Research Article

USERS' SATISFACTION LEVEL TOWARDS TELECOMMUNICATION OPERATORS: A STUDY ON GRAMEENPHONE AND BANGLALINK

Economics

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Abstract

Satisfaction is a fulfillment of a need or want. This study adopts with both qualitative and quantitative in nature. Both primary and secondary data were used for the study. Close ended questionnaire was used for quantitative study & open ended questionnaire was used for qualitative study. The main objective of the study is to find out the satisfaction level of telecommunication users. Brand image, call rate, quality of network, promotional offers was used to find out the satisfaction level. The largest number of Grameenphone users are satisfied (60%) and the lowest number of respondents 00% are not satisfied at all who are Post Graduation level educated of Grameenphone users. On the other hand the largest number of users are satisfied (57%) and the lowest number of respondents 00% are not satisfied at all who are Graduation level educated of Banglalink user. Users of grameenphone and Banglalink are satisfied but not extremely satisfied.

1. Introduction

Satisfaction is customer's level of approval when comparing a product's perceived performance with his or her expectations. Also could refer to discharge, extinguishment, or retirement of an obligation to the acceptance of the obligor, or fulfillment of a claim. While satisfaction is sometimes equated with performance, it implies compensation or substitution whereas performance denotes doing what was actually promised.[1] In an economic environment with increasing competition where companies, on average, lose half of their customers in five years,, measuring the satisfaction of customers goes beyond the scope of marketing. Doing so can help the company to identify ways to differentiate the company and areas for improvement of your offerings, creating favorable conditions that will give your sales strategy a boost. Particularly, measuring customer satisfaction helps to identify the real needs of customers, verify the appropriateness of your decisions (e.g. for innovation), take any corrective action needed, and reinforce customer loyalty[2]. The Kano model is a theory for product development and customer satisfaction developed in the 1980s by Professor Noriaki Kano, which classifies customer preferences into five categories.[3]

Must-be Quality

Simply stated, these are the requirements that the customers expect and are taken for granted. When done well, customers are just neutral, but when done poorly, customers are very

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[1] (http://www.businessdictionary.com/definition/satisfaction.html).

[2] (https://business.critizr.com/en/blog/what-customer-satisfaction-indicators-should-you-track)

[3] (https://en.wikipedia.org/wiki/Kano_model)

dissatisfied. Kano originally called these "Must-be's" because they are the requirements that must be included and are the price of entry into a market.[4]

One-dimensional Quality

These attributes result in satisfaction when fulfilled and dissatisfaction when not fulfilled. These are attributes that are spoken and the ones in which companies compete. An example of this would be a milk package that is said to have ten percent more milk for the same price will result in customer satisfaction, but if it only contains six percent then the customer will feel misled and it will lead to dissatisfaction (https://en.wikipedia.org/wiki/Kano_model).

Attractive Quality

These attributes provide satisfaction when achieved fully, but do not cause dissatisfaction when not fulfilled. These are attributes that are not normally expected, for example, a thermometer on a package of milk showing the temperature of the milk. Since these types of attributes of quality unexpectedly delight customers, they are often unspoken.[5]

Indifferent Quality

These attributes refer to aspects that are neither good nor bad, and they do not result in either customer satisfaction or customer dissatisfaction. For example, thickness of the wax coating on a milk carton. This might be key to the design and manufacturing of the carton, but consumers are not even aware of the distinction. It is interesting to identify these attributes in the product in order to suppress them and therefore diminish production costs.[6]

Reverse Quality

These attributes refer to a high degree of achievement resulting in dissatisfaction and to the fact that not all customers are alike. For example, some customers prefer high-tech products, while others prefer the basic model of a product and will be dissatisfied if a product has too many extra features.[7] The government of Bangladesh has identified ICT as one of the thrust sectors for rapid economic development, unemployment, & poverty alleviation (Star, 2011).

In recent years, mobile communications are experiencing higher growth rates in low income countries. For instance, during 1995-1998, mobile subscribers in low income countries registered an annual percentage growth rate of 117% compared to rate of 47% for high income countries during the same period (ITU, 1999).

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[4] (https://en.wikipedia.org/wiki/Kano_model)
[5] (https://en.wikipedia.org/wiki/Kano_model)
[6] (https://en.wikipedia.org/wiki/Kano_model)
[7] (https://en.wikipedia.org/wiki/Kano_model)

The wider acceptance & adoption of digital technology has reshaped the way of communication as well as changed social and individual behavior. The term of consumer behavior refers to the behavior that customers display in searching for purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs (Schiffman, 1994).

2. Literature Review

A study was on Service Quality, customer Satisfaction, and Behavior Intension: Evidence from China's Telecommunication Industry. In this paper the author paid attention to the measurement model of service quality in Chain's mobile phone market based on the well-known 'SERVQUAL' model, but with modification on the basis of focus group discussions & expert opinions to reflect the specific industry attributes and the special culture of China. Emphasis is then paid to the study of the dynamic relationships among service quality, customer value, customer satisfaction and their influences on future behaviors after the key drivers of customer value & customer satisfaction are identified (Cheong, 2005).

The choice of a cellular phone is characterized by two attitudes: attitude towards the mobile phone brand on one hand and attitude towards the network on the other (Mattila, 2003).

In developing countries, millions of people rely on informal economic activity and local level networks to earn their living. Most of these populations are from bottom of pyramid and they don't have access to basic financial services/banks as access to them is costly and very limited. However, the outstanding growth of mobile sector worldwide has created a unique opportunity to provide social and financial services over the mobile network. With over 4 billion mobile cellular subscriptions worldwide, mobile network has the ability to immediately offer mobile banking to 61% of the world population (Sultana, 2009).

New electronic channels are replacing the more traditional ones. Mobile devices represent the recent development in electronic service distribution. An exploratory study was conducted on experienced electronic banking customers by using a qualitative in-depth interviewing method. The findings increase the understanding of customer-perceived value and value creation on the basis of attributes of mobile services and customer-perceived disadvantages of mobile phones in electronic banking context. The findings allow practitioners to improve their services and marketing strategies and pass on information to the academics about interesting future research areas (Suoranta, 2003).

Another study was on factors affecting customer equity of telecommunication enterprises. Based on this paper the author concluded that the factors affecting the customer equity of telecommunication enterprises are composed of value equity, brand equity, potential equity and retention equity, and further put forward the management strategy to increase the customer equity of telecommunication enterprises.

Other study was on 'relationships between customer satisfactions and service loyalty: user's perception on telecommunication provider. This study seeks to contribute to the development of a conceptual framework that integrate service quality, corporate image, price, customer satisfaction, and service loyalty. The study uncovered that service quality, corporate image, and price are found to act on service loyalty via customer satisfaction (Wang, 2010).

This study has been conducted in order to cover the lacks of aforesaid studies. Above studies will be helpful to find out the variables to measure users' satisfaction level of Grameenphone and Banglalink.

3.0. Objectives

A. To find out users' demographic profiles of Grameenphone and Banglalink;
B. To find out customers' satisfaction level;
C. To make suggestions be made on the basis of findings.

4. Methodology of the study

4.1 Type of research

The study is both qualitative and quantitative in nature based on both primary and secondary data. Primary data have been collected from the respondents by using questionnaire method.

4.2 Sources of data

Both primary and secondary data has used for the study. Primary data is collected directly from the respondents. The secondary data for the study is collected from different sources such as technical and Trade journal, articles, news paper, magazines, internet, periodicals, books, reports, publications of associations related to mobile phone service phone users.

4.3 Questionnaire design and pretesting

This research adopts with open ended and close-ended questionnaire. In this study, respondents were asked why they buy, which factors they consider, their media preferences etc. questionnaire was pretested and primary opinion of 30 respondents has taken. Sixty four salient beliefs were identified but respondents are award about eighteen salient beliefs only. Those are network facility, SMS services, 3g services, internet modem, sports news, health line, face book services, call block, F& F services, Balance transfer, conference call, emergency balance, ring tone, internet services, promotional offer, welcome tune, availability of services and SMS alert.

4.3.1. Sampling plan
4.3.2 Populations

Population of the study was defined here in terms of elements and unit. Elements are all consumers of Grameenphone & Banglalink, in Dhaka city. Unit is each individual consumer of Mobile Phone users within the population.

4.3.3 Sample size

360 respondents have selected for interview.

4.3.4 Sampling method

Cluster sampling method was followed for the study.

4.3.5 Scale to measure satisfaction

Five points Likert scale is applicable to compute the numeric value of customer satisfaction, where 1 indicates strongly dissatisfied and 5 indicates strongly satisfied.

5. Result and Discussions

5.1 Ages of the respondents

The table-1 & 2 shows that out of 360, the highest number of respondents 51%, 71 %, 47% & 60% are Banglalink users and their educational qualifications are SSC, HSC, Graduation & Post Graduation and their ages are below 25 years & 25-34 years respectively.

On the other hand the highest number of Grameenphone users is 56%, 60%, 56% & 53% and their ages are below 25 years & 25-34 years whose educational qualifications are SSC, HSC, Graduation and post Graduation.

The lowest number of respondents 07%, 04%, 00% & 00% are Grameenphone users whose educational qualifications are SSC, HSC, Graduation and Post Graduation & their ages are more than 60 years, 45-60 years.

On the other hand the lowest number of respondents 00%, 00%, 00% and 02% are Banglalink users whose educational qualifications are SSC, HSC Graduation and Post Graduation whose ages are more than 60 years and below 25 years respectively.

There is perfect positive correlation in the ages of Grameenphone & Banglalink users at SSC level. There is perfect positive correlation in the ages of Grameenphone & Banglalink users

at HSC level. There is perfect positive correlation in the ages of Grameenphone & Banglalink users at Graduation level. There is perfect positive correlation in the ages of Grameenphone & Banglalink users at Post Graduation level.

5.2 Gender of the respondents

The table-3 & 4 shows that out of 360 respondents 73 % are male and their educational qualification is post graduation and 56 % female and their educational qualification is HSC are from Banglalink users.

Otherwise, 67% respondents are male and their educational qualification is post graduation and 67% are female and their educational qualification is HSC are from Grameenphone users. The lowest number of respondents 33% is Grameenphone male users whose educational qualification is HSC and 33 female who are post graduate.

On the other hand the lowest numbers of respondents 44% are Banglalink male users whose educational qualifications are HSC and 27% are female respondents who are post graduate. There is perfect positive correlation in the gender (male) of Grameenphone & Banglalink users. There is perfect positive correlation in the gender (female) of Grameenphone & Banglalink users.

5.3 Location of the respondents

The table 5 shows that 50% respondents are from Dhaka North City Corporation and the other 50% respondents are from Dhaka South City Corporation of Grameenphone users. On the other hand the above table shows that 50% respondents are from Dhaka North City Corporation and the other 50% respondents are from Dhaka South City Corporation of Banglalink users.

5.4 Education of the respondents

Table 6 and 7 shows that among the respondents 25% are SSC, 25% are HSC, 25% are Graduate & 25% are Post Graduate level educated of Grameenphone users. Among the respondents 25% are SSC, 25% are HSC, 25% are Graduate & 25% are Post Graduate level educated of Banglalink users.

5.5 Income of the respondents

From the table 8 and 9, it is clear that the largest number 42% respondents' income level is 20000-30000 Tk. Who are graduate and the lowest number 00% of respondents whose monthly income is less than 10000 taka and their educational level is graduation & post graduation of Grameenphone users. On the other hand, 44% respondents' income level is 20000-30000 taka who

is HSC level educated and only 02% respondents' income level is less than 10000 taka who is post graduate of Banglalink users.

There is moderate degree of positive correlation in the income level of Grameenphone & Banglalink users at SSC level.: There is moderate degree of positive correlation in the income level of Grameenphone & Banglalink users at HSC level. There is moderate degree of positive correlation in the income level of Grameenphone & Banglalink users at Graduation level. There is moderate degree of positive correlation in the income level of Grameenphone & Banglalink users' at Post Graduation level

5.6 Occupation of the respondents

Table 10 & 11shows that the largest numbers of respondents 69% are student (HSC) and the lowest number of respondents 07% are retired of Grameenphone users. On the other hand, the largest numbers of respondents 69% are student (HSC) and the lowest number of respondents 07% are businessmen and retired persons & their educational qualifications are HSC, Graduation & Post Graduation level of Banglalink users.

There is higher degree of positive correlation in the occupation of Grameenphone & Banglalink users at SSC level. There is higher degree of positive correlation in the occupation of Grameenphone & Banglalink users at HSC level. There is perfect positive correlation in the occupation of Grameenphone & Banglalink users at Graduation level. There is higher degree of positive correlation in the occupation of Grameenphone & Banglalink users at Post Graduation level.

5.7 Religion of the respondents

Table 12 & 13shows that the largest numbers of respondents 100% are Muslim (post graduate) and the lowest number of respondents 00% are others & their educational qualifications are SSC & Post Graduate level respectively of Grameenphone users.

On the other hand, the largest number of respondents 98% are Muslim (post graduate) and the lowest number of respondents 00% are others & their educational qualifications are Post Graduation level of Banglalink users.

There is perfect positive correlation in the religion of Grameenphone & Banglalink users' at SSC level. There is perfect positive correlation in the religion of Grameenphone & Banglalink users at HSC level. There is higher degree of positive correlation in the religion of Grameenphone & Banglalink users' at Graduation level. There is higher degree of positive correlation in the religion of Grameenphone & Banglalink users' at Post Graduation level.

5.8 Satisfaction Level

The largest number of Grameenphone users are satisfied (60%) and the lowest number of respondents 00% are not satisfied at all who are Post Graduation level educated of Grameenphone users. On the other hand the largest number of users are satisfied (57%) and the lowest number of respondents 00% are not satisfied at all who are Graduation level educated of Banglalink user.

6. Conclusion

Telecommunication operators' market has a great potentiality because mobile phone in Bangladesh has become as part of the country's culture from upper class to lower class in connecting and making communication with the nearest ones or the associates through mobiles. Today consumers are more learned, demanding and well informed than previous. Now the consumers enjoy various types of cable channels and newspapers those are used to inform, to persuade and to remind consumers. Consumers are also influenced by family members, friends, colleagues, relatives and by groups.

In Bangladesh mobile phone has been introduced in 1993. It has become a very popular communication medium because business people, professional persons, even students are using this products intensively for their personal and occupational purposes. Thus it may also be used as an alternative medium of communication and transaction like introducing mobile transactions, m-commerce and mobile banking.

It is hoped that the academic proponents and concerned professionals would accept the study outcomes and its implications for the government, business organizations and the mobile phone operators because this stud finds demographic profiles of consumers that indicates their choice behavior and their satisfaction level.

7. Suggestions

As price is the second most important factor to the consumer so the operators may reduce their service prices and can improve network facility. The study concentrated on the personal consumer. It did not include corporate customers. Another research could be done on the corporate consumers. Users of grameenphone and Banglalink are satisfied but not extremely satisfied. Why they are not extremely satisfied? It should be researched.

8. Appendix

Table: 1. Age of Grameenphone users

Age	SSC		HSC		Graduation		Post graduation	
<25 years	25	56%	27	60%	10	22%	03	07%
25-34 Years	07	16%	11	24%	25	56%	24	53%
35-44 years	04	09%	03	07%	04	09%	12	27%
45-60 Years	06	13%	02	04%	06	13%	06	13%
> 60 year	03	07%	02	04%	00	00%	00	00%

Table.2. Age of Banglalink Users

Age	SSC		HSC		Graduation		Post graduation	
	No.	%	No.	%	No.	%	No.	%
Below25	23	51%	32	71%	15	33%	00	00%
25-34 Years	13	29%	07	16%	21	47%	27	60%
35-44 Years	05	11%	04	09%	08	18%	14	31%
45-60 Years	04	09%	02	04%	01	02%	03	07%
>60Years	00	00%	00	00%	00	00%	01	02%

Test 1. Evaluation of r: Ages at SSC level

Correlations				
			Grameenphone	Banglalink
Grameenphone	Pearson Correlation		1	.919*
	Sig. (2-tailed)			.027
	N		5	5
Banglalink	Pearson Correlation		.919*	1
	Sig. (2-tailed)		.027	
	N		5	5
*. Correlation is significant at the 0.05 level (2-tailed).				

Test 2. Evaluation of r: Ages at HSC level

Correlations				
			Grameenphone	Banglalink
Grameenphone	Pearson Correlation		1	.979**
	Sig. (2-tailed)			.004
	N		5	5
Banglalink	Pearson Correlation		.979**	1
	Sig. (2-tailed)		.004	
	N		5	5
**. Correlation is significant at the 0.01 level (2-tailed).				

Test 3. Evaluation of r: Ages at Graduation level

Correlations			
		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.884*
	Sig. (2-tailed)		.046
	N	5	5
Banglalink	Pearson Correlation	.884*	1
	Sig. (2-tailed)	.046	
	N	5	5
*. Correlation is significant at the 0.05 level (2-tailed).			

Test 4. Evaluation of r: Ages at Post Graduation level

Correlations			
		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.982**
	Sig. (2-tailed)		.003
	N	5	5
Banglalink	Pearson Correlation	.982**	1
	Sig. (2-tailed)	.003	
	N	5	5
**. Correlation is significant at the 0.01 level (2-tailed).			

Table: 3. Gender of Grameenphone

	Male		Female	
	No.	%	No.	%
SSC	16	36%	29	64%
HSC	15	33%	30	67%
Graduation	16	36%	29	64%
Post Graduation	30	67%	15	33%

Table: 4. Gender of Banglalink

	Male		Female	
	No.	%	No	%
SSC	24	53%	21	47%
HSC	20	44%	25	56%
Graduation	21	47%	24	53%
Post Graduation	33	73%	12	27%

Test 5. Evaluation of r of gender that is male

Correlations			Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1		.969*
	Sig. (2-tailed)			.031
	N		4	4
Banglalink	Pearson Correlation	.969*		1
	Sig. (2-tailed)	.031		
	N		4	4
*. Correlation is significant at the 0.05 level (2-tailed).				

Test 6. Evaluation of r of gender that is female

Correlations			Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1		.969*
	Sig. (2-tailed)			.031
	N		4	4
Banglalink	Pearson Correlation	.969*		1
	Sig. (2-tailed)	.031		
	N		4	4
*. Correlation is significant at the 0.05 level (2-tailed).				

Table: 5. Location of Grameenphone & Banglalink Users

Location	No.	%	Grameenphone		Banglalink	
			No.	%	No.	%
Dhaka North City Corporation	180	50%	90	50%	90	50%
Dhaka South City Corporation	180	50%	90	50%	90	50%

Table: 6. Education of Grameenphone Users

	No.	%
SSC	45	25%
HSC	45	25%
Graduation	45	25%
Post Graduation	45	25%

Table: 7. Education of Banglalink Users

	No.	%
SSC	45	25%
HSC	45	25%
Graduation	45	25%

Table: 8. Monthly Income of Grmeenphone Users

Monthly Income	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
< 10000 Tk	02	04%	07	16%	00	00%	00	00%
10000-20000Tk	08	18%	06	13%	10	22%	04	09%
2oooo-30000Tk	15	33%	14	31%	19	42%	15	33%
30000-50000Tk	18	40%	08	18%	05	11%	16	36%
50000-80000Tk	01	02%	09	20%	06	13%	05	11%
Above 80000Tk	01	02%	01	02%	05	11%	05	11%

Table: 9.Monthly Income of Banglalink Users

Income (TK)	**SSC**		**HSC**		**Graduation**		**Post Graduation**	
	No.	%	No.	%	No.	%	No.	%
<10000	02	04%	03	07%	05	11%	01	02%
10000-20000	12	27%	06	13%	08	18%	09	20%
20000-30000	18	40%	20	44%	16	36%	13	29%
30000-50000	07	16%	11	24%	09	20%	09	20%
50000-80000	04	09%	03	07%	04	09%	08	18%
Above 80000	02	04%	02	04%	03	07%	05	11%

Test 7. Evaluation of r of income at SSC level

Correlations				
		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.687
	Sig. (2-tailed)		.131
	N	6	6
Banglalink	Pearson Correlation	.687	1
	Sig. (2-tailed)	.131	
	N	6	6

Test 8. Evaluation of r of income at HSC level

Correlations		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.792
	Sig. (2-tailed)		.060
	N	6	6
Banglalink	Pearson Correlation	.792	1
	Sig. (2-tailed)	.060	
	N	6	6

Test 9. Evaluation of r of income at Graduation level

Correlation		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.827*
	Sig. (2-tailed)		.042
	N	6	6
Banglalink	Pearson Correlation	.827*	1
	Sig. (2-tailed)	.042	
	N	6	6
*. Correlation is significant at the 0.05 level (2-tailed).			

Test 10. Evaluation of r of income at Post Graduation level

Correlations		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.775
	Sig. (2-tailed)		.070
	N	6	6
Banglalink	Pearson Correlation	.775	1
	Sig. (2-tailed)	.070	
	N	6	6

Table: 10. Occupation of Banglalink Users

Occupation	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
Student	23	51%	31	69%	18	40%	04	09%
Service	05	11%	05	11%	17	38%	33	73%
Business	09	20%	03	07%	07	16%	05	11%
Retired	08	18%	06	13%	03	07%	03	07%

Table:11. Occupation of Grameenphone users

Occupation	SSC		HSC		Graduation		Post Graduation	
Student	25	56%	31	69%	25	56%	06	13%
Service	05	11%	06	13%	13	29%	29	64%
Business	07	16%	04	09%	04	09%	04	09%
Retired	08	18%	04	09%	03	07%	04	09%

Test 11. Evaluation of r of occupation at SSC level

Correlations			
		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.992**
	Sig. (2-tailed)		.008
	N	4	4
Banglalink	Pearson Correlation	.992**	1
	Sig. (2-tailed)	.008	
	N	4	4
**. Correlation is significant at the 0.01 level (2-tailed).			

Test 12. Evaluation of r of occupation at HSC level

Correlations			
		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.984*
	Sig. (2-tailed)		.016
	N	4	4
Banglalink	Pearson Correlation	.984*	1
	Sig. (2-tailed)	.016	
	N	4	4
*. Correlation is significant at the 0.05 level (2-tailed).			

Test13. Evaluation of r of occupation at Graduation level

Correlations			
		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.889
	Sig. (2-tailed)		.111
	N	4	4
Banglalink	Pearson Correlation	.889	1
	Sig. (2-tailed)	.111	
	N	4	4

Test 14. Evaluation of r of occupation at Post Graduation level

Correlations			
		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.995**
	Sig. (2-tailed)		.005
	N	4	4
Banglalink	Pearson Correlation	.995**	1
	Sig. (2-tailed)	.005	
	N	4	4
**. Correlation is significant at the 0.01 level (2-tailed).			

Table: 12. Religion of Grameenphone Users

Religion	**SSC**		**HSC**		**Graduation**		**Post Graduation**	
	No.	%	No.	%	No.	%	No.	%
Muslim	43	96%	41	91%	43	96%	45	100%
Hindu	02	04%	03	07%	01	02%	00	00%
Other	00	00%	01	02%	01	02%	00	00%

Table: 13. Religion of Banglalink Users

Religion	SSC		HSC		Graduation		Post graduation	
	No.	%	No.	%	No.	%	No.	%
Muslim	42	93%	42	93%	36	80%	44	98%
Hindu	02	04%	02	04%	08	18%	01	02%
Other	01	02%	01	02%	01	02%	00	00%

Test 15. Evaluation of religion at SSC level

Correlations			
		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	1.000*
	Sig. (2-tailed)		.013
	N	3	3
Banglalink	Pearson Correlation	1.000*	1
	Sig. (2-tailed)	.013	
	N	3	3
*. Correlation is significant at the 0.05 level (2-tailed).			

Test 16. Evaluation of r of religion at HSC level

Correlations			
		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	1.000*
	Sig. (2-tailed)		.015
	N	3	3
Banglalink	Pearson Correlation	1.000*	1
	Sig. (2-tailed)	.015	
	N	3	3
*. Correlation is significant at the 0.05 level (2-tailed).			

Test 17. Evaluation of r of religion at Graduation level

Correlations			
		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.982
	Sig. (2-tailed)		.121
	N	3	3
Banglalink	Pearson Correlation	.982	1
	Sig. (2-tailed)	.121	
	N	3	3

Test 18. Evaluation of r of religion at Post Graduation level

Correlations			
		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	1.000**
	Sig. (2-tailed)		.000
	N	3	3
Banglalink	Pearson Correlation	1.000**	1
	Sig. (2-tailed)	.000	
	N	3	3
**. Correlation is significant at the 0.01 level (2-tailed).			

Table:14. Satisfaction of Grameenphone users

1=Extremely Satisfied 2=Very Much Satisfied 3=Satisfied 4=Not very much satisfied 5= Not satisfied at all.

	SSC		HSC		Graduation		Post Graduation	
	No	%	No	%	No	%	No	%
Extremely Satisfied	01	02%	02	04%	00	00%	02	04%
Very Much Satisfied	09	20%	01	02%	09	20%	15	33%
Satisfied	23	51%	15	33%	27	60%	26	58%
Not very much satisfied	10	22%	09	20%	05	11%	02	04%
Not satisfied at all	02	04%	01	02%	04	04%	00	00%

Source: Field Study

Table:15. Satisfactions Level of Banglalink users

1=Extremely Satisfied 2=Very Much Satisfied 3=Satisfied 4=Not very much satisfied 5= Not satisfied at all

	SSC		HSC		Graduation		Post Graduation	
	No	%	No	%	No	%	No	%
Extremely Satisfied	02	04%	05	11%	00	00%	01	02%
Very much satisfied	08	18%	03	07%	18	40%	10	22%
Satisfied	25	57%	22	49%	19	42%	25	57%
Not very much satisfied	09	20%	14	31%	08	18%	07	16%
Not satisfied at all	01	02%	01	02%	00	00%	02	04%

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