



Analysis of the mCommerce Function at Airtel Bangladesh Limited

Internship Report

on

“Analysis of the m-Commerce Function at Airtel Bangladesh Limited”

Submitted to:

Suntu Kumar Ghosh

Assistant Professor

BRAC Business School

Submitted by:

Maliha Ahsan

ID: 09204048

Date of Submission: November 5, 2013



November 5, 2013

Suntu Kumar Ghosh
Assistant Professor
BRAC Business School
BRAC University
66/A Mohakhali

Subject: Submission of internship report for completion of course.

Dear Sir,

I have the honor to present to you my internship report “**Analysis of the m-Commerce Function at Airtel Bangladesh Limited**”.

It was a great opportunity for me to complete my internship at Airtel Bangladesh, where I have attained hands-on experience of how a real company works, and also have received a brief preview of the corporate world.

For my internship, I was assigned to the m-Commerce Function, under the Customer Service department of Airtel Bangladesh. In the report, I have analyzed this new and emerging concept of “mobile commerce” in the perspective of Airtel Bangladesh, and have put forth some suggestions, according to comparisons of the same function of Airtel operating in other countries.

I would like to thank you for your valuable guidance and I hope that this report will be of great value to you. Should there be any queries, please feel free to contact me.

Thank you.

Sincerely Yours,

Maliha Ahsan
ID: 09204048

ACKNOWLEDGEMENTS

This report would not be possible for me to complete without the contribution and help of a number of people. The foremost person I would like to thank is my on-site supervisor, Mr Tarikul Islam, Senior Executive m-Commerce Operations, who allowed me ample opportunity and time to gather information and work on the report. Within the m-Commerce team, I would also like to convey thanks to Ruhullah Alhusain, Mir Sadik Faisal, Sonia Mehzabeen and Md. A. Mannan. All of them have helped me immensely by providing all the necessary information and insights.

My sincere gratitude also goes to my academic supervisor, Mr Suntu Kumar Ghosh, who has given me all the necessary guidelines on preparing this report, and has always provided suggestions and feedback. He has always made time, even despite his busy schedule.

I would not be able to produce this report without the gracious help and support of all the aforementioned people.

TABLE OF CONTENTS

List of Abbreviations	i
Executive Summary	ii
Chapter 1: Introduction	1-2
1.1 Origin of the Report	1
1.2 Objectives	1
1.3 Scope	2
1.4 Limitations	2
1.5 Methodology	2
Chapter 2: Background of the Telecommunications Sector of Bangladesh	3-5
2.1 History of the Telecom Sector in Bangladesh	3
2.2 BTRC-Bangladesh Telecommunications Regulatory Commission	4
2.3 The Telecom Operators in Bangladesh	5
Chapter 3: The Organization: Airtel Bangladesh Limited	6-16
3.1 The Transition from Warid to Airtel	7
3.2 Airtel Bangladesh Ltd. At A Glance	8
3.3 Organizational Structure	9
3.4 SWOT Analysis	16
Chapter 4: The m-Commerce Function	17-19
4.1 Reaching Out to the Unbanked	17
4.2 m-Commerce: An Emerging Trend	17
4.3 Services and Features	18
4.4 Achievements and Agreements	19
4.5 Outsourced Partner-DBBL	19
Chapter 5: The Job	20-31
4.1 Job Nature	20
4.2 Responsibilities and Contribution to Airtel Bangladesh Limited	20
Chapter 6: Critical Observations and Scopes of Improvement	32-45
6.1 Job Point of View	32
6.2 Research Point of View	34

Chapter 7: Learning	46
7.1 Organizational Learning	46
7.2 Self Learning	46
Chapter 6: Conclusion	47
References	48-49
Appendix A: Daily Dashboards	50-53

LIST OF ABBREVIATIONS

3G	Third Generation
BDT	Bangladeshi Taka
BTRC	Bangladesh Telecommunications Regulatory Commission
CEO	Chief Executive Officer
CMS	Consumer Market Share
COO	Chief Operating Officer
DBBL	Dutch Bangla Bank Limited
GSM	Global System Mobile
HR	Human Resources
IT	Information Technology
m-Banking	Mobile Banking
m-Commerce	Mobile Commerce
MFS	Mobile Financial Services
MoU	Memorandum of Understanding
NID	National Identity
P2P	Person-to-Person
PIN	Personal Identity Number
POS	Point of Sales
RMS	Revenue Market Share
SCM	Supply Chain Management
SWOT	Strengths-Weakness-Opportunities-Threats
USSD	Unstructured Supplementary Service Data

EXECUTIVE SUMMARY

This year, it had been found that there are at least one-hundred million active cell phone users in Bangladesh (Chowdhury, 2013). Simultaneously, statistics show that sixty-percent of the population does not have access to financial services (Islam, 2013). The existence of these two facts gives mobile banking a huge opportunity to bring its services to the masses.

Airtel Bangladesh, one of the leading telecommunication companies in Bangladesh, has partnered with Dutch Bangla Bank Limited (DBBL) and is now providing mobile-banking facilities to its subscribers. At present, Airtel Bangladesh has over 6 million subscribers (Airtel Bangladesh, 2013), and is working towards building a strong foundation in its m-commerce function, to promote m-banking.

In this report, I have first given details on the job responsibilities I have held during my Internship tenure. There are various tasks that I had, and how they have contributed to Airtel Bangladesh is also mentioned.

Then, I have analyzed the processes of the m-commerce function and have brought to light the different scopes for improvement in the processes itself, which come under two sections: from the point of view of the job, and from my own research.

The research part is more extensive, mainly covering a comparison analysis between the features in m-banking in Airtel-Bangladesh against that of Airtel –India, Airtel-Kenya and Airtel-Sierra Leone. Data has been taken from the websites of these countries, where Airtel operates.

Completing my internship at Airtel Bangladesh has contributed to my learning also, which I have explained briefly.

Finally, I have concluded that because Airtel Bangladesh does not have the best network coverage in Bangladesh, it should try to gain edge in its m-commerce activities. M-banking is has still not fully settled into Bangladesh, therefore, there is plenty Airtel can do in accordance with DBBL to win more of the market share.

CHAPTER 1

INTRODUCTION

Mobile commerce, m-commerce for short, is a relatively new concept in Bangladesh, and can be defined as the convergence of wireless communication technology with business activities. Simply put, m-commerce is the ability to make purchases or conduct financial transactions through a mobile phone, and it is said to be one of the most promising value-added services for mobile phones in today's times.

M-commerce is more relevant for current times in Bangladesh since still only a small fraction of the population currently has either a bank account or a credit card.

Mobile commerce is the extension of e-commerce (electronic commerce) which works within a mobile device using a mobile network infrastructure, whereas e-commerce is essentially based on websites. M-commerce is an emerging technology and it has numerous opportunities and challenges on its journey to become a mass product in Bangladesh.

1.1 ORIGIN OF THE REPORT

This internship report entitled “Analysis of the m-Commerce Function at Airtel Bangladesh Limited” has been prepared as the outcome of a 3-month internship at Airtel Bangladesh Limited, which is a prerequisite for the completion of the BBA curriculum of BRAC University. The topic was determined after discussion with the internship supervisor. This report has been submitted on October 15, 2013. Objectives

1.2 OBJECTIVES

Primary Objective: To fulfill the requirement of the internship program as part of the BBA curriculum of BRAC University.

Secondary Objectives:

- To get practical experience in the corporate field.
- To give an overview of the typical responsibilities in the m-commerce function at Airtel Bangladesh Limited, from an Intern's point of view.
- To analyze the processes and identify areas where improvement could be required.
- To be able to propose some recommendations for improvement in the processes.

1.3 SCOPE

For the analysis of the m-commerce function, I have only focused on the Airtel-DBBL partnership, although Airtel has several other partners, such as bKash, Mercantile Bank and Islamic Bank Bangladesh Limited. This is because I was not given the responsibility to carry out any tasks where the other partners would be concerned. Therefore, this report is strictly based on findings and analysis that has to do with the Airtel-DBBL partnership.

Also, the 3G internet spectrum was not established during my tenure, so I have not mentioned that anywhere.

1.4 LIMITATIONS

- The information, especially regarding financials, is highly confidential in this industry. This is because the business model is based on the partnership between the banks and telecom operators. So, different terms of negotiations vary from operator to operator and so the scenario is highly competitive. As a result, I could not include any of the financial data in my report.
- Since the business itself is quite new for Bangladesh, availability of secondary sources of information was very rare. So, most of the information had to be gathered on a first-hand basis.

1.5 METHODOLOGY

This report is mainly based on primary data due to scarcity of secondary data.

Primary Source:

- Face to face interview with the m-commerce team of Airtel Bangladesh Limited
- Personal discussion with employees
- Expert Opinion
- Own Observation of the process

Secondary Source:

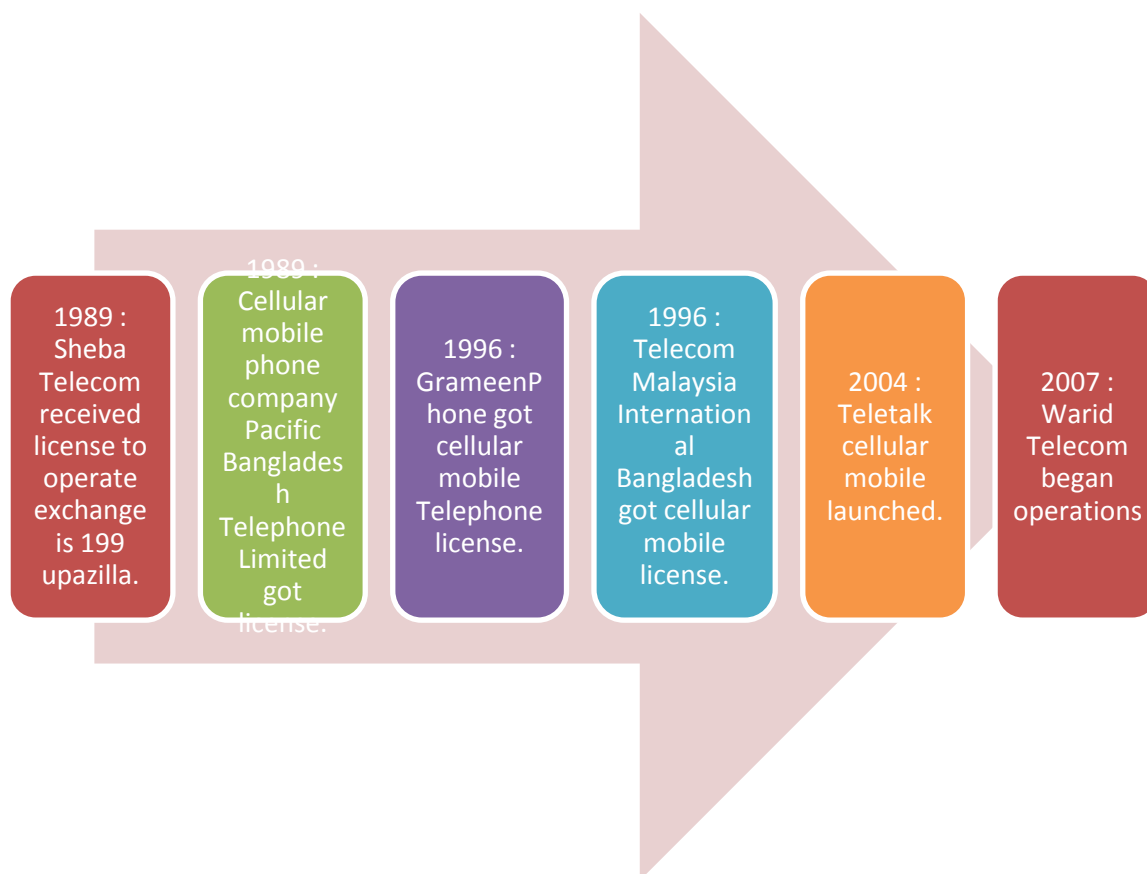
- Airtel Bangladesh Limited website
- DBBL website
- Website of Bharti Airtel and Airtel Africa (Kenya, Sierra Leone)
- Online journals and websites

CHAPTER 2

BACKGROUND OF THE TELECOMMUNICATIONS SECTOR OF BANGLADESH

Bangladesh is a huge success story of mobile telecommunication industry. Telecommunication emerged around the world as a cheap, fast and efficient way to communicate with people everywhere. Its mobility and compactness along with low costs and ease of access have made this phenomenon spread across the globe at a tremendous speed. In Bangladesh, the technology first entered the market with the liberalization of Bangladesh's telecommunications sector in 1989 with the issuance of a license to a private operator for the provision of cellular mobile services to compete with the previous monopoly provider of telecommunications services the Bangladesh Telegraph and Telephone Board (BTTB). Now there are six telecom operators doing business in Bangladesh. These are: Grameenphone, Robi, Airtel, Banglalink, Citycell, and Teletalk. The majority shares of all these companies except Teletalk are held by multinational telecom corporations.

2.1 HISTORY OF THE TELECOM SECTOR IN BANGLADESH



2.2 BTRC-BANGLADESH TELECOMMUNICATIONS REGULATORY COMMISSION

Bangladesh Telecommunication Regulatory Commission (BTRC) is an independent Commission established under the Bangladesh Telecommunication Act, 2001 (Act no. 18 of 2001) published by the Parliament in the Bangladesh Gazette, extraordinary issue of April 16, 2001. BTRC started functioning from January 31, 2002.

The Bangladesh Telecommunication Act, 2001 has defined the BTRC objectives as follows:

- i. To encourage the orderly development of a telecommunication system that enhances and strengthens the social and economic welfare of Bangladesh;
- ii. To ensure, in keeping with the prevalent social and economic realities of Bangladesh, access to reliable, reasonably priced and modern telecommunication services and internet-services for the greatest number of people, as far as practicable;
- iii. To ensure the efficiency of the national telecommunication system and its capability to compete in both the national and International spheres;
- iv. To prevent and abolish discrimination in providing telecommunication services, to progressively effect reliance on competitive and market oriented system, and in keeping with these objectives, to ensure effective control of the Commission;
- v. To encourage the introduction of new services and to create a favorable atmosphere for the local and foreign investors who intend to invest in the telecommunication sector in Bangladesh.

This governing body of the telecom sector in Bangladesh plays a huge role in its operations and regulations. The BTRC not only provides the guidelines for the telecom companies to follow, it also enforces these regulations and ensures the sector operates smoothly. This has both positive and negative effects on companies;

- Positive effects that the BTRC has on the sector include a licensing and regulation procedure that increases the barriers to entry and limits competition, a level of standardization that makes the market a more level playing field for those involved and solving of any disputes or complaints between and among operators.

- Negative effects of the BTRC regulations on companies in the sector include high fees paid to BTRC for licensing and as a percentage of revenue earned, implementation of rules like post activation which increase difficulty in providing service to customers and delaying and auctioning of new technology such as 3G.

2.3 THE TELECOM OPERATORS IN BANGLADESH

There are 6 mobile phone operators in Bangladesh. These are:

1. Airtel Bangladesh Ltd. Branded as Airtel, formerly known as Warid Telecom
2. Grameenphone/Telenor Bangladesh Ltd.: Branded as Grameenphone
3. Vimplecom Ltd.: Branded as Banglalink
4. Pacific Bangladesh Telephone Ltd.: Branded as Citycell
5. Axiata Bangladesh Ltd: Branded as Robi
6. Teletalk Bangladesh Ltd.: Branded as Teletalk

Operator	Number of Subscribers (in millions)	%
Grameenphone Ltd. (GP)	42.372	41.9%
Orascom Telecom Bangladesh Limited (Banglalink)	26.309	26.0%
Robi Axiata Limited (Robi)	21.697	21.4%
Airtel Bangladesh Limited (Airtel)	7.557	7.5%
Pacific Bangladesh Telecom Limited (Citycell)	1.425	1.4%
Teletalk Bangladesh Ltd. (Teletalk)	1.844	1.8%
Total	101.205	100
Mobile Penetration	66.4%	

Source: http://en.wikipedia.org/wiki/Telecommunications_in_Bangladesh

The table above shows that Grameenphone is the market leader, in terms of subscribers, with over 40% of the market share. Airtel is fourth on the list, with 7.5% of the total subscriber base.

CHAPTER 3

THE ORGANIZATION: AIRTEL BANGLADESH LIMITED

Airtel Bangladesh Ltd. is a GSM-based telecom operator in Bangladesh. Till date, Airtel is the sixth mobile phone operator to enter the Bangladesh industry, the others being Grameenphone, Banglalink, Citycell, Teletalk and Robi. It had initially commenced commercial operations under the brand name of "Warid Telecom", starting from May 10, 2007. In 2010, Warid Telecom International LLC, an Abu Dhabi based association, sold a majority 70% stake in the company to India's Bharti Airtel Limited for US\$300 million and the remaining 30% in 2013. Bharti Airtel Limited took management control of the company and its board, rebranding the company's services under its own Airtel name from December 20, 2010. The BRTC approved the deal on Jan 4, 2010.

Bharti Airtel Limited, the parent group, is a leading global telecommunications company with operations in 20 countries across Asia and Africa, with headquarters in New Delhi, India. The company ranks amongst the top 4 mobile service providers, globally, in terms of subscribers.

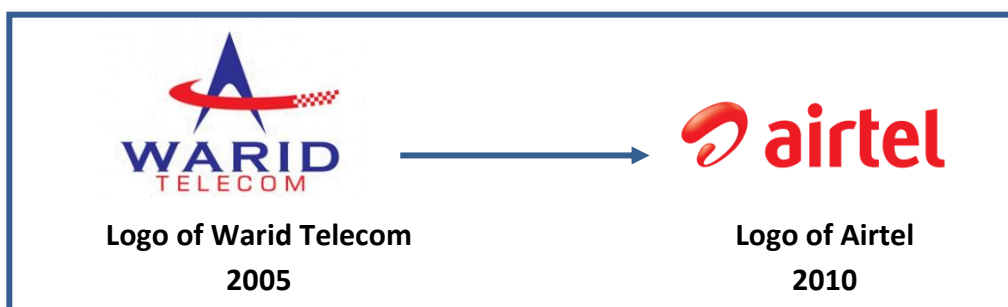
In India, the company's product offerings include 2G, 3G and 4G wireless services, mobile commerce, fixed line services, high speed DSL broadband, IPTV, DTH, enterprise services including national & international long distance services to carriers. In the rest of the geographies, it offers 2G, 3G wireless services and mobile commerce. Bharti Airtel had over 269 million customers across its operations at the end of March 2013.

Bharti Airtel was established in July 07, 1995, as a Public Limited Company. In January 2010, Bharti Airtel Limited, Asia's leading integrated telecom services provider, acquired 70% stake in Warid Telecom, Bangladesh, a subsidiary of the UAE-based Abu Dhabi Group (Bharti Airtel, 2012).

Bharti Airtel has made a fresh investment of USD 300 million to rapidly expand the operations of Warid Telecom and have management and board control of the company. This is the largest investment in Bangladesh by an Indian company. Warid Group continued as a strategic partner retaining 30% shareholding and has its nominees on the Board of the Company until May, 2013

when Airtel bought the remaining stakes. Now Bharti Airtel possesses 100% ownership of Airtel Bangladesh Ltd.

3.1 THE TRANSITION FROM WARID TO AIRTEL



- In December 2005, Warid Telecom International LLC paid US\$ 50 million to obtain a GSM license from the BTRC and became the sixth mobile phone operator in Bangladesh.
- In a press conference on August 17, 2006, Warid announced that its network would be activated two months ahead of schedule, in October, 2006. Again in October, 2006 Warid Telecom put off the launch of its cell phone services in Bangladesh until April, 2007 after its major supplier Nokia walked out on an agreement over a payment dispute.
- Warid had a soft launch at the end of January 2007. It gave away complimentary subscriptions among a selected group of individuals, whose job was to make 'test calls' and the operator adjusted its network's quality based on their comments.
- On May 9, 2007, Warid in an advertisement in some daily newspaper stated that it would be launching publicly on May 10, 2007. However, neither call rate nor any package details were revealed. The advertisement included an announcement for the people interested to buy Warid connections to bring the documents like ID card, etc., to the designated franchise and customer care centers.
- On October 1, 2007, Warid Telecom expanded its network to five more districts raising total number of districts under Warid coverage to 56, said a press release. Mymensingh, Jamalpur, Sherpur, Rajbari and Narail towns were covered by Warid network.
- On November 10, 2007, 61 districts under Warid network coverage.

- On June 10, 2008, Warid Telecom expanded its network to 3 more districts Bandarban, Khagrachhari and Rangamati. Now all 64 districts of Bangladesh are under Warid network coverage meaning Warid Telecom now has nationwide coverage.
- On December 20, 2010, Warid Telecom was rebranded to Airtel.
- On December 21, 2011, Airtel Bangladesh launched "Airtel Circle of Friends", the first ever Interactive Commercial of Airtel in Bangladesh.

3.2 AIRTEL BANGLADESH LTD. AT A GLANCE

(taken from Wikipedia, 2013)

- “Type: Private
- Industry: Telecommunication
- Founded: December 1, 2010 (Registration date)
- Headquarters: House 34, Road 19/A, Banani, Dhaka 1213, Bangladesh
- Key people: Chris Tobit (Chief Executive Officer), Rajnish Kaul (Chief Operating Officer), SK Mukhopadhyay (Chief Finance Officer), Rubaba Dowla (Chief Service Officer), Noor Muhammad (Chief HR officer),
- Products: Telephony, mobile telephony
- Total subscriber: 6.538 million (April 2012)
- Revenue: 117.213 billion (US\$2.34 billion) (2010)
- Operating income: 21.771 billion (US\$434.33 million) (2010)
- Net income: 18.282 billion (US\$364.73 million) (2010)
- Total assets: 856.142 billion (US\$17.08 billion) (2010)
- Total equity: 502.603 billion (US\$10.03 billion) (2010)
- All figures include Bangladesh, India and Sri Lanka operations
- Parent: Bharti Airtel [previously: Warid Telecom]
- Website: <http://www.bd.airtel.com>”

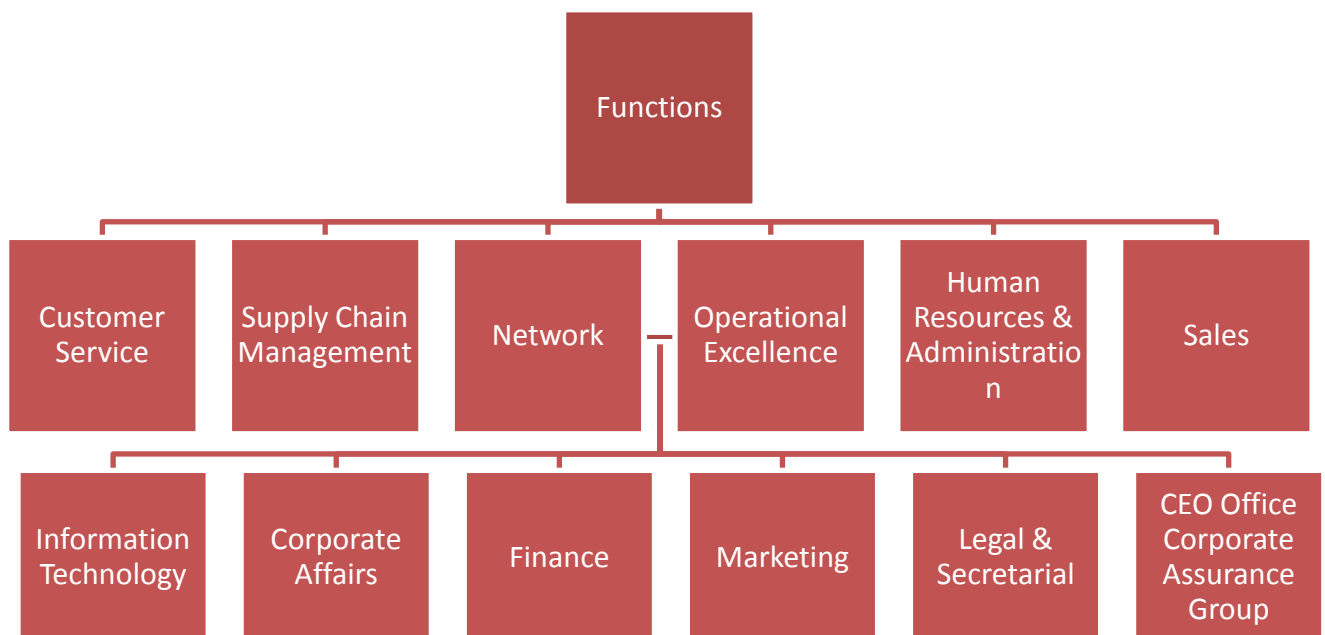
Airtel is the 4th largest operator in the world (Bharti Airtel, 2012), after China Mobile, Vodafone Group and America Movil Group, with operations in 21 countries in Asia and Africa. In Bangladesh, Airtel started its journey just two & a half years back and they have already made a mark. Some of the notable features of Airtel Bangladesh Limited are:

- The fastest growing Mobile operator of Bangladesh
- The recent advent of 3G enabled network ensures a much faster internet speed
- The most preferred Brand of the Youth
- “Airtel Buzz”, the official Facebook page of Airtel, ranks number one amongst all corporate Facebook pages in Bangladesh
- One of the most innovative Brands in Value Added Services (VAS)
- The unique "Doorstep Service" has taken it a step closer to the customers
- Pioneer in Customized Network solutions for Corporate Customers

Airtel believes it has differentiated itself from others through its sense of pride & ownership to the brand. It empowers the employees to take decisions, with a 'Can-do' attitude and helps them to learn and grow rapidly.

3.3 ORGANIZATIONAL STRUCTURE

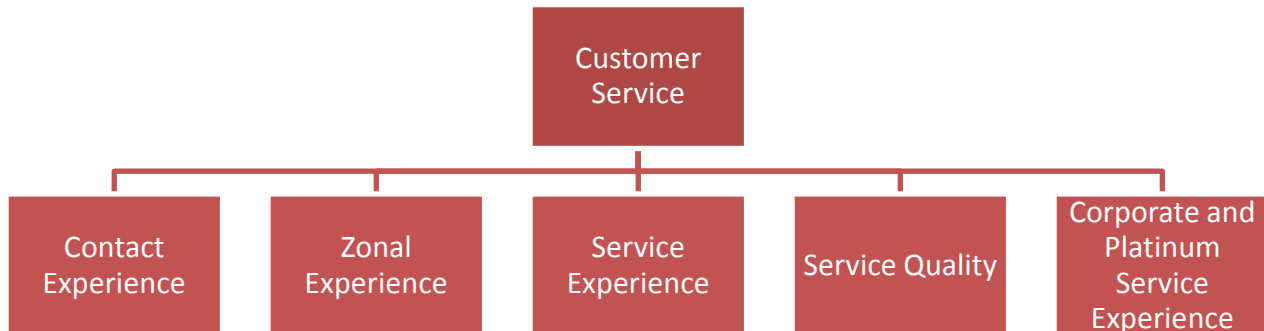
A total 12 functions combine Airtel Bangladesh Limited workforce. These are:



1. Customer Service

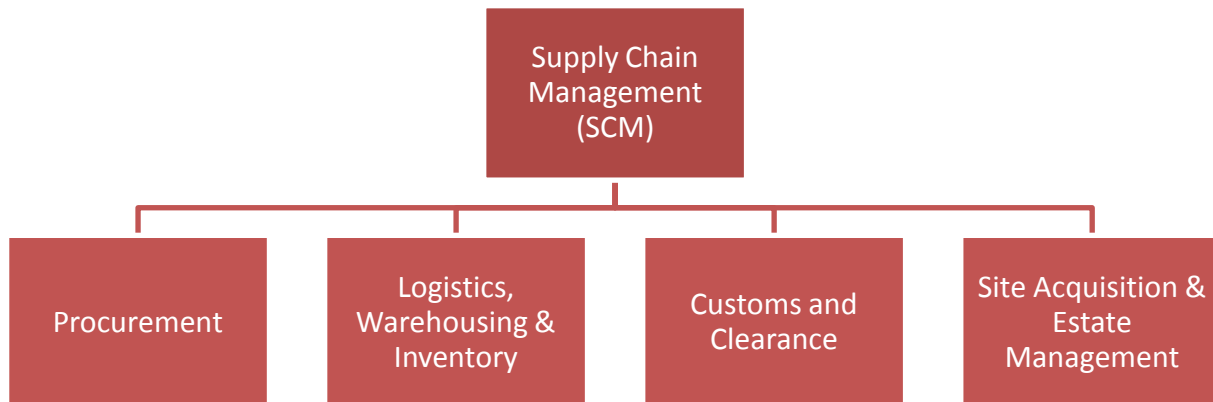
Customer service is a key function in Airtel as it deals with analyzing and improving the customer experience, which is the core reason for the existence of any company. The sub-

functions are based mainly on different points and divisions where customers may interact with the brand and the company.



2. Supply Chain Management

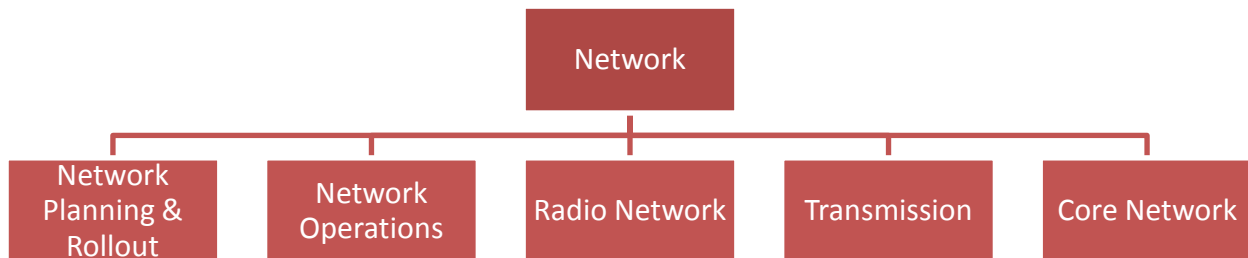
The SCM function is responsible for sourcing and distributing all major items that are needed for the operations and maintenance of the organization. The different departments deal with finding, buying, negotiating, bringing the items to Bangladesh, managing them through the entire process, keeping inventory, storing and transporting the items and finally disposing and recycling them. The site acquisition and estate management department is under SCM in Airtel although this is not the case in other telecom sector. The performance of this function has been above par with 1800+ sites secured in 2011 and 1000+ in 2012.



3. Network

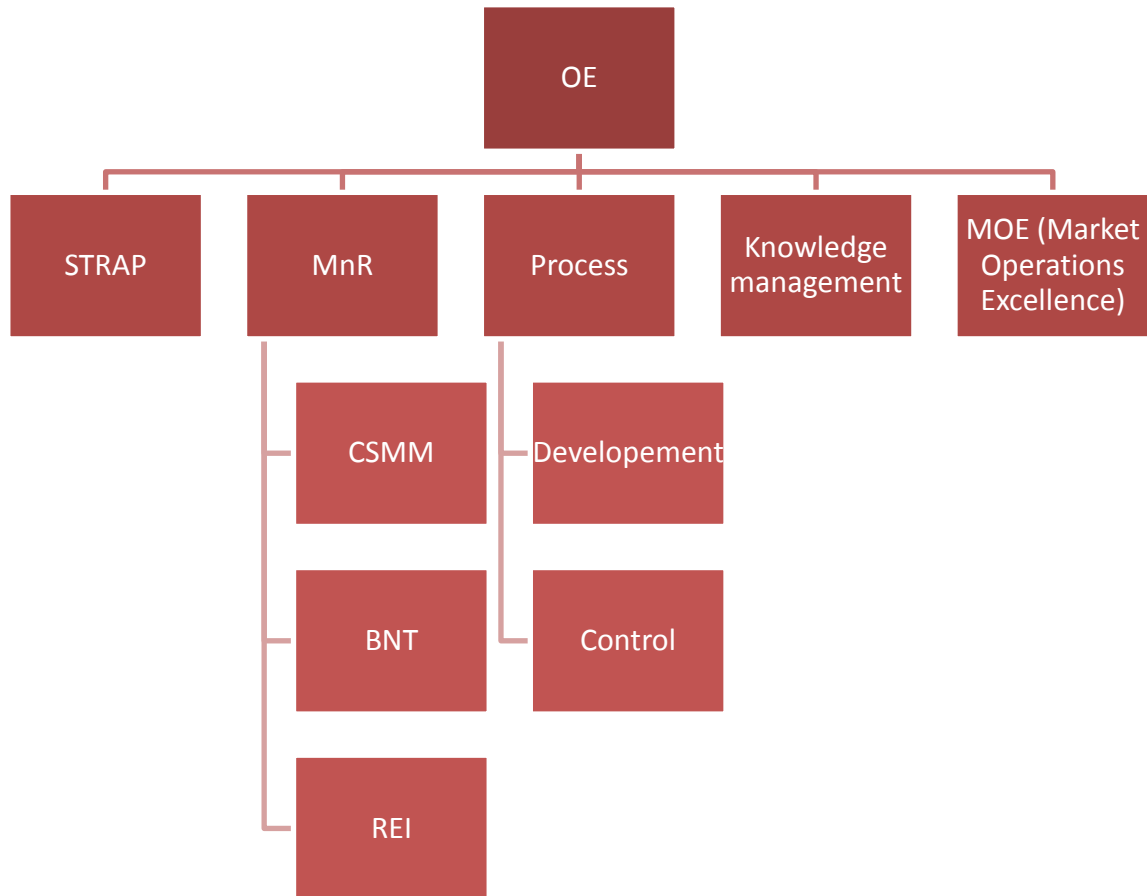
Network is a very small function of Airtel as its network is mostly managed by 3rd-party vendors, namely Ericsson and Huawei. The Airtel network team mainly monitors these partners and also

plays an important role in network planning. The Network function of Airtel is immensely valued and praised within the company for their vast expansion of network after takeover from Warid Telecom.



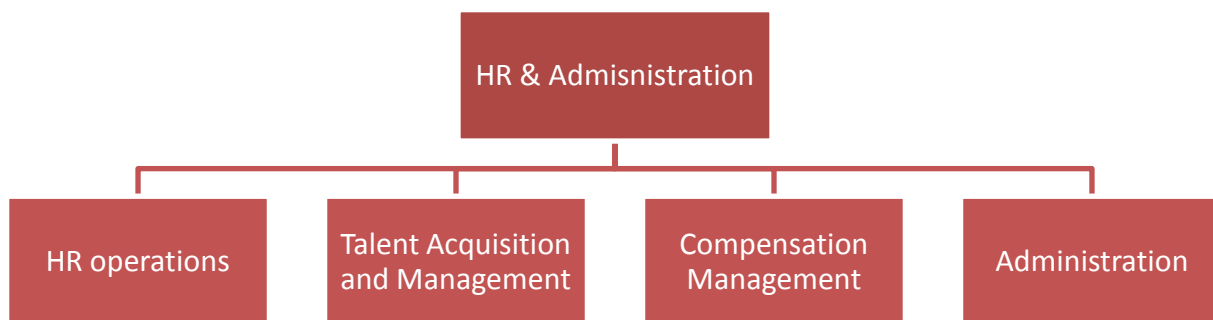
4. Operational Excellence

Operational excellence works to continuously improve the operations of the business. It focuses on using the six sigma approach to achieve customer satisfaction and business excellence through systematic problem solving methodology. The aim is to identify and reduce the process variation to achieve optimized process output. The process follows the following steps: define, measure, analyze, improve and control. A number of STRAP or strategic projects are run in various departments throughout the year and awards are given to the team that achieves the most in the time period. Some of the important things that are measure and researched by the OM function are: Customer Satisfaction Management Matrix – CSMM, Brand Health Track – BHT, Retailer Effectiveness Index – REI.



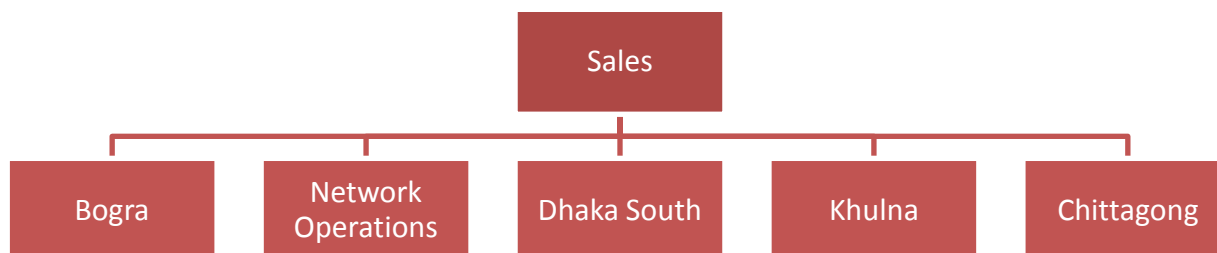
5. Human Resources & Administration

HR & Admin is one of the most important functions of any organization. At Airtel, the CHRO heads both HR and Administration. They look after all the personnel and logistics of all Airtel establishments throughout Bangladesh.



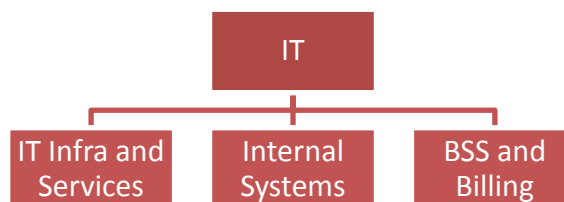
6. Sales and Distribution

Sales & distribution is the largest team of Airtel. Distribution is a central team providing support to the sales force, which is spread all around Bangladesh. The sales function is geographically divided into 5 zones and 15 areas. The zones are managed by Zonal Business Managers who look after all the activities of Airtel in their respective zones.



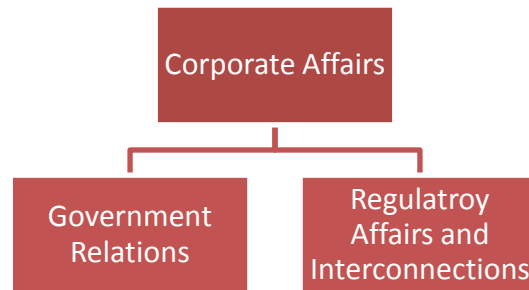
7. Information Technology

The information technology requirements of Airtel are taken care of by IBM. Airtel's own IT team monitors and coordinates with IBM.



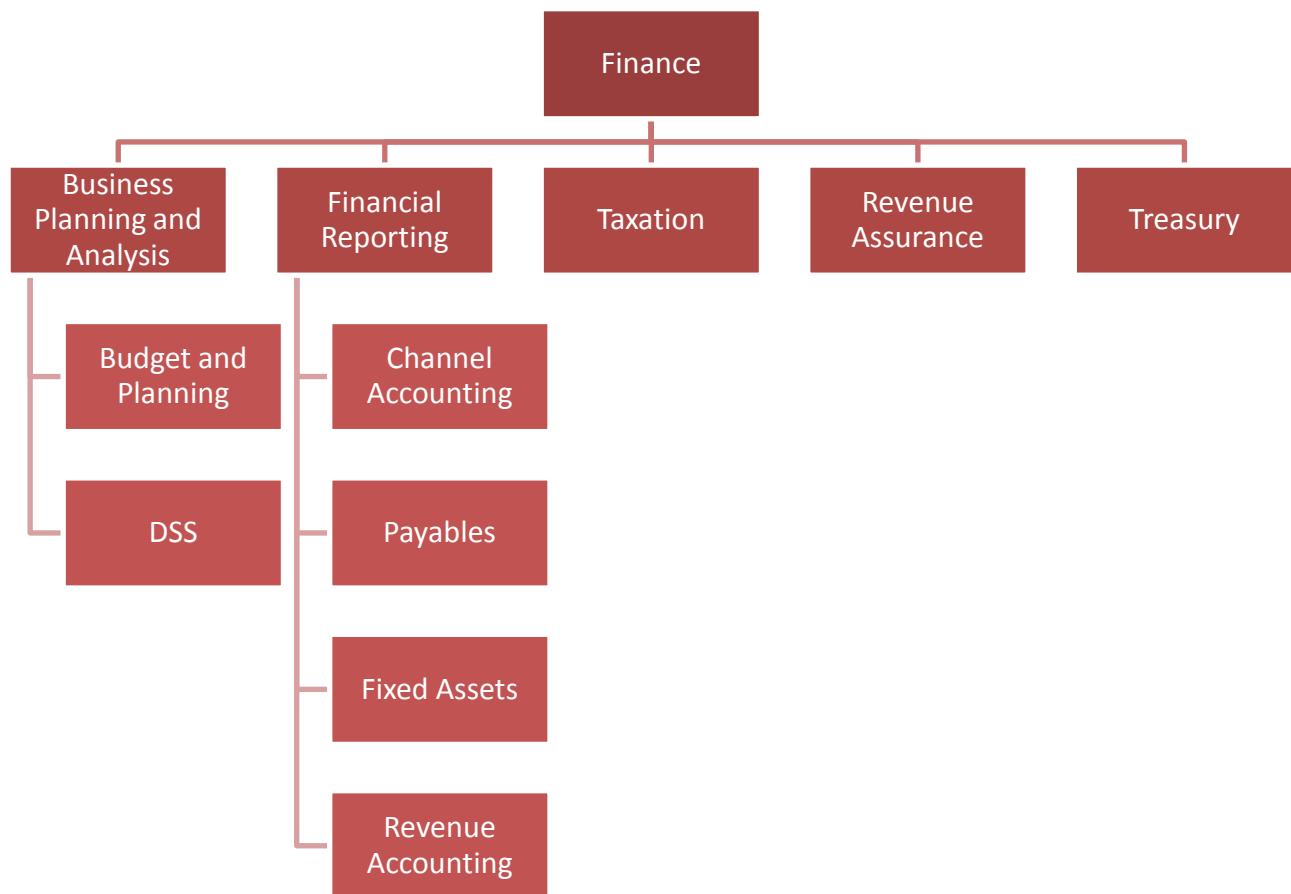
8. Corporate Affairs

Corporate Affairs is a small function, which maintains relations with the regulatory authorities and other important Government bodies. They also make sure that the organization is operating within the boundaries of law as set by the Government.



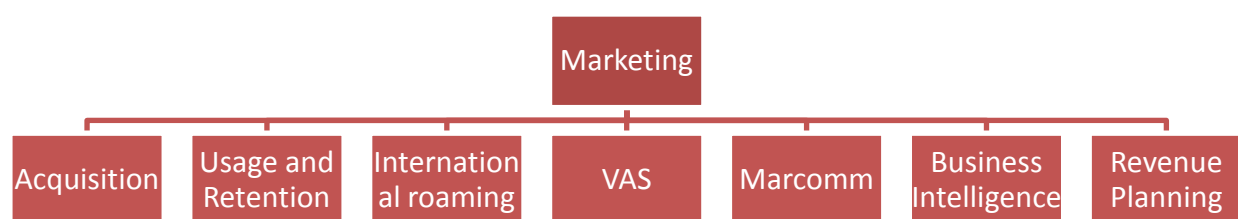
9. Finance

Finance is a controlling and monitoring function in a telecommunication company. The most important job of finance is to ensure the availability of funds to the company for its day-to-day need. They make the budget of the organization and make adjustments to it if required. Any new product or service offered by Airtel has to be approved by the finance function to ensure that they make a viable business case. They also take care of the tax liabilities of the company.



10. Marketing

Marketing is the revenue driver function of Airtel. In an industry like telecommunication in Bangladesh, it is the most important and challenging function. Marketing ensures that more and more subscribers come on on-board the network of Airtel. It looks after the brand “Airtel” by making sure it is properly communicated to the customers. At the same time, it designs new products and services according to the needs of customers. They also design different value added services (VAS) for the convenience of the customers. It is also the job of the marketing department to keep an eye open for the strategies of the competitors and devise responses to those. They understand the different geographical and social diversity of the country and design products and packages to suit the varying needs of the customers.



11. Legal & Secretarial

This function looks after the legal aspects of Airtel’s operations. It assists in writing and approving all the contracts that Airtel get into. It also provides legal support to Airtel if any dispute arises.

12. CEO Office and Corporate Assurance Group

This function works mainly for the decision making support of the CEO and COO. They generate various reports and circulate them within the organization according to business needs.

3.4 SWOT ANALYSIS FOR AIRTEL BANGLADESH LIMITED

Strengths

- Global brand image
- Established management
- Low call tariff
- Product availability
- Product segmentation for different type of customers
- Dedicated and customer oriented employees

Weaknesses

- Limited coverage
- Unstable network quality
- Poor distribution channel in rural areas
- Poor Edge/GPRS service
- Lack of communication among departments

Opportunities

- Adopting 3G, Wi-Max technology
- Rural market and corporate customers
- Increasing number of active cell phone users

Threats

- Retention of customers
- Better quality service provided by other telecom companies, especially network coverage
- Price wars with competitors
- Government regulations and political instability

CHAPTER 4

THE M-COMMERCE FUNCTION

4.1 REACHING OUT TO THE UNBANKED

A majority of the population of Bangladesh is seen without having access to any financial services due to poverty and a lack of education/awareness. This means, a big chunk of the population does not have a conventional bank account, and so, can be said to be excluded from gaining the benefits of having a bank account. The main and foremost advantage of owning a bank account is having your hard-earned money safely stored, and so, there are many people in Bangladesh who may be said to be vulnerable when it comes to the safety of their money.

Dutch Bangla Bank (DBBL), on March 31, 2011, created a model to take advantage of this gap that existed. This bank-led model was made to focus on the basic banking needs of the unbanked population and focused on using the cell phone as the main tool to connect the unbanked with financial services.

The telecom operators in Bangladesh, namely, Airtel Bangladesh, Grameenphone, and Banglalink, are all partners of DBBL in its mobile banking venture.

Therefore, Airtel, through DBBL, is being able to promote banking facilities to the unbanked to all its subscribers, and its m-commerce function is responsible of handling all related activities.

4.2 M-COMMERCE: AN EMERGING TREND

M-commerce or mobile commerce is the buying-and-selling using the mobile technology, such as the mobile handset. Airtel launched the m-banking facility in collaboration with Dutch Bangla Bank in August, 2012.

The establishment of mobile banking has created a process to provide financial services to the unbanked communities, and is also termed as branchless banking. This process is very efficient, and has a number of benefits, such as:

- Real time online banking, available anytime, anywhere throughout Bangladesh;
- Affordable way to access banking and advanced payment transactions;
- A convenient and secure method to send money;

- An effective way to help in developing savings habit.

4.3 SERVICES AND FEATURES

The Airtel-DBBL agreement in terms of mobile banking offers various services, which include:

- Customer Registration
- Cash-in (cash deposit)
- Cash-out (cash withdrawal)
- Mobile Top-up
- Person to Person Transfer (P2P)
- Foreign Remittance
- Salary Disbursement
- Balance Inquiry
- Bill Payment

Some of the features that make mobile-banking very easy-to-use and very convenient are listed below:

- To register for a mobile wallet, or a mobile account, only a form needs to be filled, and the account holder needs to bring in a passport-sized photograph and his/her National ID (or any other ID with photo evidence).
- The account number is very easy to remember, as it is simply the account holder's mobile number with an additional check digit for security. For example, a mobile account number can be 012334455663, where 3 is the check digit. There is also a secret 4-digit PIN number for added security.
- Any type of mobile handset can be used for mobile banking.
- Customer can open a mobile account with an initial deposit of a very affordable price of BDT 100/- only.
- Money can be deposited immediately after registration.
- Cash-in and cash-out is very simple. For cash-in, any DBBL branch or DBBL-nominated agent can be used. For cash-out, any ATM of DBBL can be used.

4.4 ACHIEVEMENTS AND AGREEMENTS

Till now, some of the notable agreements between Airtel-DBBL with third-party organizations are as follows:

- June, 2012 with Bipoti Group: Employees of Bitopi Group will be receiving their monthly salaries via Airtel mobile banking with DBBL.
- February, 2013 with Fakir Fashion Limited: Employees of Fakir Fashion Limited will receive their monthly salaries directly into their Airtel-DBBL Mobile Banking Accounts.
- April, 2013, with JAAGO Foundation: Persons with An Airtel connection and with the DBBL mobile banking account can donate money to JAAGO foundation from the mobile wallet, without being charged. JAAGO Foundation will spend the money for education of the underprivileged children of the society.
- July, 2013 with ACI Logistics Limited: Airtel subscribers can pay for their shopping at 40 outlets of Shwapno, the retail chain in the country under ACI.
- August, 2013, with UNDP's A2I Programme: An MoU was signed among Local Government Division, UNDP-supported Access to Information (A2I) Programme of the Prime Minister's Office and Airtel Bangladesh Limited for introducing mobile commerce to rural people, as a vast majority of them have a mobile phone but no banking access.

4.5 OUTSOURCED PARTNER-DBBL

Airtel is working with DBBL to provide the mobile financial services to its subscribers. Since this is a bank-led model, most of the activities are being conducted by DBBL, such as the cash-in, cash-out, P2P, etc.

Airtel is responsible for providing the USSD (which for Airtel is the *400# menu), and the channel support.

CHAPTER 5

THE JOB

I have been appointed in Airtel Bangladesh's internship program in the m-commerce function of the Customer Service department, the internship period starting from May 2, 2013.

5.1 JOB NATURE

Because I held the position of an Intern, my job was not fixed in nature, and consisted of aiding my on-site supervisor according to his daily requirements for me.

5.2 RESPONSIBILITIES AND CONTRIBUTION TO AIRTEL BANGLADESH LIMITED

Throughout my term, the major tasks that I had been assigned to have been listed below:

1. Preparing Daily Dashboards

The m-commerce industry is relatively new in Bangladesh, and so, there is urgency for Airtel to keep up-to-date with the latest news and trends in m-commerce that is taking place, not only in the country, but also internationally, especially in the South Asian region.

A dashboard is basically a brief summary of various pieces of the most recent and vital information, used in portraying the overview of a business. Therefore, my task is to browse the Internet and find the most relevant news on m-commerce around the South Asian countries and create a one-page report for my team to overlook. At the end of every day, I am to email the entire m-commerce team the report.

Please find a few of the dashboards attached below, and more in Appendix-A.



Airtel Bangladesh Limited, one of the fastest growing mobile service providers of the country signed a MoU with the Access to Information (a2i) program of Prime Minister's office supported by UNDP and USAID and with the Local government Division (LGD).

<http://thebangladeshtoday.com/business/2013/08/airtel-proud-partner-of-a-access-to-information-a2i/>

Airtel Money-Kenya partnered with **Equatorial Commercial Bank** and **Equity Bank** to enable the bank's customers access mobile banking services on their mobile phones. Other partnerships include with credit card company **Afb** and with oil marketer **Total**.

80% of Airtel's 5.02 million subscribers are registered on the mobile money platform. Of these, about 180,000 are active users doing around 100,000 transactions a day.

<http://allafrica.com/stories/201308211445.html>

Now available in **New Delhi** and in conjunction with **ICICI Bank**, **Vodafone** is offering customers **M-Pesa**, a mobile payments service initially launched in Africa. It includes options such as transferring money to any mobile device, remitting money to a bank account, payments for utility bills, along with depositing and withdrawing cash from designated outlets.

<http://www.zdnet.com/in/vodafone-launches-m-pesa-mobile-payment-product-in-new-delhi-7000019722/>

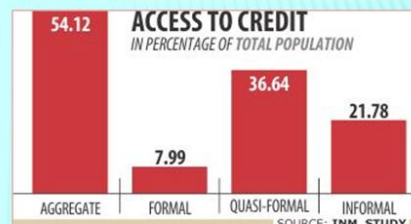
Launched in 2011, **GiveDirectly** channels **one-time grants** of up to **\$1,000** to households identified as the poorest of the poor — living on 65 US cents a day — in western Kenya's Rarieda and Siaya districts. The cash is dispensed over nine to 10 months via **M-Pesa** mobile banking system, for which beneficiaries are given a **SIM card** to access if they don't have their own phones.

THE DAILY STAR:

Bangladesh comes second in financial inclusion in South Asia, ensuring access to financial services for its citizens.

Financial inclusion as percentage of the total population increased to **56.43% in 2010** from 39.76% in 2004, said Bangladesh Bank.

<http://www.thedailystar.net/beta2/news/bangladesh-comes-second-in-financial-inclusion-in-s-asia/>



AUGUST 27, 2013

The age of mobile banking

In the future, banks will move away from using mobile banking as a tool to cut operational costs but try and leverage the social element of the mobile phone.

Banks will look to provide **customized user experiences**, **shopping** and additional **value-added services**.

Consumers will use **social networking** features to accessing information on new products and share their opinions on a **real time basis using chat or video**.

Retail banks will no longer adopt a one-size-fits-all approach but offer **personalized VAS services** such as shopping, bill payments, discounts, etc.

These VAS services would be personalized based on data obtained from the mobile like **location**, **nature of device used** and **customers' online behavior**.

http://www.business-standard.com/article/specials/the-age-of-mobile-banking-113082600184_1.html

The contribution of the dashboards to my team was that they got a quick glimpse of the latest happenings of the m-commerce industry, and they could base their decision-makings for new projects or meetings accordingly.

2. Creating the m-Commerce Terminology Deck

The m-commerce function started in August, 2012, (in collaboration with DBBL) and therefore, I had been assigned to create an official document, which consisted of all the terms and jargons in the m-commerce industry, in relation to Airtel Bangladesh. The document consisted of the following main headings:

- Business Terminology
- Financial Terminology
- Legal and Regulatory Terminology
- Risk Terminology
- IT Terminology

The main intent of this terminology document is to capture terms unique to m-commerce business with their meaning, and to bring it in one place, thus giving anyone interested in the m-commerce function in Airtel Bangladesh (especially the new employees) a brief but substantial understanding.

3. Maintaining Log Sheets for DBBL

Because of the numerous benefits of having a mobile banking account, the registered Airtel retailers, who are responsible for conducting the cash-in and cash-out transactions, are encouraged to open a mobile-banking account in accordance with DBBL.

I have to keep a track of the completed account opening forms that come in from the territory managers at each district of Bangladesh, ensure that the forms have been correctly filled, all the necessary supplementary documents have been attached (such as the NID, business license, etc), and input all the required data into an Excel file. If there are missing documents or missing entries, I have to contact the Territory Manager in-charge of that agent, and explain the error, to be sorted out immediately.

After every two-weeks of data entry, I would arrange all the forms according to the database, and then have them sent to the DBBL-end, so the mobile-banking accounts can be created as soon as possible.

A screenshot of the file has been shown below:

Lot No.	SI No	Distributor Name	Dist./ARC Code	FSE Code	Phone Number	A/C type	Sent to DBBL
79	1	Nashua Telecom	CML12		1687591227	Merchant	31-Jul-13
79	2	Nashua Telecom	CML12	CML12D01	1687591243	Sub Merchant	31-Jul-13
79	3	Nashua Telecom	CML12	CML12D02	1687591244	Sub Merchant	31-Jul-13
79	4	Nashua Telecom	CML12	CML12D03	1687591245	Sub Merchant	31-Jul-13
79	5	Nashua Telecom	CML12	CML12D04	1687591246	Sub Merchant	31-Jul-13
79	6	Nashua Telecom	CML12	CML12D05	1687591247	Sub Merchant	31-Jul-13
79	7	Nashua Telecom	CML12	CML12D07	1687591249	Sub Merchant	31-Jul-13
79	8	Nashua Telecom	CML12	CML12D09	1687591251	Sub Merchant	31-Jul-13
79	9	Nashua Telecom	CML12	CML12D11	1687591253	Sub Merchant	31-Jul-13
79	10	Nashua Telecom	CML12	CML12D12	1687591254	Sub Merchant	31-Jul-13
80	1	FAISAL STORE	NKH10		1671285412	Merchant	31-Jul-13
80	2	FAISAL STORE	NKH10	NKH10D01	1671285413	Sub Merchant	31-Jul-13
80	3	FAISAL STORE	NKH10	NKH10D02	1671285414	Sub Merchant	31-Jul-13
80	4	FAISAL STORE	NKH10	NKH10D03	1671206514	Sub Merchant	31-Jul-13

This task contributes directly in making sure more retailers of Airtel Bangladesh have successfully opened a mobile-banking account.

4. Contacting Airtel Registered Retailers to update the POS Code Database

The database consisting of the full list of registered mobile-agents of Airtel is not updated. My task is to contact all these agents, situated all over Bangladesh, and to collect their POS code,

which is a unique retailer identification number. By having the POS code, the m-commerce team from head office of Airtel Bangladesh, will be able to send posters or other materials for the shops of the agents, which are essentially advertisements of the Airtel-DBBL mobile banking service.

Here is the summary of the phone calls that I had made till now:

Description	Count of Calls
Call back later	11
Closed down business	4
Code not known	25
DONE	121
Invalid number	2
No answer	130
Phone off	135
(blank)	
Grand Total	428

A screenshot of part of the database has been shown below:

	A	B	C	D	E	F	G	H
	DISTRICT_NAME	TERRITORY_NAME	SUBNO	AGENT_NAME	CREATE_DATE	Retailer Code	Description	Remarks
2	Dhaka	Dhamrai	0167-812-8092	dbbl	20-Oct-11			
3	Dhaka	Savar	0167-128-3828	Shahin Telecom	26-Oct-11		ph off 2	Phone off
4	Dhaka	Progoti Shoroni Br	0167-813-1259	Banani AEC	27-Oct-11			
5	Dhaka	Taltola MB Office	0167-813-1260	Motijheel AEC	27-Oct-11			
6	Tangail	Tangail Sadar	0168-320-0555	Solar Telecommun	30-Oct-11	TGL08000	DONE	DONE
7	Dhaka	Tongi Br.	0167-120-4198	M/S Sales Force	30-Oct-11		ph off 2	Phone off
8	Dhaka	Mirpur MB Office	0167-003-9663	E-Zone Limited	30-Oct-11		traffic	No answer
9	Moulvibazar	Rajnagar	0167-122-0591	M/S Surma Electro	31-Oct-11		after 4pm (NO ANS	Call later
10	Dhaka	Uttara MB Office	0167-813-1261	Uttara AEC	1-Nov-11			
11	Comilla	Daudkandi	0168-242-4040	Maa Telecom	2-Nov-11		wrong number	Invalid number
12	Sylhet	Sylhet Sadar	0167-813-1266	Sylhet AEC	3-Nov-11			
13	Chittagong	Agrabad MB Office	0167-813-1265	Chittagong AEC	3-Nov-11			
14	Chandpur	Hazigonj	0168-180-1112	Sume Enterprise	10-Nov-11		call tomorrow	Call later
15	Chittagong	Hathazari	0161-986-7889	Anika Telecom	15-Nov-11		ph off 2	Phone off
16	Tangail	Dhanbari	0168-279-1000	Amina Telecom	16-Nov-11		ph off 2	Phone off
17	Noakhali	Sonaimuri	0167-121-0079	B.N.C.i & Subarna	17-Nov-11		ph off 2	Phone off
18	Comilla	Chauddogram	0167-127-5898	S.B.Telecom	17-Nov-11	CML12212	DONE	DONE
19	Coxsbazar	Ramu	0168-012-5058	Mobile Shop	20-Nov-11		ph off 2	Phone off
20	Lakshmipur	Lakshmipur Sadar	0167-407-9232	Rohoman Enterpris	20-Nov-11	LKCO140	DONE	DONE
21	Chittagong	Hathazari	0168-324-7503	Shuvo Shoe Store	21-Nov-11	CTG03810	DONE	DONE
22	Gazipur	Gazipur Sadar	0168-160-9370	M/S Prime Telecon	22-Nov-11	DBBL/MBD A47	DONE	DONE

Every successful collection of the POS code means that the POS items can be sent to the retailer quickly, that is the contribution of this task.

5. Design the RASCI Matrix Official Manual

The RASCI matrix is new software developed for all the departments of Airtel Bangladesh, and is basically a ‘responsibility assignment’ matrix (RAM), designed to assign tasks to team members of a project, and to clarify expectations on the level of their participation. RASCI stands for: **R**esponsible, **A**ccountable, **S**upport, **C**onsulted, and **I**nformed, and is intranet-based software, open for all employees of Airtel Bangladesh.

Because this is a new tool for designing projects, most employees yet do not know how to use the software. Therefore, I have designed a detailed manual to give a step-by-step overview on how to use RASCI matrix.

By taking multiple screenshots for each stage of proceedings, I have made a PowerPoint presentation that will take the user of the matrix from how to open an account at RASCI to how to successfully let the supervisor of the project know that the designated task has been completed successfully.

A few screenshots of the manual have been attached below:

A) Administrative

2. Create Project Activity Group (cont'd.)

- Enter rest of the Activity Group details. Set "Sort Order" number according to the priority of the activity.
- Click on "Insert Record".
- When the pop-up, appears, click "OK"

Project Code	Project N	Sort Order	Activity Group Name
HR/13/HA	Hello Airtel	1	Project Planning
HR/13/HA	Hello Airtel	2	Business Update
HR/13/HA	Hello Airtel	3	Effective Performance Culture
HR/13/HA	Hello Airtel	4	RASCI
HR/13/HA	Hello Airtel	5	DAP for Band-F
HR/13/HA	Hello Airtel	6	Onboarding & Induction
HR/13/HA	Hello Airtel	7	Visible Talent Management
HR/13/RASCI	RASCI Matrix UAT Dry Run	1	Test Case Development

• My Role in RASCI & Benefits

- Performs the Task
- Directly Responsible to implement the task

Responsible R

- Final Authority to the given task
- One role, one person should be accountable for one task

Accountable A

- Provide resource to get the job done
- Support a task/ KRA

Support S

- Consulted and taken advice from to execute the task

Consulted C

- people/roles who are informed after the task is completed

Informed I

B) Own Activity

2. Assign Role: i. Create Role

5 For selecting **Role Performer**, click on the “...” box. A pop-up window will open, where you have to enter the details of the performer you want to set for the activity.

Click “**Search**” and confirm the performer by clicking on the employee “**ID**” of the desired performer.

The screenshot shows the 'Assign Role' form with the following details:

- Project: RASCI User Manual
- My Activity: Sample Case Planning
- Assign Role: Consulted (C)
- Frequency: Once
- Timeline: 29-Aug-2013

The 'SEARCH EMPLOYEES' window displays the following search result:

ID	Name	Designation	Mobile No.	Function	Dept	Band	Work Place
EB001180	Md. Tankul Islam	Senior Executive	1610066602	CSD	IT Comm	EB001180	Photo: Md. R. A. Busean

A) Administrative

Getting started with RASCI

2 If you do not already have an account, type the employee ID and click on “**Forgot Password**”.

3 A new password will be sent via e-mail. Use that password to login to the Airtel RASCI Portal.

The email content is as follows:

Fw: RASCI: Resetting password
Md. Tankul Islam to: Maliha Ahsan
 Please do not print this e-mail unless it is absolutely necessary.

From: <rasci@bd.airtel.com>
 To: <tankul.islam@bd.airtel.com>
 Date: 08/29/2013 04:42 PM
 Subject: RASCI: Resetting password

Your new password is **1320792**. Use it to log into the Airtel RASCI Portal at http://10.234.116.12/airtel_rasci. After login, the system will prompt you to change the password.

Although this was one of the last projects that I had been assigned during my term, this manual will greatly contribute to all the departments of Airtel Bangladesh in the near future, as such a manual will teach the employee how to use the matrix. Utilizing the matrix means projects can be organized very professionally, tasks can be assigned without leaving the desk, updates are all in real-time, and this will indefinitely boost inter-departmental communication.

6. Help in Organizing m-Banking Campaigns at Airtel Bangladesh Office Branches

The situation was such in the offices of Airtel Bangladesh that many of the employees themselves did not yet have a m-banking account. As a result, they were losing out on being able to utilize the benefits of m-commerce.

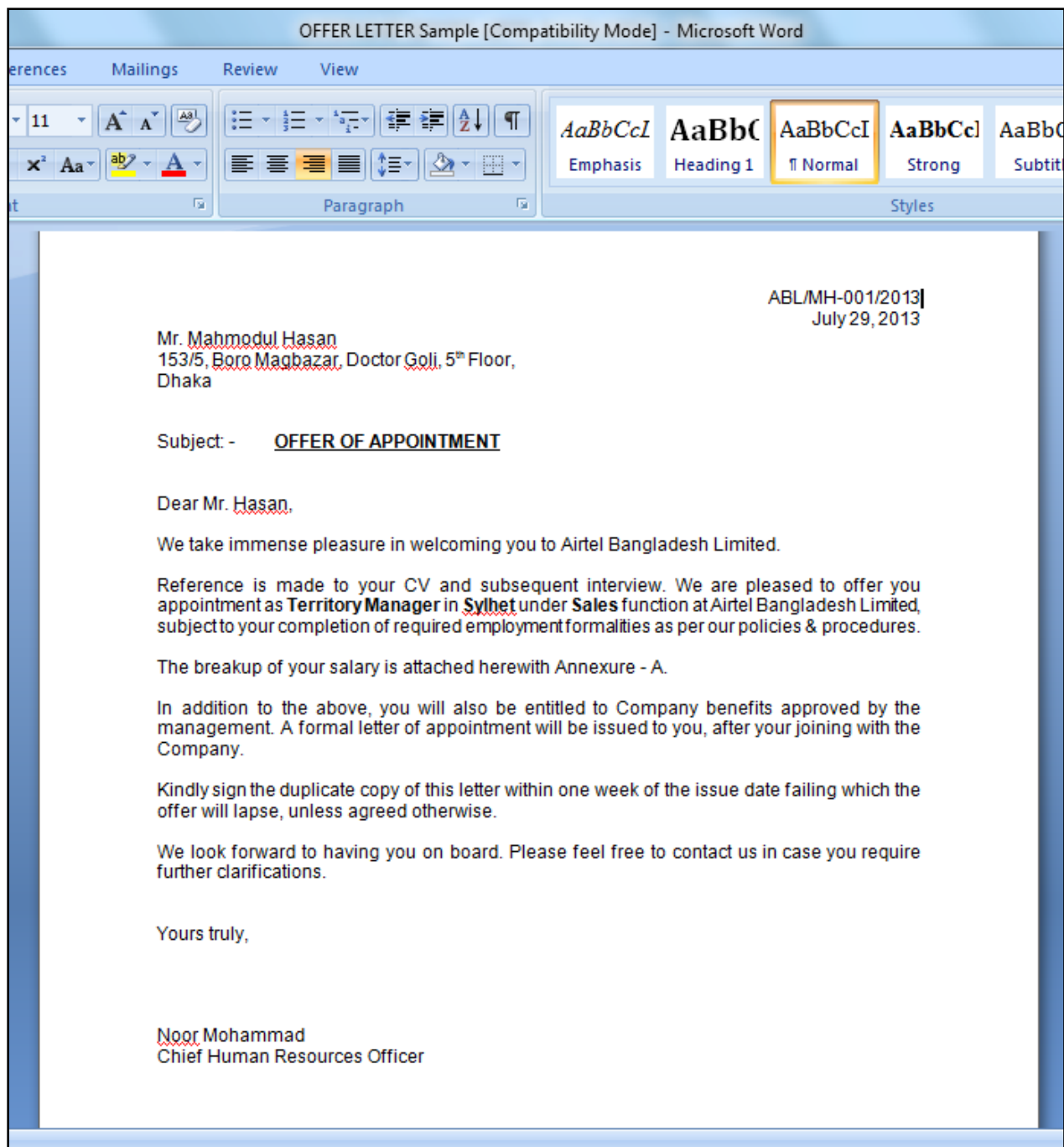
Therefore, on August 29, 30 and 31, 2013, campaigns were held in the Airtel branches in Banani, Uttara, Gulshan, Shyamoli and in other districts, and I had the responsibility of contacting the persons-in-charge from the DBBL end to make sure they were on time at the venue, and had the supplies necessary.

This was a great way to introduce m-banking to the employees of Airtel Bangladesh, and many of the employees opened an account at the campaign itself. This will ensure that the employees receive their salary immediately, and they can carry out further transactions from their m-wallet.

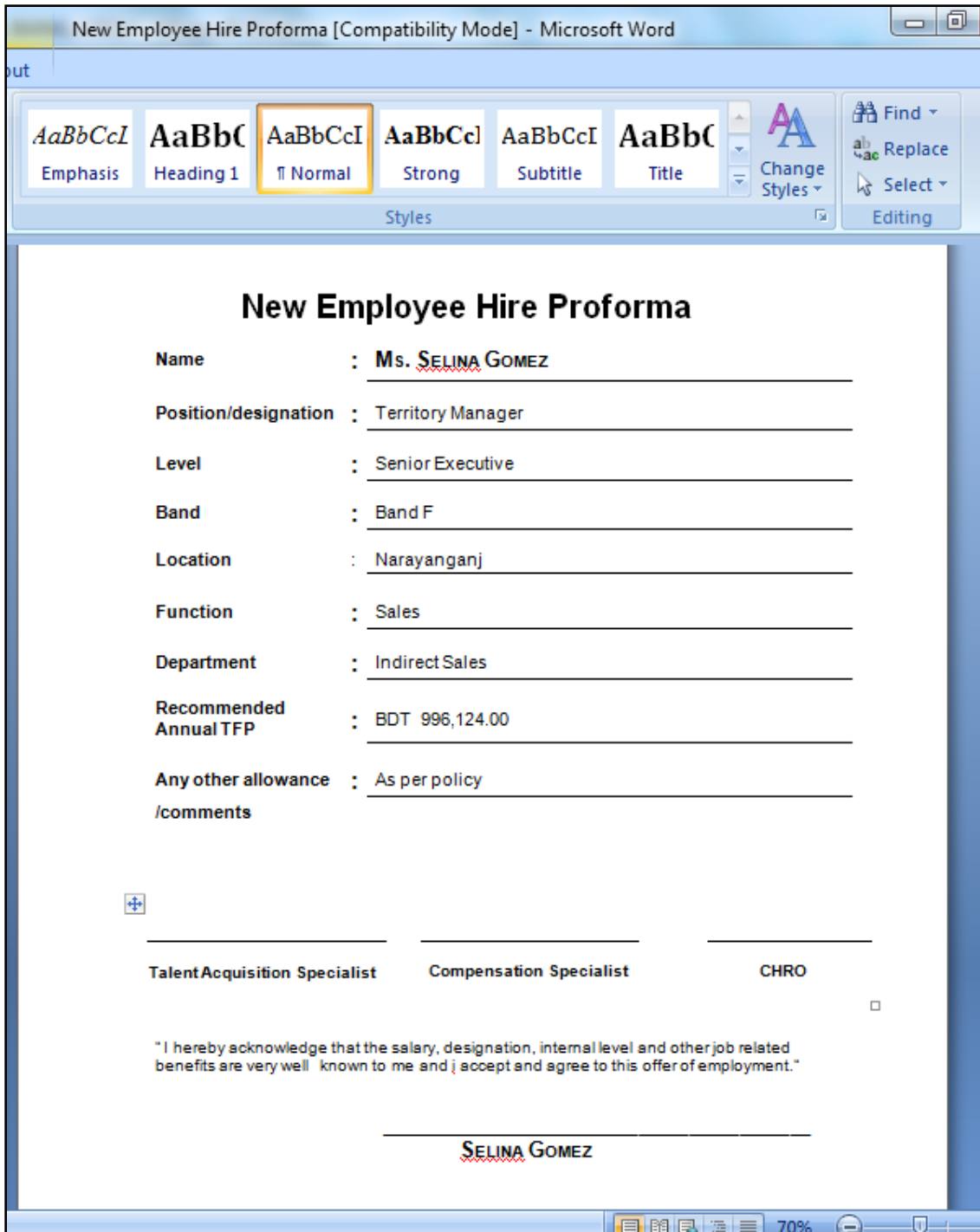
7. Other Tasks/Assignments

In addition to all these responsibilities, I have also done other tasks, which include,

- i. Performing Mail Merge in Microsoft Excel-Word, for the Finance department.
- ii. Helping the Human Resources Department create 'Offer Letters' (screenshot shown below).



- iii. Helping the Human Resources Department create ‘New Employee Hire Pro-forma Statement’ Letters’ (screenshot shown below).



These tasks contributed in completing one-time projects that were assigned to me. The HR team, in times of an urgent situation, has used my help to complete their work in new-employee related work. Thus, I myself have attained some skills outside of my own department, making my internship and knowledge-earned more versatile.

CHAPTER 6

CRITICAL OBSERVATIONS AND SCOPES OF IMPROVEMENT

Although, my internship term at Airtel Bangladesh was brief in duration, there were a few observations that I had made related to the m-commerce function, that in my opinion, has scope for improvement

6.1 JOB POINT OF VIEW

- In the preceding chapter, under sub-point number-3, I have described my task in maintaining log sheets for DBBL.

The critical aspect of this job responsibility was that there was too much of physical activities involved. Large bundles of mobile banking account opening forms used to be sent to the m-commerce function, and I had to check each file to ensure that everything was correctly provided. If there were discrepancies, the forms would have to be sent back to DBBL for correction. Also, the m-commerce team would have to wait for a certain number of correctly-filled-in forms to be accumulated before sending them to DBBL for the green signal that these accounts can be authorized.

Improvement:

In this age of rapid technological advancements, I believe that this manual sending of forms from DBBL-Airtel-DBBL should be made redundant. Nowadays, smart phones can even be used to quickly scan a softcopy of any document.

Therefore, after the territory managers fills out the mobile banking account opening form, s/he can scan the forms using a smart phone*, and make a file under lot number or the name of the retailers involved. These file can then be emailed to DBBL, who can forward it to Airtel, and vice-versa. From the Airtel Bangladesh-end, forms with discrepancies can be put in another folder with electronic notes next to the fields that need attention, and can be emailed to the DBBL-end.

This will not only save time and space of keeping the bulky documents, but also make Airtel Bangladesh's mode of internal working more advanced.

**Note: Each full-time employee is provided with an allowance to purchase a smart phone*

- In the previous chapter, under sub-point number-4, I have described my task in contacting the Airtel Registered Retailers to update the POS Code Database

The difficulty I had faced in this assignment was explaining to the retailers what exactly a POS code is.

The POS code, in simple terms, is the retailer ID and this ID is provided to them by DBBL when the retailer has successfully opened the Airtel-DBBL mobile banking account. Each retailer must have this ID; otherwise they would not be able to use the account.

However, because the retailers are not so educated in terms of the process of the model of mobile banking, most of the retailers I had contacted could not understand what code I was asking for. Even if they did, they were hesitant to disclose it, as they are frequently subject to fraudulence by prank callers, who use unfair tactics to transfer money away from the retailers.

Therefore, it was tedious to explain to over a hundred retailers what the ID is, and that it is not something that can be used for fraudulent intentions.

Improvement:

What Airtel Bangladesh can do, in order to avert this problem in the future, is to not get the retailers involved in the first place. Because these POS codes are given to the retailers from the DBBL-end, Airtel Bangladesh can request DBBL to provide the complete database of Airtel-DBBL retailer list with POS code included. Perhaps, it seems that it would be far more convenient to the retailer him/herself the code, but I have seen that this process is too complex and lengthy.

DBBL will understand the purpose of collecting the POS codes, without any explanations to be given, and so, this can be done very quickly and smoothly.

6.2 RESEARCH POINT OF VIEW

Another aspect of my responsibility at Airtel Bangladesh Limited was to conduct research and find out the lacking in the mobile financial services provided by Airtel Bangladesh Limited through DBBL.

For this task, I have used the websites of Airtel-Bangladesh, Airtel-India, Airtel-Africa (mainly Kenya).

The reason for having chosen to compare the MFS in Airtel-Bangladesh against India and Africa is that the demographics in Bangladesh, India and the countries in Africa are relatively similar, in terms of mobile phone usage.

In a report published in the European Financial Review, it has found that, “in Bangladesh, 57% of its 150 million inhabitants have a mobile phone, but only 13% have a bank account. India has a population of 1.2 billion with 900 million mobile phones but only 250 million bank accounts” (Gupta, 2013).

In Kenya, 93 percent of the 43 million inhabitants are mobile phone users, and only 15 million Kenyans have a bank account (Bindra, 2012).

Graphically, we have the following numbers:

Country	Total Population	No. of Mobile Users	No. with Bank Account	% Mobile Users	% Unbanked
Bangladesh	150,000,000	85,500,000	19,500,000	57 %	87 %
India	1,200,000,000	900,000,000	250,000,000	75 %	79.16666667 %
Kenya	43,000,000	39,990,000	15,000,000	93 %	65.11627907 %

Bangladesh, India and Kenya are not yet in the group of developed countries, and all three countries have over 50 percent of the population having a mobile phone and also, 50 percent of the population without a bank account. Also, because Airtel operates in all three of these countries, it would be easier to make recommendations for Airtel Bangladesh, as it can get a realistic idea of the things it can replicate from the partner countries.

It should be noted that Airtel Bangladesh has yet to receive permission from the BTRC to have its own channel to provide MFS to its subscribers, whereas Bharti Airtel and Airtel-Africa has already achieved that and has branded its m-commerce services under the name “Airtel Money”.

1. Comparison at a Glance

Below, in tabular form, I have given the basic differences in services provided by Airtel operating in Kenya, India and Bangladesh.

	KENYA	INDIA	BANGLADESH
<u>Cash Deposit/Withdrawal</u>	Cash-in and cash-out	Cash-in and cash-out	Cash-in and cash-out
<u>Platform</u>	Own platform	Own platform	Authorized DBBL branches
<u>Top up</u>	Top up airtime to any Airtel number	Top up airtime to Airtel account.	Top up airtime to Airtel prepaid account.
<u>Money Transfer</u>	Send money using Airtel money	Send money using Airtel money	Send money from using Airtel-DBBL mobile banking account to other Airtel-DBBL mobile banking accounts
<u>Bank Transactions</u>	Own bank account Other bank account Bank balance Bank statement	Money transfer to bank account	Not available
<u>Payment Services</u>	Pay for electricity and gas bills	Pay for electricity and gas bills	

	Dish TV Bill	Internet bills	mSalaray - Payment of salaries to employees
		Dish TV Bill	
		Insurance	
		Donations	mDonation – Airtel users can donate to JAAGO Foundation using DBBL mobile bank account
<u>Online Purchases</u>	Online shopping and payments	Online shopping and payments	Not available
<u>Bookings</u>	Airlines	Movie ticket Airlines Taxi Bus ticket	Not Available
<u>Remittance</u>	Not Available	Not Available	Receive remittance

2. Website of Airtel Bangladesh Limited: m-Commerce Section

The first point-of-comparison is the m-commerce section of the Airtel Bangladesh website against that of the m-commerce section of Airtel operating in the African countries, and I have made the observation that the one in Airtel Bangladesh is far less informative and far less interactive than the ones in the African countries.

The few changes that can be made to the Airtel Bangladesh m-commerce website are as follows:

- **Make the m-commerce section more visible in the homepage of Airtel Bangladesh Limited**

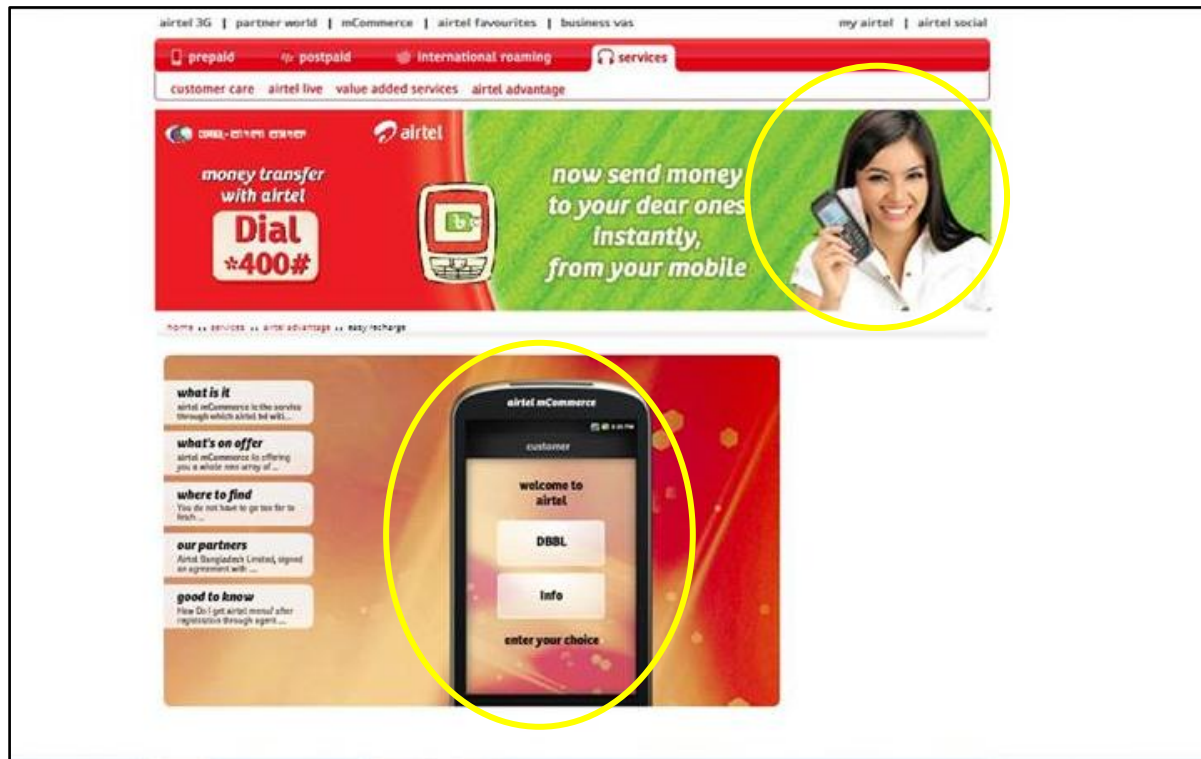
The screenshot shows the Airtel Bangladesh website homepage. The navigation menu at the top includes links for 'airtel 3G', 'partner world', 'mCommerce' (circled in yellow), 'airtel favourites', and 'business vas'. The main banner features a woman and a man pushing shopping carts filled with mobile phones, with the text '25 paisa/minute (airtel number)' and 'Life Impossible'. The right sidebar contains sections for 'my account', 'Customer Care', and 'airtel relationship center'. The bottom navigation bar includes 'prepaid', 'postpaid', 'int. roaming', and 'value added services'.

Airtel Bangladesh Website (Source: <http://www.bd.airtel.com/index.php>)

As you can see in the above screenshot from the Airtel Bangladesh website homepage, the m-commerce section, circled with yellow-color, has not been high-lighted, whereas mobile banking has huge potential in the country, in terms of gaining revenue for both Airtel Bangladesh and its partners, and increasing the subscriber base.

- *Use graphics that are locally more familiar*

The screenshot below shows the webpage of the m-commerce section of Airtel Bangladesh:



(The circles in yellow-color have been added to draw focus on that part of the screenshots).

Airtel Bangladesh Website > m-Commerce (Source: www.bd.airtel.com/services.php?cat_id=44)

My suggestions for improvement in this webpage are explained below:

- I. One reason why m-commerce is gaining popularity in Bangladesh is that a vast majority of the population is still does not have a bank account, but has a cellular handset. The existence of these two situations simultaneously gives m-banking a huge opportunity to attract that target group. Also, majority of those who do not have a bank account are from the rural, underdeveloped areas of the country, and it can be expected that although they do not have smart-phone, they do own a mobile handset, just for using the basic functions such as making phone calls.

Therefore, my suggestion is to have the smart-phone used as a demo (which shows how the m-banking works) replaced to a regular mobile handset.

This will show that m-banking does not require a smart phone and can be used by the masses.

If you see in the screenshot below, taken from the m-commerce section of the Airtel-Sierra Leone, you can see that a smart phone has not been used, as most of the users in that location do not own one.

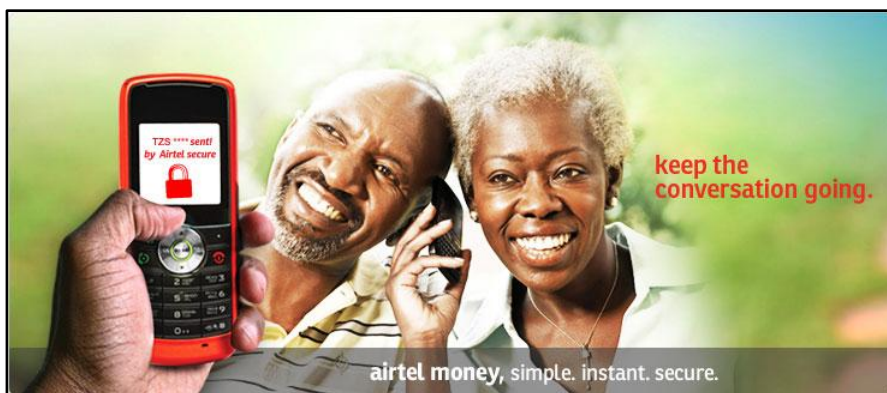
The screenshot displays the Airtel Money Sierra Leone website. The main banner features a hand holding a basic feature phone, circled in yellow, with the text "manage your account from the phone." and "airtel money. helps your money do more." Floating text boxes show services like "Balance check", "Cash deposit", and "Withdrawal". The right sidebar contains sections for "reach us", "special offers", and "get airtel money". The footer includes partner logos (DSTV, GTBank, Ecobank, ZENITH) and navigation links.

Airtel-Sierra Leone (Source: www.africa.airtel.com/wps/wcm/connect/africaairtel/sierra/airtelmoney)

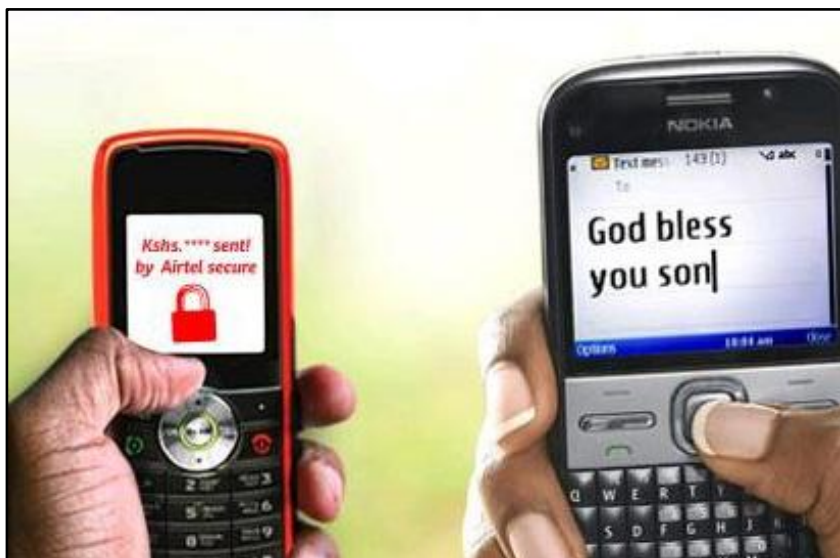
II. A young girl has been used in the webpage as a model to promote m-banking, seen on the top right corner. If that is the case, then the m-banking facilities provided by Airtel-DBBL should be youth-centric. The findings show that m-banking is actually aimed at the unbanked population, most of which are living in the rural areas.

Therefore, my suggestion is to use perhaps, a farmer in the rural village who has received money from his son in the city, or a daughter teaching her elderly mother how to use m-banking. This will show the range in the target group of people involved.

In the pictures below, taken from the Airtel Kenya website, you can see that this simple picture shows that Airtel m-commerce is for all generations.



Airtel Kenya (Source: www.africa.airtel.com/wps/wcm/connect/africaairtel/kenya/airtelmoney)



Airtel Kenya (Source: www.africa.airtel.com/wps/wcm/connect/africaairtel/kenya/airtelmoney)

III. For the Airtel website to be more comprehensive, I believe it will be better to have a section that lists all the achievements and partnerships Airtel has formed with partners, related to m-commerce.

Not only will people have a better idea of that is going on in Airtel Bangladesh, but it will make m-commerce more credible. Pictures of agreements can be added. Examples are shown below:



Airtel partnership with DBBL to facilitate mobile banking-August 2012

Source: <http://www.newagebd.com/detail.php?date=2012-08-26&nid=21368>



Airtel-DBBL agreement with ACI Limited- Shwapno superstores- July 2013

Source: http://www.forethoughtpr.com/Content.php?pageType=NewsEvents&Type=10&id=300&category=&Page=News_Events



Airtel partnership with a21 program of UNDP- August 2013

Source: <http://thebangladeshtoday.com/business/2013/08/airtel-proud-partner-of-access-to-information-a2i>

- IV. Airtel m-commerce should have an agreement with DBBL to upgrade the system that would allow for opening a mobile-banking account online. This would be very convenient for users of Airtel connection with Internet access to open a mobile wallet on-the-go.

Please see the picture below, taken from Airtel India, Airtel Money section, which allows for easy account opening.

Airtel India (Source: <http://www.airtel.in/money/register-now/>)

Because the m-commerce function in Airtel Bangladesh is bank-led, i.e., DBBL, this can only be possible via DBBL upgrading its entire system, to allow for online registration. Though this may not be possible very soon, I believe that if this is done, Airtel-DBBL can enjoy benefits of being the first ones to do it in Bangladesh.

3. Agreements in Attracting the Youth/Mass or Varieties in Services

Though the Airtel-DBBL mobile banking service is very convenient and has many features, in my opinion, the two partners should, in the very near future, sign more agreements with various organizations. Also they should have a more diverse set of offers.

The screenshots below have been taken from Airtel m-commerce websites of India and Sierra Leone, and how Airtel Bangladesh-DBBL can provide such services are explained.



Airtel India's Mobile banking services include booking railway tickets, as it partnered with Indian Railways Catering and Tourism Corporation (IRCTC). In Bangladesh,

Airtel India (Source: www.airtel.in/money/register-now/)

Airtel can sign agreement with Bangladesh Railway through DBBL, or even some long-route bus companies, so that Airtel subscribers and mobile bank holders can purchase the tickets conveniently. This can be a great feature.

Another feature Airtel can add to attract the youth in specific is to partner up with movie theatres, like Bashundhara Mall's Cineplex, or Jamuna Future Park's Blockbuster. Also, it



Airtel India (Source: www.airtel.in/money/register-now/)

can give special offers for those booking tickets via Airtel-DBBL mobile banking account. Nowadays, it is a trend among the young and even families to go out for watching a movie, due to a shortage in other forms of recreation in the city. Therefore, this can be a good way for both Airtel-DBBL, as well as the movie theatre in concern to boost revenue.

airtel money

Sierra Leone

home what is airtel money? how it works get airtel money partners with us corporate solutions faq

top up with airtel money

get 100% bonus

airtel money. helps your money do more.

reach us
111/121 (airtel users)
23275444000 (Prepaid and non-airtel users), *747 (agents)
Service is available 24 hours a day.

special offers
Get 100% bonus on top up for yourself and others
Deposit 1e 15,000 or more for the first time and get 50units free for airtel calls
Transfer money to any registered customer free. Pay for your goods at no extra cost at any merchant outlet

get airtel money
Want to start using airtel money?

GET IT NOW

par banks airtel money

DSTV

CIBank

Ecobank
The Pan African Bank

ZENITH

Airtel-Sierra Leone

(Source: www.africa.airtel.com/wps/wcm/connect/africaairtel/sierra/airtelmoney)

One other feature that Airtel can add with DBBL is to introduce simple offers aimed at the mass, such as the one showed on the left, which has been taken from Airtel-Sierra Leone.

CHAPTER 7

LEARNING

7.1 ORGANIZATIONAL LEARNING

At Airtel Bangladesh, I have learned some valuable lessons in the m-commerce field. Because mobile banking is an emerging trend, I was very satisfied in getting the opportunity to work in this field. I am sure I will be able to do more with this knowledge I have gained in my future careers, as more corporations will be converting to mobile banking in for all its transactions.

7.2 SELF LEARNING

There are many things which I was not taught by pen-and-papers, but I have picked up during my tenure at Airtel Bangladesh through observation and experience. These include, professional conduct of behavior in a corporate environment, the importance of time management and punctuality, how to multi-task and prioritize, and how to maintain cordial professional relationships with the higher-ups of an organization.

I believe all of the practices will make me more able and confident, and will make me a better contender in the job market for the future.

CHAPTER 8

CONCLUSION

Although, Airtel Bangladesh is one of the top telecom operators in Bangladesh, one of the huge problems it faces is the poor quality of network (Teleinfo, 2012), which in turn, discourages many potential users to switch to operators providing far better network, such as Grameenphone, which bags 42 percent of users (Chowdhury, 2013).

Therefore, Airtel should focus on some other ways to increase its consumer-base. Because m-commerce is an emerging concept in Bangladesh, and because there is a huge unbanked population yet to be captured, Airtel Bangladesh has huge potential.

Some statistics from this year, taken from The Financial Express (Islam, 2013) include:

- “**3 million people** now use different mobile banking services...with [the] volume of transactions between BDT 300million and BDT 350million, per day.
- “**60 percent of the population does not have access to financial services** due to poverty, and a lack of education and awareness are the main obstacles.

Also, this May, 2013, Bangladesh became the latest nation with at least **100 million active cell phone users** – a milestone reached so far by only 12 countries in the world. “Bangladesh has now joined South Asian neighbors: India (862m) and Pakistan (122m). The others are China (1-billion users), Russia, Brazil, the United States, Indonesia, Japan, Germany, the Philippines and Nigeria” (Chowdhury, 2013).

These latest facts imply that there is the possibility of m-commerce taking over the unbanked population very soon.

With the suggestions I have mentioned, I believe that if Airtel can get approval from DBBL, the subscriber-base can boom, and we might see a revolutionary change in the way Airtel’s m-commerce function shapes the mobile banking future of Bangladesh.

REFERENCES

- Airtel Bangladesh. (2013). m-commerce. Retrieved August 26, 2013, from Airtel Bangladesh Limited: www.bd.airtel.com/services.php?cat_id=44
- Airtel Kenya. (2013). Airtel Money. Retrieved 29 August, 2013, from Airtel Kenya: www.africa.airtel.com/wps/wcm/connect/africaairtel/kenya/airtelmoney
- Airtel Sierra Leone. (2013). *Airtel Money*. Retrieved 29 August, 2013, from Airtel Sierra Leone: www.africa.airtel.com/wps/wcm/connect/africaairtel/sierra/airtelmoney
- Bharti Airtel. (2009, March). *Company History*. Retrieved August 28, 2013, from Airtel India: www.airtel.in/about-bharti/about-bharti-airtel
- Bharti Airtel. (2013). *Corporate*. Retrieved August 28, 2013, from Airtel India: <http://www.airtel.in/about-bharti/media-centre/bharti-airtel-news/corporate/bharti-airtel-becomes-the-fourth-largest-mobile-operator-in-the-world>
- Bharti Airtel. (2013). *Register Online*. Retrieved August 29, 2013, from Airtel Money India: www.airtel.in/money/register-now/
- Bindra, S. (2012, August 19). *Kenya sets new standard for rest of the world in banking and payments* . Retrieved August 27, 2013, from Business Daily: <http://www.businessdailyafrica.com/Kenya-sets-new-standard-in-banking-and-payments--/539444/1482844/-/y50rac/-/index.html>
- Chowdhury, K. R. (2013, June 6). *Mobile use in Bangladesh hits a major milestone*. Retrieved June 15, 2013, from Khabar South Asia: http://khabarsouthasia.com/en_GB/articles/apwi/articles/features/2013/06/06/feature-01
- DBBL. (2013, January). *M-Banking*. Retrieved August 27, 2013, from About M-Banking-DBBL: http://www.dutchbanglabank.com/electronic_banking/PDF/MobileBankingBrochureEnglish.pdf
- Forethought. (2013, July). *News Airtel Bangladesh*. Retrieved August 29, 2013, from Forethought: http://www.forethoughtpr.com/Content.php?pageType=NewsEvents&Type=10&id=300&category=&Page=News_Events
- Gupta, S. (2013). The Mobile Banking and Payment Revolution. *European Financial Review* , 4.
- Islam, R. (2013, June 5). *Expansion of mobile banking service*. Retrieved June 8, 2013, from The Financial Express: <http://www.thefinancialexpress-bd.com/index.php?ref=MjBfMDZfMDVfMTNfMV82XzE3MTc3Ng>

New Age. (2012, August 12). *Airtel Bangladesh News*. Retrieved August 28, 2013, from New Age BD: <http://www.newagebd.com/detail.php?date=2012-08-26&nid=21368>

Teleinfo. (2012, May 2012). *Airtel Providing Bad Service In Bangladesh* . Retrieved September 2, 2013, from Teleinfo: <http://teleinfobd.blogspot.com/2012/05/complain-from-airtel-customer-in.html>

The Bangladesh Today. (2013, August 21). *Latest News*. Retrieved August 24, 2013, from The Bangladesh Today: <http://thebangladeshtoday.com/business/2013/08/airtel-proud-partner-of-access-to-information-a2i>

Times of India. (2013, August 28). *m-Commerce*. Retrieved August 28, 2013, from Times of India: <http://timesofindia.indiatimes.com/topic/Airtel-Bangladesh>

APPENDIX-A

DAILY DASHBOARDS

The following nine screenshots are of the dashboards that I prepared everyday for the m-commerce team. Over the course of my internship period, I have created fifty dashboards.

May 16, 2013

Tourists can now use **bKash** to reserve rooms at Seagull Hotel by making payments to the hotel's bKash Merchant Account

<http://bkash.com/news/tourists-can-now-use-bkash-reserve-rooms-seagull-hotel>

Delhi's Beam Money Pvt Ltd launched in 29 major post offices across Uttarakhand. Services include: recharge mobile, data card and DTH connections; pay utility bills and make payments for rail, air & bus tickets, movie tickets and online shopping

<http://techcircle.vccircle.com/2013/05/15/beam-money-launches-mobile-money-service-in-uttarakhand-post-offices/>

South Africa's Altech provides **pre-paid payment services**: prepaid airtime, prepaid electricity, and prepaid data, prepaid lotto, prepaid medical aid, prepaid TV, loyalty rewards and prepaid fixed-line services.

<http://www.telecompaper.com/news/altech-brings-out-evenza-mobile-money-943448>

Walgreen's M-Commerce Strategy: Increasing Customer Engagement

1. Engage when and where your customers want
2. Concentrate engagement in a single app
3. Start engagement outside the store... and finish inside the store
4. Drive urgency with time-based offers & alerts
5. Increase convenience
6. Engage outside the app
7. Add customer value & integrated rewards

<http://www.mobilemarketer.com/cms/lib/17139.pdf>

MAY 28, 2013

Bangladesh Bank Every day, around US\$14.21 million is transacted through mobile banking services with 400,000 transactions. Banks have been providing mobile financial services to 5 million people through around 7,000 agents, helping the economy grow further by transferring money from urban to rural areas. Every month mobile banking services are growing at 20%.

<http://www.asianewsnet.net/Mobile-banking-helps-Bangladesh-economy-grow-46896.html>

bKash expands partners by adding Electro Mart and Seagull Hotels to its partner merchants.

- bKash offers its services to Electro Mart Limited in remote areas where formal banking is not available.
- Seagull Hotels will allow bKash account holders to make payments to the hotel and to reserve rooms.

<http://www.telecompaper.com/news/bkash-expands-partners-945768>

Airtel takes 3.75 G service to Burkina Faso, which will contribute to the development of the country, facilitating Internet access for all Burkinabé, and boosting mobile banking and mobile commerce.

<http://www.vanguardngr.com/2013/05/airtel-takes-3-75-g-service-to-burkina-faso/>

Citibank (China) Co. is the first to launch the Citi@ Mobile Collect, which replaces cash collection with a secure, convenient mobile solution, settling funds in real time at the point of sale with immediate confirmation to both the buyer and seller, enabling customers in the consumer sector to directly collect from their distributors' account upon SMS confirmation and deliver goods upon a timely credit advice via SMS.

<http://www.theasset.com/article/24408.html>

In mid-May, **Barclays** announced a money transfer service called **Cashsend** that lets the bank's customers with debit cards send money to anyone in Zimbabwe via an ATM.

Drawbacks: finding an ATM at odd hours and the security of sending a PIN manually.

<http://www.techzim.co.zw/2013/05/barclays-will-let-you-send-money-to-anyone-in-zimbabwe-via-an-atm/>

50

JUNE 4, 2013

Grameenphone's chairman: "Leading operators unlikely to participate in 3G auction"- due to 3 reasons:

1. No consultation process on 3G
2. Government can cancel any 3G licence without any cause
3. Lack of security on foreign investments in Bangladesh

<http://dhakatribune.com/commerce/2013/jun/04/leading-operators-unlikely-participate-gp-boss>

Money transfers & merchandise purchases are driving up mobile payment transactions around the world, with the value of transactions in 2013 expected to soar to **US\$235.4 billion** (44% more than 2012) and over the next **4 years** to hit the **\$721 billion mark**.

In **2016**, Asia Pacific will overtake Africa to become the largest region by transaction- **\$165 billion**.

<http://www.itwire.com/your-it-news/mobility/60143-mobile-payment-transactions-exploding-worldwide>

Mobile banking trend is rising in **Pakistan** as the central bank's quarterly review shows that between Jan & Mar 2013, commercial banks performed **1.11 million mobile banking transactions** that amounted to **Rs7.35 billion**, a growth of 23% in volume over previous quarter.

MCB introduced the **MCB-Lite**, Faysal Bank introduced **Faysal Mobit** and SCB introduced the **SCB Breeze** brands.

<http://www.brecorder.com/bresearch/44-miscellaneous/3379-growt-h-in-mobile-banking/>

The **ATM industry** is facing an opportunity to adapt to new technology, including **mobile commerce**.

1. Here are **5 ways** that mobile technology will change ATMs:
2. Pre-staging transactions
3. Contactless transactions
4. Serving the unbanked
5. Expanded ATM services
6. Expanded ATM/mobile capabilities

http://global.networkdalliance.com/downloads/white_papers/Mobile_WP_Embracing-Mobile-at-the-ATM_To-Launch.pdf

JUNE 6, 2013

This May, **Bangladesh** became the latest nation with at least **100 million active cell phone users** – a milestone reached so far by only 12 countries in the world.

Bangladesh has now joined South Asian neighbours **India (862m)** and **Pakistan (122m)**. The others are China (one billion users), Russia, Brazil, the United States, Indonesia, Japan, Germany, the Philippines and Nigeria.

http://khabarsouthasia.com/en_GB/articles/apwi/articles/features/2013/06/06/feature-01

bKash and Rural Services Foundation (RSF) recently signed an agreement to facilitate the payment collection from rural areas through bKash.

This service will help RSF to collect timely and secure payments from their remote branches and ensure quick transfer to significantly improve the efficiency and reduce the lead time of payment collection.

<http://www.dailyprimenews.com/details.php?id=11133>

Kenya: Move aside cash, here comes 'Lipisha'

The **Lipisha** service allows **customers** to pay for goods and services using mobile cash and for **business owners** to quickly receive and process mobile payments through mobiles. Funds are settled in **real-time** in bank accounts and there is **security of cash-flows** so businesses can leverage on the money transacted.

Lipisha is currently working with Safaricom and Airtel via the **M-Pesa and Airtel Money platforms** respectively and with Kenya Power, banks, and mobile phone companies such as Nokia.

<http://www.nation.co.ke/Features/money/Here-comes-Lipisha-/435440/1872574/-/8ljgh4/-/index.html>

Bangla-Pesa: The use of alternative currency in **Kenya** introduced in slums in Kongowea. Founders say it is not a *substitute* to the currency but rather a **legal voucher**—a mechanism to cushion the residents from the effects of climate change, economic inflation and rising oil prices.

<http://www.the-star.co.ke/news/article-123201/bangla-pesa-use-alternative-currency-kenya>

Airtel has launched **Airtel Money** in **17 markets** and extended its **3G service to 14 markets** in the last **12 months**, due to which its non-voice revenues have picked up. Airtel Money has also picked up well in African markets including **Kenya, Tanzania, Uganda** and the company believes that both data and Airtel money will be significant revenue streams in the **next 12 months**.

<http://www.medianama.com/2013/06/223-airtel-q4-fy13-concall/>

Airtel Kenya has partnered with oil marketing firm **Total** to enable its customers pay for car services and goods through **Airtel Money**, in all of its **174 Total service stations** where customer can also deposit and withdraw money.

Airtel Money currently has around **9,500 agents** countrywide and it plans to grow to more than **15,000 by the end of the year**.

<http://allafrica.com/stories/201306210153.html>

SRINAGAR: **Airtel M Commerce Services Ltd** (AMSL), joined with **Jammu and Kashmir Bank** to offer 'airtel money' services through the bank's 800 **Khidmat Centres** across the state.

This alliance marks a unique joint commitment by both the companies towards taking the power of airtel money to the masses and further promotes the **nation's financial inclusion agenda**.

Users can load cash on their mobile devices and spend it to pay utility bills, recharge mobile phones, shop at merchant outlets and transact online.

http://articles.economictimes.indiatimes.com/2013-06-18/news/40049383_1_airtel-money-bharti-airtel-airtel-m-commerce



JUNE 24, 2013

JULY 4, 2013

Bangladesh 2025: Young leaders declare that quality education, innovation and easier access to fund for young entrepreneurs are the keys to taking Bangladesh to the next stage of development. **Telecom representatives** expressed happiness that **100 million people** had access mobile phone communication. <http://www.dhakatribune.com/bangladesh/2013/jul/02/bangladesh-2025-young-leaders-focus-scopes-and-challenges>

The highest ever amount of remittance received in Bangladesh amounts to US\$14,460.52m in the just-ended fiscal year (2012-2013), thanks to the increase in the remittance flow through the formal channel. <http://www.dhakatribune.com/economy/2013/jul/03/remittance-inflow-breaks-record>

Airtel Money has seen the government of the **Democratic Republic of Congo** embracing it to make seamless, large-scale **salary payments** starting December 2012. Now, **civil servants** including the military, the police force, pensioners and other civil servants can receive payments on their mobile phones. <http://allafrica.com/stories/201307011004.html>

How to Modify Mobile Banking Behaviors to Maximize Cost Savings
 "Mobile bankers are statistically more likely than all consumers to go to the branch for three activities, which could potentially generate profit or cut costs:
 To learn about products and services
 To buy a money order
 To address potential fraud
<http://www.cutimes.com/2013/07/02/how-to-modify-mobile-banking-behaviors-to-maximize?ref=hp>

BB to increase mobile banking monitoring: Bangladesh Bank (BB) is going to take some initiatives to monitor the mobile banking which has already gained huge popularity within a short span of time for facilitating easy payment services. If the taskforce finds irregularities, it can cancel mobile banking license of the concerned bank.

<http://www.risingbd.com/english/detailsnews.php?nssl=149ef6419512be56a93169cd5e6fa8fd&nntl=4505>



Emirates Islamic Bank has established itself as the **first Islamic Bank to launch a mobile banking app** and the first bank in the Middle East to launch an App on the new Windows 8 mobile platform.

<http://www.zawya.com/story/Emirates-Islamic-Bank-appoints-Yakub-Bobat-as-Head-of-Corporate-Banking-ZAWYA20130724063817/>

Airtel Money to support Madagascar commodities exchange

Madagascar has signed a contract with the Mercantile Exchange of Madagascar (MEXM), whereby customers will be able to use Airtel Money to register with the exchange, to **follow raw material prices in real time**, and to **make online payments** for all their stock market transactions.

<http://www.telecompaper.com/news/airtel-money-to-support-madagascar-commodities-exchange--956801>

July 24, 2013

Equity Bank and Airtel Money-Kenya have entered a partnership that will offer customers from both institutions to **access Airtel mobile banking platforms**, perform **agency cash transactions** at Equity Bank branches and also enable Airtel services customers to **withdraw money** at any Equity Bank countrywide.

Airtel Money will also enable customers to pay their utility bills, receive bank transaction alerts, check account balance and receive mini statements, among other services.

<http://www.capitalfm.co.ke/business/2013/07/equity-customers-get-mobile-with-airtel-money/>

JULY 31, 2013

IRTEL Zambia Plc says it is recording **K500 million worth of transactions** everyday through the **Airtel Money** product, which has attracted **1.2 million registered customers**.

Meanwhile, Airtel has signed a partnership agreement with **Woolworths Zambia** which will enable customers to **purchase the latest clothes** in fashion from all stores across the country.

<http://www.daily-mail.co.zm/business/18734>

The number of **mobile phone subscribers** in **Bangladesh** has reached **105 million**, with nearly eight million new users registering in the first half of this year.

The number of subscribers of six cell phone operators stood at **105.051 million in June** — BTRC.

Grameenphone	43.967 million
Banglalink	27.076 million
Robi	22.897 million
Airtel	7.821 million
Citycell	1.383 million
Teletalk	1.908 million

Cell phone companies sold nearly **12 million new connections in 2012**, raising the number of subscribers to **97 million by the end of December**.

The government signed a **loan agreement worth \$211 million** with the Export-Import Bank of China to support the country's efforts in introduction of **3G and expansion of the 2.5G network**.

<http://mobilephone.firstorfast.com/2013/07/30/eight-mn-get-new-mobile-connections-in-bangladesh/>