sent to you which you will have to show at selected 'MobiCash' branded booth at railway station or selected Grameenphone Centers (GPC) to collect paper-based ticket. Please collect your paper-based ticket at least 1 hour before the departure of train.



Direct Purchase of E-Ticket:

If you already have 'MobiCash' balance in your charge account, you can directly purchase e-ticket without booking. If you know the train ticket price, you can calculate the total amount needed. Consider 20 taka service charge per seat while calculating the total amount.

Steps for Direct Purchase (without Booking):

- Dial *131*3# from your mobile
- Insert your PIN number
- Type Journey Date by pressing Answer button and then press Send. (if your journey date is 15 September type 15, if it is 05 September type 05)
- Type the number beside your preferred Start Station by pressing Answer button and then press Send
- Type first 3 characters of your Destination Station. You will be presented with a list of stations. Type the number beside your preferred Destination Station by pressing Answer button and then press Send
- Select your Train (type the number beside your preferred Intercity Train by pressing Answer button and then press Send)
- Select your Ticket Class (type the number beside your preferred Train Ticket Class by pressing Answer button and then press Send)
- Select Ticket Option as per your need (type the number beside your preferred ticket option combination)
- Press '1' to confirm Booking (Press '2' to reject).
- You will receive an e-Ticket number in SMS. Save the e-Ticket number sent to you whom you will have to show at selected 'MobiCash' branded booth at railway station or selected Grameenphone Centers (GPC) to collect paper-based ticket. Please collect your paper-based ticket at least 1 hour before the departure of train.



Disclaimer:

- A service charge of 20 taka will be applicable for each seat purchased through 'MobiCash' Ticketing service.
- A customer can perform two transactions from a single mobile number in a month. In each transaction customer can purchase 1 to 4 seats, like before. In a particular destination, customer is allowed to perform a single transaction (1 to 4 seats) in a month. Example: If a customer performs a transaction from Dhaka-Chittagong on 20th February'11, he won't be allowed to perform another transaction for the same route (Dhaka-Chittagong) in February'11. But he can perform another transaction from Chittagong-Dhaka.
- From now on customers can purchase advance three (03) days ticket before journey day. For example, tickets for journey date 20th February will open on 17th February.
- Ticketing time will be 9:00 AM to 10:00PM.
- Tickets purchased through 'MobiCash' ticketing service are not transferrable to others. This service is solely dependent on the availability of tickets in Bangladesh Railway.
- Bangladesh Railway authority reserves the right to cancel the ticket at any time. Their authority will be deemed as Final. For refund of ticket, regular Bangladesh Railway practices and rules will be followed and Bangladesh Railway Authority's decision will be the final.
- A customer MUST collect the paper-based ticket from designated booth at railway stations at least 1 hour prior to the departure of train. Printed tickets can also be picked up from selected GPCs. Please consider GPC operational hours (9am-7pm) and travel time for picking the printed tickets from GPCs.
- Through 'MobiCash' Ticketing service, one can purchase tickets 3 days in advance of departure. No booking will take place 12 hours before the departure but customers can Direct Purchase up to 6 hours prior to departure. No e-ticket will be sold through mobile from 6 hours before departure.



- If the 'MobiCash' balance cannot be used to buy an e-ticket, then it can be used for BillPay, Flexiload and to purchase train ticket later.

List of GPCs from where printed tickets can be picked:

- **Dhaka:**
Grameenphone Centers at Motijheel, Gulshan, Farmgate, Mirpur, Dhanmondi
- **Chittagong:**
Grameenphone Centers at Agrabad and GEC
- **Rajshahi:**
Grameenphone Center at Natore Road, Rajshahi
- **Sylhet:**
Grameenphone Center at Airport Road Amborkhana, Sylhet
- **Khulna:**
Grameenphone Center at 181, Khan-A-Sabur Road, Khulna

Lottery Service

Grameenphone will sale Lottery Ticket provided by different organization. Modes of Ticket sale will be Electronic and Physical. Customers can buy electronic tickets directly from their mobile phone.

Scope of the Service

- Only Grameenphone Pre-Paid subscriber can avail this service.
- Lottery Ticket Purchase through SMS
- In reply SMS customer will receive lottery ticket number.
- Lottery Information

Before every lottery launch, the short code & port will be informed to all the stake holders. As every lottery will have different short code & different port as well.



Partner Bank Customer Cash IN Process Steps

1. Bank Customer (any operator subscriber) will visit GPMobiCash agent outlet with cash.
2. Bank customer will ask MobiCash agent for required Cash IN.
3. If MobiCash agent has required balance, he will collect the money first from IFIC customer and will dial *777# to get USSD menu with the Bank customer mobile account number
4. Agent will select Partner Services in the 1st level USSD menu and will go for next level.
5. Agent will select required Bank Name in the 2nd level USSD menu and will go for next level.
6. Agent will select Cash IN from the USSD menu and will go to the next level.
7. Agent will enter Bank Customer's Mobile Account Number for Cash IN and will go to the next level.
8. Agent will enter Cash IN Amount and will go to the next level.
9. Agent will review all inputted information and will confirm the transaction by entering PIN.
10. Agent will receive Cash IN confirmation SMS and Commission confirmation SMS from GP System and Customer will receive Cash IN confirmation SMS from concerned bank system.

Cash IN SMS Notification to Retailer or GPC Agent:

“Cash IN of BDT 5000 for DBBL Mobile Account 017115074923 is successful. Collect BDT5000 from customer. Your Balance: 15000. TrxID: BI122812.1220.1278127.”

Commission SMS Notification to Retailer:

“BDT XXXX is credited to your account as Commission for DBBL Cash IN transaction with TrxID XXXXXXXXXXXXXXXXXXXX. Your new Balance: XXXXXXXX.”



Commission SMS Notification to Distributor:

“BDT XXXX is credited to your account as Commission for DBBL Cash IN transaction with TrxID XXXXXXXXXXXXXXXXXXXX by Ret - 017XXXXXXXX. Your new Balance: XXXXXXX.”

Cash IN ambiguous Notification to Retailer or GPC Agent:

Cash-In in ambiguous state due to bank response timeout. Please wait for settlement.

11. Agent will be able to check his balance after Cash IN from GP MobiCash menu as per regular process.

N.B: For Bank Cash In retailers point will be deducted first. After getting successful response from bank customer account will be credited.

Partner BankCustomer Cash out Process Steps:

DBBL: (*322#)

1. Bank Customer (any operator subscriber) will visit GP MobiCash outlet for Cash –out purpose.
2. Bank Customer will ask retailer for required DBBL Cash Out.
3. If agent have required cash, he will dial MobiCash Menu *777# to get USSD.
4. Agent will select Partner Services in the 1st level USSD menu and will go for next level.
5. Agent will select required Bank Name in the 2nd level USSD menu and will go for next level.
6. Agent will select Cash Out from the USSD menu and will go to the next level.
7. Agent will enter Bank Customer’s Mobile Account Number (With or Without Check Digit) for Cash Out and will go to the next level.
8. Agent will enter Cash outAmount to go to next level.



9. Agent will get a flash message “Transferring BDT XXXX to cash out from DBBL Wallet 01XXXXXXXXXX. Enter your PIN to confirm.”
10. Agent will enter his PIN to complete the transaction from his side.
11. Customer will get an IVR call from DBBL saying “Welcome to Dutch Bangla Bank. You are going to withdraw Tk.XXXX from your account. If you want to continue enter your 4 digit pin or if not cancel the call.”
12. Upon successful transaction, agent will receive Cash OUT confirmation SMS and Commission confirmation SMS from GP System and Customer will receive Cash OUT confirmation SMS from DBBL system.

Cash OUT SMS notification to Retailer or GPC agent:

“Cash OUT of BDT 3000 for DBBL Mobile Account 017115074923 is successful. Provide BDT 3000 to customer. Your Balance: 12000. TrxID: BOXXXXXXX.XXX.XXXXXX.”

Commission SMS notification to Retailer:

“BDT XXXX is credited to your account as Commission for DBBL Cash OUT transaction with TrxID XXXXXXXXXXXXXXXXXXXX. Your new Balance: XXXXXXXX.”

Commission SMS notification to Distributor:

“BDT XXXX is credited to your account as Commission for DBBL Cash OUT transaction with TrxID XXXXXXXXXXXXXXXXXXXX by Ret - 017XXXXXXXXX. Your new Balance: XXXXXXXX.”

13. After getting confirmation SMS Retailer will provide required cash to customer.
14. Agent will be able to check his balance after Cash OUT from GP MobiCash menu as per regular process.

IFIC & OK Banking: (Same Process) (*255# & *269#)

1. IFIC Customer (any operator subscriber) will visit GP MobiCash agent outlet for Cash Out.



2. IFIC customer will ask MobiCash agent for required Cash Out.
3. If MobiCash agent has required cash, he will ask IFIC customer to dial IFIC menu (*255#) and perform customer initiated cash out transaction with his pin by using the particular agent number.
4. For IFIC cash out, agent don't need to perform any transaction.
5. Upon successful transaction, agent will receive Cash OUT confirmation SMS and Commission confirmation SMS from GP System and Customer will receive Cash OUT confirmation SMS from IFIC system.

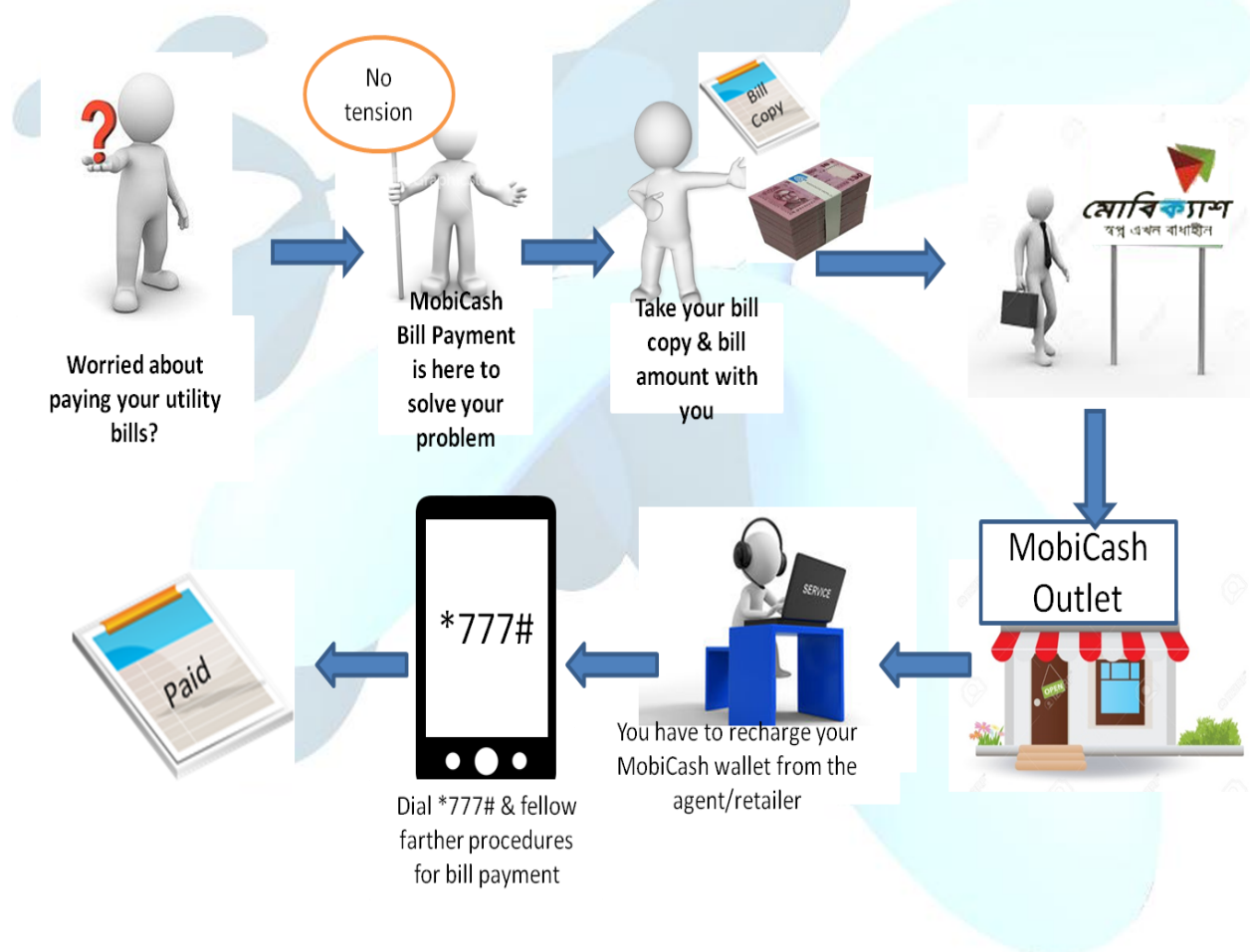
MY Cash, M Cash & U Cash: (*225#, *259#, *268#)

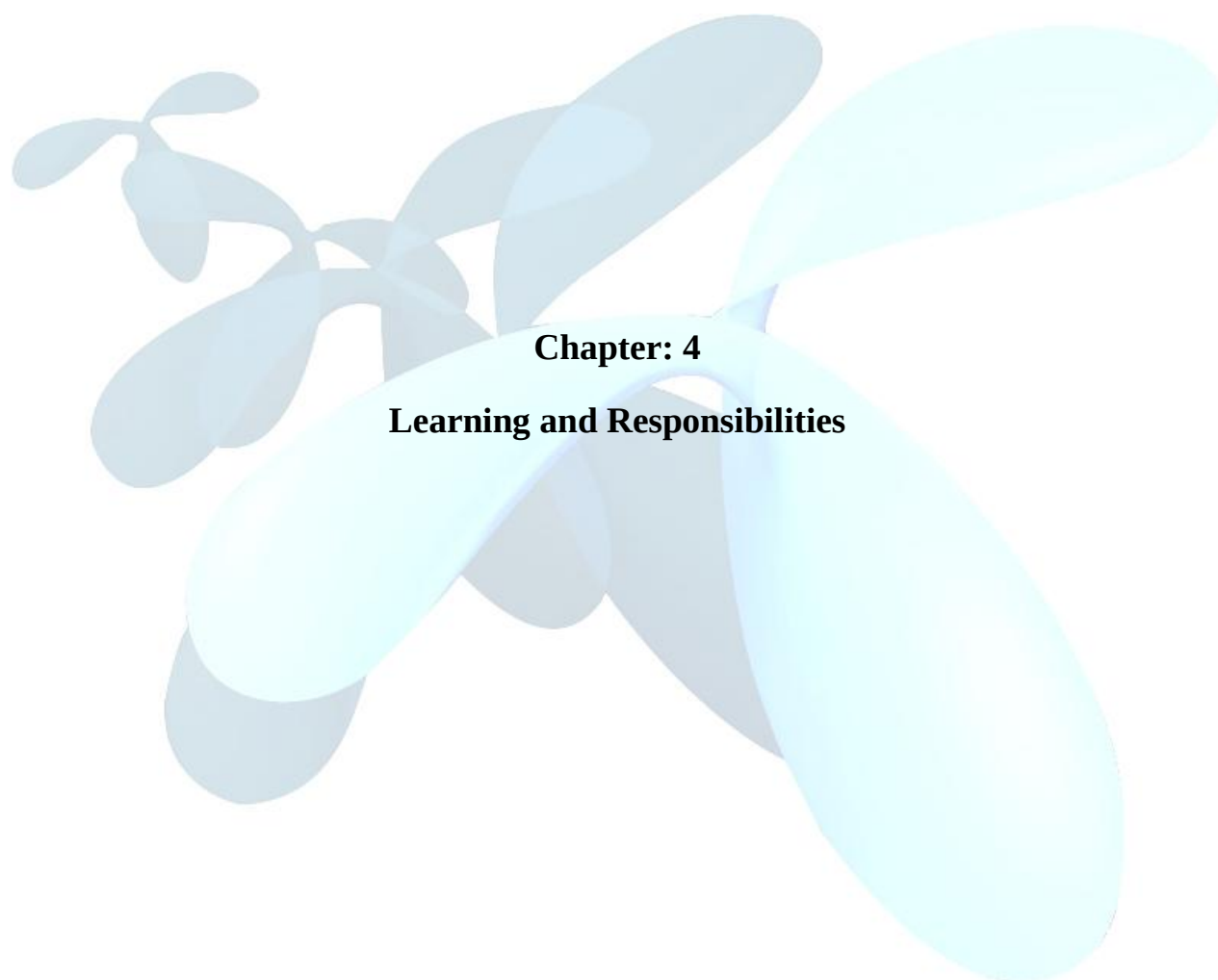
1. Customer intended to cash out will dial *225# to get USSD.
2. Customer will enter his PIN and select Cash out Option.
3. In the next phase customer will select cash out at agent point.
4. Customer will enter the amount he wants to withdraw.
5. Then customer will enter MobiCash Agent Account Number.
6. After that Customer will receive a confirmation SMS for cash out from bank system.
7. After getting cash out confirmation from customer side Our Agent will enter his MobiCash USSD *777#.
8. Agent will select Partner Services in the 1st level USSD menu and will go for next level.
9. Agent will select required Bank Name in the 2nd level USSD menu and will go for next level.
10. Agent will select Cash Out from the USSD menu and will go to the next level.
11. In this step Agent will see Customers Pending request for cash out. Agent need to confirm the Account and amount.



3.5 The Simple process line

Nowadays customers are worried about paying utility bills so Grameenphone MobiCash service has initialized bill payment process where customer has to have bill copy and bill amount in MobiCash outlet point. In MobiCash outlet are process are mentioned and customers are followed and retailer helps for process acceleration. Customer need to recharge MobiCash wallet from the agent or retailer. Customer will follow dial instruction and unique code *777# will show the service menu bar and after all the process bills are paid and customer will get confirmation.





Chapter: 4

Learning and Responsibilities



Key Activities

4.1 Work Related/Organization Wise

In Grameenphone I was working in the Managing Director division of Financial Services Department. The activities I had done during my internship period gave me knowledge and experience which will help me in my future career for finance service as well as HR dept. In internship program I have learnt about financial services which I have discussed first like

- MobiCash
- Bill payment
- Ticketing
- Lottery information
- Partner bank outlet service

These are the services that my activities were related. My task were functionalized according to the financial service system

My undertaken activities are –

Data Compilation:

Initially my task was to compile data in Excel sheet.

- I was given separate excel file of CRM (Customer Relationship Management) data which includes SR (Sales Representatives) details, complains and its current status. Those were daily CRM data in individual Excel files.
- Another compilation I did was 12 months Cash In transaction data of the year 2016. The data were in separate monthly Excel files. My job was to compile all the 12 months data in one single text document file. I also did the compilation of BillPay data and customer transaction data for the year 2016 in single text document from separate monthly text documents. Compiling Cash out Campaign Incentive Disbursements was another task of mine.

Categorization of complain:

Customers and agents complain about BillPay issues or other transaction issues of MFS to GP. GP records all complains in Excel file in monthly basis with details. Some issues are stated below:



- I was given issue date of complain mail, mail subject and subcategory of problem. Also in another file all the categories were given with their subcategories and all the mails which were delivered between GP and complain person.
- Besides, my task was to add the resolution date of complain mail means the date of last mail. I had given input on status of complain whether those were closed or open and also categorized complain based on their club and subcategory.
- Furthermore, I had to compile those daily data in a single Excel file to make it monthly data. In every week I had to do this as its weekly based data compile.
- Every Sunday I was given with one week data, after compiling data I had to do V-look up with each and every single day's data. I was given by mainly two files by the name of "Answer Call Compiled" & "Reason to call compiled (RTC)"; from those files I had to find out the Categories, Sub-categories & Types in the answer call compiled file. I match the customer complain and categorize.

So these are the tasks that are related with data categorize of complain which was so systematic.

Fraud Verification

Fraud verification is verifying whether the retailer actually did any fraud or there was any error after getting complained letter from the BillPay customers mentioning that they paid bill to GP agent but TITAS called and said they didn't paid. The payment slip which was attached with the complain letter is checked carefully. If the slip is accurate then the fraud verification begins. Activities was like

- My task was to entry all the information from the slip in Excel file for example - account number, bill number, payment date, subscriber name and number, retailer name and number and area. After adding all the information I had to match the information with TITAS bill file where all the collected bill data of GP were present.
- Besides, I had to find the account number in excel file with matching other information as well. If the information matched that means retailer paid customer's bill to GP. It meant that at GP's end the information was updated but in company's end the information was not updated. And if the information is not matched that means there was potential of fraud.

So regular purpose basis my task was to identify if the information in slip matched with collection file. And if fraud potential was there then I had made my feedback in Excel file.



Measurement of Agent's Performance

Grameenphone measures performance of agents on the basis of their transaction within 30 days. If an agent makes any transaction from 30 days before the date then the agent will be an active agent regardless of the amount he transacts. If the amount is more than BDT 500,000 then the agent will be a healthy agent for GP.

- I did the performance measurement of GP's agents based on 30 Days transaction every month.
- I did this with the help of Pivot Table.
- I had sorted the data on 30 days basis and then I had added the number of the active agents & I had also measured the number of healthy agents for single days. I also did the performance analysis of agents on the basis of 90 days.

These are the accordance performance that I maintained in measurement of agent's performance.

Measurement of customer's status

I did a task to measure customer's status of BillPay and Mobile Banking service. I had to find out how many customers were active per day based on transaction of last 90 days & 30 days with BillPay account and Mobile Banking account. I had data of daily transaction of BillPay service and Banking services. By sorting data on 90 days & 30 days basis I had found how many customers were active with their BillPay account and banking account. I did the measurement of customer's status; I did all this by using Microsoft Access 2007

Over phone survey of retailers

I had surveyed the retailers calling up on their phone to get feedback about BillPay service. My task was to identify the reason of retailer to use BillPay service of GP over competitor's service and problems of the service faced by retailers. I had asked several questions to retailers regarding customer's knowledge about BillPay service, benefits and problems in GP's BillPay service, benefits and problems of competitor's BillPay service and customer's demand for BillPay service.

Over phone survey of customers

I did one task to survey customers through phone call. I had surveyed the customers who had registered Mobile Wallet in their phone as I wanted to know customers experience of BillPay service. Through the survey I had identified whether those customers knew about BillPay service of GP or they had registered without having any idea. I had also identified whether they had used the service any time if not why they didn't use the service even after registering for the service and whether they faced any problem using the service.



Frequently Asked Questions (FAQ):

I was given to make documents of FAQ's for different utility services for different region. I was given West Zone Power Distribution Company Limited (WZPDL) as demo to prepare other. I prepared FAQ's for Bangladesh Power Development Board (BPDP), Dhaka Power Development Board (DPDC), Dhaka Electric Supply Company Ltd (DESCO), TITAS Gas Transmission & Distribution Company Ltd, Bakhraabad Gas Systems Limited (BGSL), Karnaphuli Gas Distribution Company Limited (KGDCL), Jalalabad Gas Transmission & Distribution System Limited (JGSL) & Chittagong Water Supply and Sewerage Authority (CWASA). Here customers have many questions regarding their locations (coverage), total customers, the services covered by MobiCash, Account & Bill number conventions, Due dates, surcharge, tariff, how to do registration for MobiCash, USSD steps & process of cash In & Out, cash in & transaction limit for customers, service charges, queries/Complaints/Requests that call center agent may get from customers and agents etc. I attached bill copies as demo for customers & pointed the Account num, bill number & due dates for better understanding for customers.

Microsoft Power point presentation slide (PPT):

I prepared some process slide of bill payment process for all utility services, banking services & train ticketing service for customers & retailer both. I used clip art for this, I added the texts as it is seen in our cell phone and group all this.

Tele Marketing:

I worked for telemarketing for Khulna region. At 25th may Gp take Khulna also under its MobiCash service so for customer awareness I have written 3 messages first one was for pre-awareness 23rd may, 2nd one was at the launching date 25th & 3rd one was as reminder for 27th & 29th. I wrote the message within 160 character & Banglish as per given instruction. Example of Pre awareness: “**Biddut o Pani'r Bill porishodniyebhabna?** Ashche Grameenphone erBillPay service! Akhon bill porishodkorunnij GP mobile theke, ghoreboshei”. Meaning of this example: Worried about paying your utility bills? Grameenphone brings you BillPay service. Now you can pay your utility bills from home, through your GP mobile

Modify Channel User Approval:

At GP's personal restricted website where I approved the retailers. It was just a screening all the information and if all information is alright I approved them as our retailer. The information I checked are: User information- like Name, address, agent code, Web login Information- Web Log



in ID (which is their phone number), Phone Information- MSISDN (which is their cell number), Allowed days (how many days they are allowed to do transaction), Profile association- Category: (regular or non), Relation Association- Parent Name, Owner Name- Grameenphone Ltd, Role Information, Geography Assignment- Geography type, zone, Geography Name: ZDhaka, Wallet Information, Grade Etc.

Work Experience at HR Department:

I worked at HR Department for 4 days (19/06/2016, 20/06/2016, 28/06/2016, 29/06/2016), as HR needed some interns extra from other departments for their work. Some of senior employees has been taken voluntarily retirement under a great scheme so I worked there with signing the retirement papers, provident fund papers & Sim ownership transfer papers as an employee of Grameenphone they used the Sim under ownership of Grameenphone, As they are taking retirement the Sim will be replaced on their own name & this will be post paid as per policy.

Monthly report preparation: I prepared a file of bulk Bill Pay summary, this information was needed for preparation of monthly report for MobiCash. Here in this file the utility companies (mainly BPDP, DPDC & DESCO) had how many subscribers paid their bills through MobiCash& how much they paid in total prepared in MS-Excel by using pivot table.

My 2nd task for monthly report preparation was in another file I analyzed some information and find out 3 category data. Those are which type of user complained, named as Complained club, there was 2 type of user End user which are customers & another was retailers. 2nd one was Complain Subcategory for which type of issue users companied. There were several categories of issues like: Channel/Customer Education Issue Train Ticket Technical Issue, BillPay Verification, Pin Reset Issue, BillPay Association Issue, Train Ticket Process Error, Agent Barred/Blacklisted/Suspended, Bill Data Upload Issue, Double payment. 3rd category was for which utility company they companied for like: WZPD, PDP, TITAS etc. I did those analysis based on Agent comment, Customer comment, category, sub category etc information.

My 3rd task was for monthly report preparation was by analyzing the agent comment finding out the train ticket source station, destination, journey date & train name. In the agent comment there was complain about error for buying train ticket.



Created a list of Bill unpaid customers:

I have created a list in Microsoft XL of bill unpaid customers of June. I was given with account numbers, I search those numbers on Mobiquity software and I found the information on that software is the bill are paid or not so I have created the list so that the bill unpaid customers can get notifications from MobiCash.

These are the activities that I did and I have learnt. But I have faced some challenges which are discussed below

Problems identified in the organization –

- ❖ **High pressure:** The employees in the department had high pressure for work. All Mobile Financial Services are partnership and connected businesses so the employees had to monitor lot of things.
- ❖ **Complicated service features:** The financial services have complicated service features. Some are GP's service and some are partner business so the combination of services made it complicated to understand.
- ❖ **Dependency on partner companies:** Grameenphone is dependent on other companies to provide financial services as GP works as vendor and intermediary in MFS business. This dependency created challenges in work as data from two sides was needed to analyze for solving critical issues.
- ❖ **Dependency on server:** For financial services the department had high dependency on server and technology. In case of server problems the activities were interrupted as they had to collect data from server to do analysis and other tasks.
- ❖ **Less customer awareness:** Customer awareness about Financial Services is less which I had identified during my conversation with retailers and customers. Retailers used to provide information to customers and customers are not concern about the service brands.
- ❖ **Huge competition:** In MFS business sector in Bangladesh there is huge competition among GP and Robi specially. And due to less awareness of customers the challenge is quite high.
- ❖ **Less commission:** Distributors and retailers of financial services get less commission from GP comparing to major competitor Robi. As a result the numbers of active retailers were getting lower day by day.



Chapter: 5

Project Task



MobiCash service is the platform where Grameenphone states its brand to the customer. Sometimes customers rely on the brand to get the proper service. So Grameenphone emphasizes on this issue to achieve more customer satisfaction.

Some points state that

- Higher customer retention rate,
- Increases customer repurchase behavior, and
- Ultimately drive to higher profitability.

To achieve the purpose of the study, selected dimensions relating to customer and retailer satisfaction have been framed and used. Those dimensions with the related elements are as following:

Performance:

The accomplishment of a given task measured against presently known standards of accuracy, completeness, cost and speed. Performance is deemed to be the fulfillment of an obligation, in a manner that releases the performer from all liabilities. It refers to the primary characteristics of a product. If the inevitable features are not present then it leads to customer dissatisfaction. So GP needs to follow the performances where customer and retailers rely on it.

Reliability:

Reliability is the probability that a plant or component will not fail to perform within specified limits in a given time while working in a stated environment. Customers and retailers find the reliable sources where all the transaction could be proper as well as service would be in time. Reliability becomes more important to customers and retailers as downtime and maintenance become more expensive.

Service ability:

It refers to the speed and ease of repair of a product or service process. Availability of spare parts, provision of service center etc are the sign of good serviceability. So serviceability means that the quality of being able to provide good service. In the case of mobile operators, like GP, if it doesn't



not provide in time service then it generates excruciating condition and ultimately the consequence is off-course high customer and retailer dissatisfaction.

Brand image:

The impression in the consumer's mind of a brand is its total personality (real and imaginary qualities and shortcomings). Brand image is developed over time through advertising campaigns with a consistent theme, and is authenticated through the consumers' direct experience. So brand image is defined as consumers' perception as reflected by the associations they hold in their minds when they think of your brand. GP has made it through various advertisement and campaign of MobiCash and bill payment process.

Feature:

It means of providing benefits to customers. Feature is a distinctive characteristics of a good or service that sets it apart from similar items. Customers however want a benefit and do not care much about the features which are touted by every retailer as unique or superior. Different distinctive feature makes competitive advantages over the rivals and that is why different cell phone company provides different attractive feature and the most extensive feature make high customer satisfaction.

So, Grameenphone needs to be concern on these issues to maintain a satisfactory level for customers and retailers. Where level of satisfaction sustains, their customers come to attain the service.

Service plan option

A package of services offered by wireless service providers that includes the activation, monthly charges, per-minute air time charges, roaming terms, local service area as well as additional service (such as voicemail, data, or international roaming). The factors influencing customer satisfaction and the outcome of those have been summarized in the following table. As well as financial service process like MobiCash where customer could pay their bills through manual process by retailer with bill payment system.



Influencing Factors

1. Performance

2. Reliability

3. Serviceability

4. Brand image

5. Feature

6. Service plan option

Level of Customers
Satisfaction

Prospective Outcomes

- Higher customer retention rate,
- Increases customer repurchase behavior, and
- Ultimately drive to higher profitability.

Service Environment

Service environment refers the environment where transaction process maintains. Customer pays the bill through retail store and retailer issues those to distribution house. Later on Grameenphone Ltd. issues those bills in the partner outlet bank and utility companies. So in retail store environment should be reliable and customer would pay the bill without any problem. Bill pay system should be proper customized that no offenses could occur.

Customer and Retailer expectation with quality

Customer and retailer expect the proper service through the bill pay and MobiCash system. More on expected service help to attain the customer satisfaction as well as there need to maintain quality of service. Some points like

- Payment in time
- Proper transparency to all
- Updated system
- Alert time system
- Proper information system
- Proper feedback



5.1 Gap model of service quality

The Gap model of service quality was developed by Parasuraman, Berry and Zeithaml (1985), and more recently described in Zeithaml and Bitner (2003). It has served as a framework for research in services marketing, including hospitality marketing, for over two decades. The model identifies four specific gaps leading to a fifth overall gap between customers expectations and perceived service.

The five gaps

❖ **Knowledge Gap:** The gap between customer expectation and management strategy

- Grameenphone Customers have expectations for service experiences and they use them to measure against the perceived service performance in their judgment of service quality. It is essential, then, that managers determine what those expectations are when designing the service. The first gap in service quality occurs when management fails to accurately identify customer expectations. It is referred to as the knowledge gap. Specifically, it is the difference in customer expectations and management's perception of customer expectations. Grameenphone managers, for instance, must know and understand what their customers expect from their payments, including all tangibles (the devices, utility copies features) and intangible components (availability of additional services, ease payment procedures). The size of the gap is dependent on:
 - a) The extent of upward communication (from customers to top management),
 - b) The number of layers of management,
 - c) The size of the organization,
 - d) Most importantly, the extent of marketing research to identify customer expectations.

❖ **The Policy Gap:** The Gap between Management belief and Service Quality

- The second gap is referred to as the design gap. It is measured by how well the service design specifications match up to management's perception of customer expectations. The extent of this gap is dependent on management's belief that service quality is important and that it is possible, as well as the resources that are available for the provision of the service. Manager may understand customer expectations for being served within times of payment, but may not



have the resources or the appropriate number of staff to insure that speed of service or successful payment records.

❖ **The Performance Gap:** The Gap between service quality and service delivery

- Gap 3 represents the variation in service design and service delivery. Known as the performance gap, its extent is a function of many variables involved in the provision of service. Since individuals perform the service, the quality may be affected by such factors as skill level, type of training received, degree of role congruity (agreeability) or conflict, and job fit. Some service providers (i.e. retailers, Distribution agents) do not have a high service inclination, despite training. Service recovery efforts along with extent of responsibility and empowerment also affect the size of this gap. The process is further complicated by the customer's participation in the service encounter. A customer may pay his utility bill but for the system problem it could not be received in time by the utility company or customer couldn't give the notification so payment wouldn't be recorded.

❖ **The Communication Gap:** The difference between service delivery and communication

- The fourth gap is called the communications gap. It is the difference between what is promised to customers, either explicitly or implicitly, and what is being delivered. Telco companies use advertising, campaigns, and sales promotion to inform, persuade, and remind customers about its products and services. Showing present situation of bill payment system or service process, economy condition in an advertisement communicates to the target customers. The extent of communications between the company and the advertising agencies will affect the size of the gap. Over-promising is commonly responsible for the communication gap. Each gap has a cumulative effect from the preceding gaps.

❖ **The Customer Gap:** The gap between customer expectation and customer perception

- Gap 5 is the total accumulation of variation in Gaps 1 through 4 and represents the difference between expectations and perceived service. Furthermore, consumers evaluate perceived service along five quality dimensions.



Dimensions of service quality

Service quality dimensions refer to the psychological dimensions that form the basis of a customer's perceived quality of a service. While numerous marketing researchers have attempted to define the specific dimensions of service quality, Parasuraman, Berry, and Zeithaml (1985) introduced the definition in their presentation of the Gap Model of Service Quality. They proposed that five specific dimensions of service quality exist and apply regardless of the service industry: reliability, responsiveness, assurance, empathy, and tangibles.

The most important service quality dimension to customers is reliability.

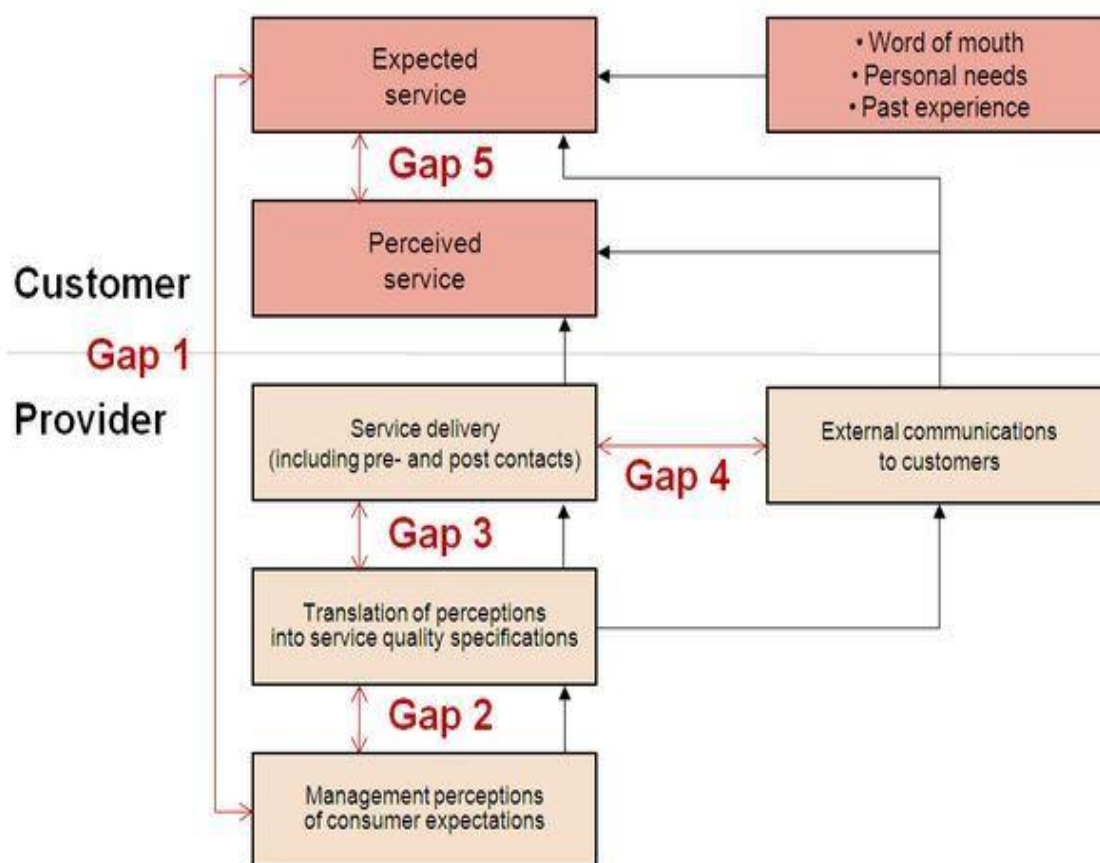
- Reliability is defined as the ability to perform the promised service dependably and accurately. In other words, it means doing what you say you will do. Customers have consistently stated that a company's ability to deliver promises is the most vital factor to providing service quality. Having proper clarification of payment of bill or cash transaction is an example of the reliability dimension.
- Responsiveness is the willingness to help customers and to provide prompt service. Customers judge a company's responsiveness by assessing the amount of time it takes and the attentiveness that is offered in response to their requests, questions, complaints, and problems. Companies that use automated phone systems, regularly put customers on hold, or consistently have long wait times or long lines tend to be rated low on the responsiveness dimension. Responding quickly to requests or complaints leads to a higher rating on this dimension.
- The third dimension of service quality is assurance. Assurance is defined as employees' knowledge and courtesy and the ability of the firm and its employees to inspire trust and confidence. The assurance dimension is particularly important in service industries offering high levels of credence qualities, such as auto update and quality services. The importance of the assurance dimension increases in proportion to the risk and the greater the inability for a customer to evaluate the service. The expertise of an endorser or a particular service provider for a cruise vacation may affect the level of confidence and trust a customer has toward that service.
- Empathy is defined as the caring, individualized attention the firm provides its customers. Customers perceive the level of a company's empathy by the degree of personalized



service offered. Customers want to be known on an individual basis and feel that the company understands and addresses their individual needs. When competing with companies that enjoy economies of scale, small companies can earn greater market shares by focusing on empathy. Giving the customer care and taking complain regarding any issues directly. Regarding that complain give customers the proper clarification.

- The final dimension of service quality is tangibles. Tangibles are defined as the appearance of physical facilities, equipment, personnel and communication materials.

Gap Model of Service Quality





5.2 Findings

MobiCash service is the process where retailer and customer are related with financial transaction. We know in all process there might have system problem or misunderstand regarding confirmation of service. In this report there already discussed about financial service process that customer is getting a branch of benefits. A survey question has conducted in between retailers and customers, where some problems are stated. These problems is occurred in between service time and initialized due to the system manipulation. The problems are:

Customer Complains

1. PIN is showing block/ customer blocked PIN how to unblock. When customers forget their PIN and they tried with wrong PIN. Due to this reason, PIN is blocked.
2. BillPay Association Issue/ Deletion: When bills are paid that time customer will have a bill pay number this related issues are association issue, sometimes customers don't want any SMS notification of BillPay association issue related so they call to stop sending sms.
3. PIN is not working: Sometimes customer calls and complains that they are correctly giving input of PIN but Pin is not working.
4. MobiCash agent is rare to get: Customers have a general complain that as Bkash agent and MobiCash agent is not so available, so if they face any problem regarding how to pay their bills and need help of retailer, so there would be no sufficient agent.
5. Not getting payment confirmation: After payment, customer gets SMS notification at his/her number, if they clear their payment & don't get SMS notification they call MobiCash call center for complain and MobiCash team try to solve this matter as soon as possible.
6. BillPay Error Correction: Suppose Customer paid the bill but system is showing bill not paid yet so retailer calls for system information update on behalf of customer.
7. Balance GAP Verification: This problem arise that customer paid 700 taka as KWASA Bill but system is showing that 720 taka paid so here is the Gap created of 20 taka. In this case customer also complains for system error.



8. BillPay Arrear Issue: Some area customers can pay their bill of last 3 months at a time, sometimes customers & retailer both face problem of this issue.

Retailer Complains:

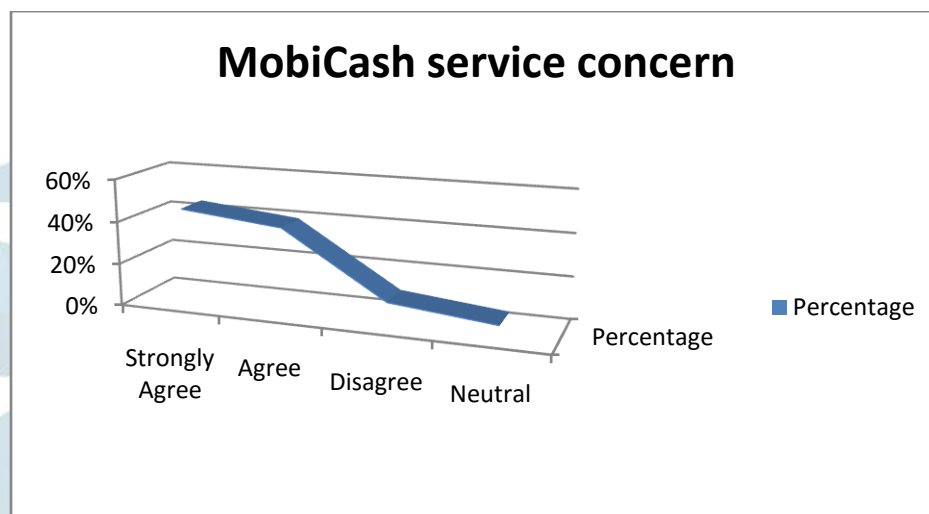
1. PIN is not working
2. Didn't get confirmation SMS
3. Agent barred/ suspended if they give wrong password continuously they complain for password.
4. Agent Registration Verification at Bank End: If agent fails their registration verification at Bank end they call for complain. Agents not only verified by MobiCash system but also verified by Bank so If they failed to verify by Bank as they already verified by MobiCash so leave complain here,
5. Balance Addition/ Deduction according to Dispute Issue Resolution: Sometimes they complain that from their MobiCash wallet balance is deducted mostly and added sometimes so they complain about this issue and MobiCash team as soon as possible solve the matter
6. BillPay Arrear Issue: Some area customers can pay their bill of last 3 months at a time, sometimes customers & retailer both face problem of this issue.
7. Balance GAP Verification: suppose retailer paid 700 taka as KWASA Bill but system is showing paid 720 taka so here is the Gap created of 20 taka. In this case retailers also complain for system error.
8. BillPay Error Correction: Suppose retailer paid the bill but system is showing bill not paid yet so retailer calls for system information update.



5.3 Analysis:

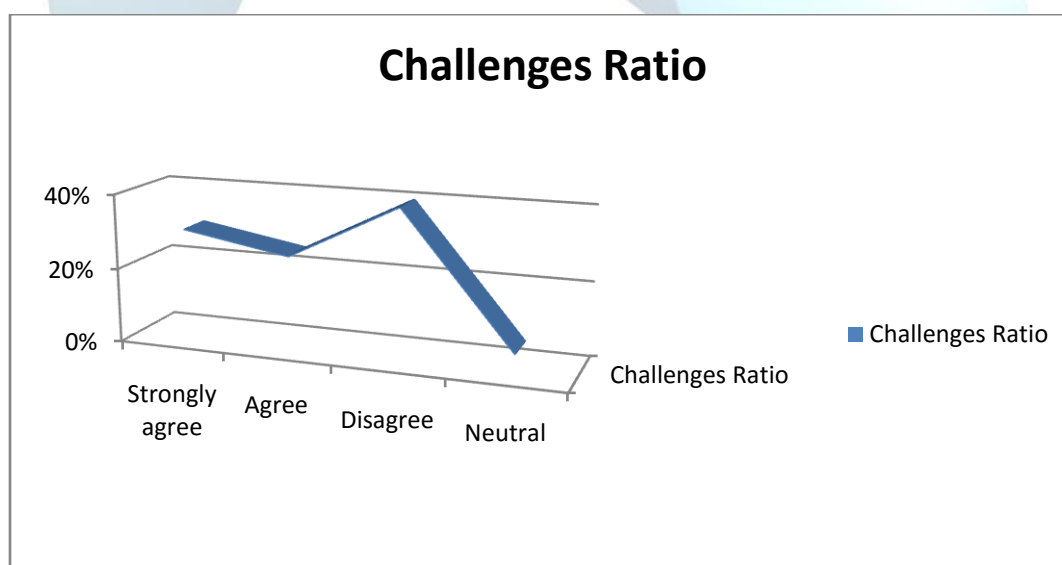
Retailer and Customer platform

- ❖ Do the customers have proper concern for MobiCash service?



Customer is concern for cash transaction where most of them are concern about MobiCash service. Here neutral 5% that not concern, 10 % are not aware of MobiCash service or Bill payment system. Moreover 45% are strongly agreed and 40% is agreeing to this service system.

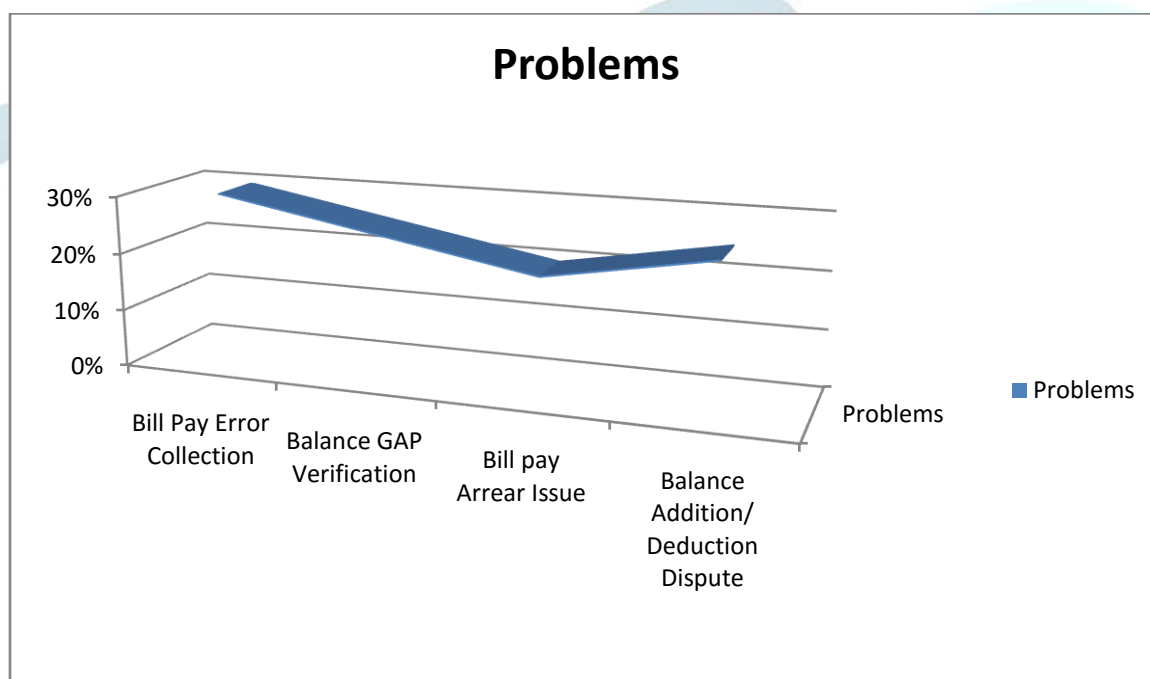
- ❖ Customer faces many challenges regarding Bill payment system





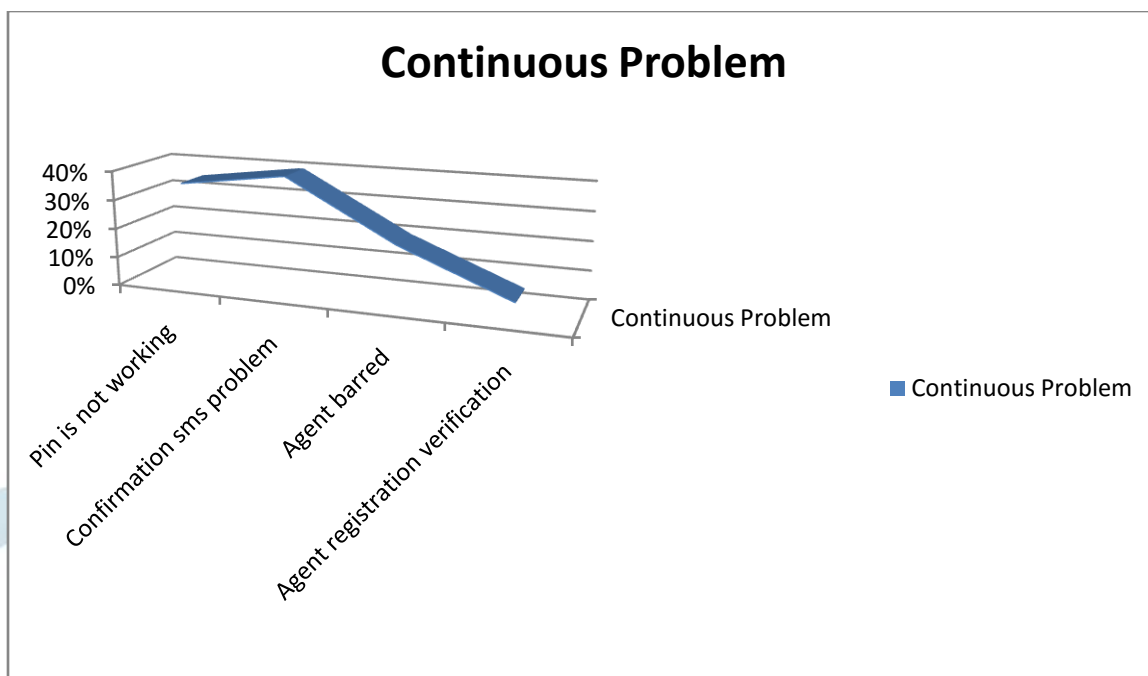
In many transaction there might have challenges so that MobiCash or bill payment service also have some problems. According to retailer there are 25 % are strongly agreed that customers are faced challenges, 30% retailers agree to this concept. More or less 40% retailer mentioned that there are 40% customers are not facing complex situation where 5 % retailers are stayed in neutral.

❖ Types of problem that retailer faces



Retailer and customer both have same ration regarding problem like Bill pay error collection where it is 30% like sometime customer pays the bill but system doesn't show its update. Then customer and retailer might have problem regarding bill pay issue. Besides, 25% retailer and customer face problem like balance gap verification where some amounts of payment are not updated properly. Moreover, 20% retailer and customer faces problem like bill pay arrear issue where some area approved of 3 months bill payment and some area are not. Due to this reason customer could have dissatisfaction and retailer might have faced customer conflict issues. On the other hand balance addition and deduction dispute ratio is 25% where MobiCash wallet balance deducted uncertainly and sometimes added.

❖ Continuous problems



This problem occurred regularly where retailers and customers faced like when customer or through retailer try to send bill payment then their PIN is not worked at all. So in that time unable to send the bill though it would have emergency case. 35% of ratio like agrees to this problem. 40% ratio refers that confirmation sms unable to get and this is a common phenomenon. Sometime retailer failed to pay because of agent barred where this chart shows that 20% is agreed. Moreover, 5% agent registration verification might be raised problem where agent would unable to send bill through their system.

There are other issue like customer satisfaction and customer reliability on financial service module of GP. More or less customers are satisfied and they have reliability on GP, where management is accountable to the whole process. Sometimes MobiCash outlet availability might have problem to complete the solution of problem.



Recommendation

MobiCash service or Bill payment process could be the unique source of revenue for GP. Grameenphone ltd. may focus on improving upward financial service by increasing system analyzing, communication with the technical dept. and higher level management. Due to this reason, the Managerial levels are able to know about the problems and could take corrective actions for making solution.

- ❖ GP can encourage the support department to work more effectively so that the system problems can be solving more efficiently. It can be done by monitoring the performance of the agents and retailers regularly and taking corrective actions when their performance is not up to the standard.
- ❖ Grameenphone should work and solve the software problems being faced by the retailers. Technical terms should be accomplishing where PIN problem, Addition and deduction dispute problem should be solved
- ❖ Grameenphone should appoint more experienced technical supporter and provide them proper training to solve the system problem quickly.
- ❖ The partner bank should have also concern about the problem where their corrective and right decision would help more to solve the problem.
- ❖ Grameenphone should closely monitor the monthly performance like in which the problems are raised. Payment up gradation should be fast and follow the process weekly.
- ❖ Grameenphone should work more to improve their network services by reducing the technological obstacles.
- ❖ Grameenphone should improve the internal communication between the advertising and operation department so that they are not overpromising.
- ❖ Back end should solve the problem immediately and bring the maximum outcome with sufficient results.



Conclusion

Satisfaction never ends with the ultimate results. Customer and retailer feedback is important to follow the process of financial service. MobiCash, Bill payment and ticketing service is the ultimate service of financial section of Grameenphone Ltd. GP is the platform where customers demand a lot. So according to the customer, system should be updated and measured accurately. Moreover these system or service level could helped to earn more revenue so that accurate service level would bring the maximum output. GAP should be defined properly to solve the problem. Last but not the least Grameenphone is leading the market of mobile telecommunication industry in Bangladesh, its customer's are not fully satisfied with their services. This results in gap in the financial service, customer service and network service of Grameenphone. If, Grameenphone does not take care of these dissatisfactions and other company enters the market with similar offers, it will be difficult for Grameenphone to keep current market share ratio. Moreover, Grameenphone Ltd. is still a growing company in spite of all the success it has achieved so far. It holds a kind of a monopoly position in the mobile telecommunications market. Completion is always on the lookout for new ideas and schemes. In order to maintain no: 1 position GP use to follow many strategies like business level strategies, functional level strategies, global level strategies & corporate level strategies to solve the service process.



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Appendix

Survey Question

Question asked to the retailer

1. Do the customers have proper concern for MobiCash service?
 - Strongly agree
 - Agree
 - Disagree
 - Neutral
2. Customer faces many challenges regarding Bill payment system?
 - Strongly agree
 - Agree
 - Disagree
 - Neutral
3. Customers have many complain regarding bill pay service?
 - Yes
 - No
 - Neutral
4. Which types of problem that retailer faces?
 - Bill Pay Error Collection
 - Balance GAP Verification
 - Bill pay Arrear Issue
 - Balance Addition/ Deduction Dispute
5. Which problem that you follow or could have continuously?
 - Pin is not working
 - Confirmation sms problem
 - Agent barred
 - Agent registration verification



Question Asked to Customer

1. Are you satisfied with the MobiCash or Bill pay service?
 - Yes
 - No
 - Neutral
2. Grameenphone MobiCash service, does it give you reliability?
 - Yes
 - No
 - Neutral
3. Which problem that you face many time regarding bill pay service?
 - Pin is showing block
 - Pin is not working
 - Payment confirmation
 - Agent availability
4. Which problems that you think critically?
 - Bill Pay Error Collection
 - Balance GAP Verification
 - Bill pay Arrear Issue
 - Balance Addition/ Deduction Dispute
5. MobiCash outlet is available to your area.
 - Strongly agree
 - Agree
 - Disagree
 - Neutral