

M.Phil Thesis
On
BEHAVIORAL PATTERN OF MOBILE PHONE USERS IN DHAKA CITY: A
COMPARATIVE STUDY ON GRAMEENPHONE AND BANGLALINK.

(This study report is submitted in partial fulfillment of M. Phil degree, under the Department of Marketing, University of Dhaka).

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Declaration

I do hereby declare that the dissertation entitled '**BEHAVIORAL PATTERN OF MOBILE PHONE USERS IN DHAKA CITY: A COMPARATIVE STUDY ON GRAMEENPHONE AND BANGLALINK,**' submitted to the Department of Marketing, Faculty of Business Studies, Dhaka University for the Degree of M.Phil is exclusively my own and original work. Data and information used from other published sources are duly acknowledged and the raw data is collected from respondents directly. No part of it in any form, has been submitted to any other University or Institute for any degree, diploma or for other similar purposes.

Yours truly,

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Certificate

I have the pleasure to endorse that the dissertation entitled '**BEHAVIORAL PATTERN OF MOBILE PHONE USERS IN DHAKA CITY: A COMPARATIVE STUDY ON GRAMEENPHONE AND BANGLALINK**' is the original work of S. M. Sohel Ahmed (Session: 2010-11, Registration No. 124). This is the candidate's own feat and is not a conjoint effort. He has completed this research and the dissertation under my direct guidance and supervision.

I also confirm that I have gone through the draft and final version of the dissertation and found it highly satisfactory for submission, in partial fulfillment of the requirements for the degree of M.Phil.

In my opinion, his thesis is worthy of consideration for the award of the degree of M.Phil in accordance with the rules and regulations of Dhaka University. The results embodied in this thesis have not been submitted elsewhere for the award of any other degree.

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List of Abbreviations

ATM	Automated Teller Machine
BBC	British Broadcasting Corporation
BBS	Bangladesh Bureau of Statistics
BL	Banglalink
BTRC	Bangladesh Telecommunication Regulatory Commission
E-bill	Electronic Bill
Email	Electronic Service
F&F	Friends and Famil
Govt.	Government
GP	Grameenphone
HSC	Higher Secondary Certificate
ICT	Information and Communication Technology
ITU	The International Telecommunication Union
MIS	Management Information System
MMS	Multimedia Messaging Service
NGO	Non Governmental Organization
SIM	Subscriber Identity Module
SMS	Short Message Service
SSC	Secondary School Certificate
TAM	Total Available Market
TV	Television

Key words: Consumer Behavior, Objective Knowledge, Subjective Knowledge, Attitudes, Theory of Planned Behavior, Structural Equation Modelling.

Abstract

The study has been conducted on 'BEHAVIORAL PATTERN OF MOBILE PHONE USERS IN DHAKA CITY: A COMPARATIVE STUDY ON GRAMEENPHONE AND BANGLALINK. The specific objectives of the study are: to find out demographic profiles that influence users' choice behavior; to find out operators' awareness to the customer; to find out customers' attitude towards services provided by the operators; to find out customers' satisfaction level; and to make suggestions on the basis of findings. Existing studies have over emphasized on service quality, customer value, customer satisfaction and their influences on consumer behaviors, external environment like; culture, subculture, social class, social group, family and interpersonal influences, price, product quality & availability, and promotional offer, benefits of mobile banking, and agro based benefits. This study has been conducted in order to cover the lacks of other studies. 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. The study concentrated on the personal consumer. It did not include corporate customers. Another research could be done on the corporate consumers. Women are coming outside from the four walls in Bangladesh. They are working with male hand in hand. They are engaging with various types of professions. In this situation information is essential to respond to the changing environment. 360 consumers were interviewed with a structured questionnaire. Both primary and secondary data were used. Consumers are influenced by personal characteristics such as: age, gender, occupation, income, education similarly influenced by cultural, social, psychological and other factors like price, brand name, product quality, services, services availability etc. This study finds that the Grameenphone users are satisfied (60%) followed by Banglalink. The users' of Grameenphone have greater positive attitude rather than the users' of Banglalink. As call rate is the extreme important factor to the consumer so the operators may reduce their service prices and can improve network facility and consumer must be awarded about various benefits. Both Grameenphone and Banglalink should emphasis on low income group and retired person as the result shows that the lowest number 00% of respondents whose monthly income is less than 10,000 taka and their educational level is graduation & post graduation of Grameenphone users in contrast only 02% respondents' income level is less than 10,000 taka who is post graduate of Banglalink users. Mobile telecom operators should pay more intensive attention and advice to the customers so that their complaints related to network problem, SIM blockage, SIM registration, Improper listening of ring tones (song, poem, speech, advertisement etc.) while making or receiving a call, internet browsing problem, loading problems etc., can immediately be resolved. This study is expected to help solid understanding of Consumer Behavior Pattern.

Chapter 1 **Introduction**

This chapter provides an introduction to the overall contents of the thesis. It is divided into twelve sections. Following the prelude as introduction in the section 1.1, the section 1.2 presents the issues related to the research background and the section 1.3 draws a theoretical framework of consumer behavior. Section 1.4 identifies the research purposes. The methodology was used to achieve the objectives is briefly discussed in section 1.5. Therefore, scope, importance, beneficiaries, delimitations and disposition of the study have been discussed and mentioned respectively in the sections of 1.6, 1.7, 1.8, 1.9 and 1.10. Finally, the overall structure of the thesis content is outlined in the section 1.11 and a conclusion of this chapter is drawn as epilogue in the section 1.12.

1.1 Prelude

People in Bangladesh are becoming busy day by day and more professional than previous. They need to share more information to each other. Demography has changed due to the era of globalization. Mobile phone has introduced a tremendous change in the communication sector in Bangladesh. It has also changed the communication structure. People in various occupations and income levels are using mobile phone intensively for their occupational and individual purpose as well. Now a day the world is called 'Global Village'. It is only possible for developed & modern communication technology. Women are coming outside from the four walls. They are working with male hand in hand. They are engaging with various types of professions. In this situation information is essential to respond to the changing environment. 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). According to Professor Theodore Leavitt of the Harvard Business School, 'The study of consumer behavior is one of the most important in business education, because the purpose of a business is to create and keep consumers. 'Customers are created and maintained through marketing strategies. Consumer research is the methodology used to study consumer behavior; it takes place at every phase of the consumption process; before the purchase, during the purchase and after the purchase (Brent, 1975).

1.2. Background of the Study

Citycell is the first mobile phone operator in Bangladesh. Thereafter, Grameenphone (market leader in Bangladesh), Banglalink, Robi, Teletalk, and Airtel entered into the telecom industry in

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Bangladesh. Now the total numbers of mobile phone users are 132.649 millions in Bangladesh (BTRC, May, 2016). It is one of the most important communication tools in Bangladesh. The study is able to explore mobile phone users expectations to the operators those are helpful to make policy and based on it another researcher may conduct other study. According to GSMA, "The contribution of mobile phone is 3.1 trillion USD in world economy in 2015 (The Daily kaler Kantha, February 13, 2016). The users of cell phone are 93.1% at city and 85% at village in Bangladesh (The Daily Prothom Alo, 01. 11.2016).

The mobile operators have created one million jobs & contributed over 10 percent to the national budget of Bangladesh (The Daily Star, 09.02.2011). The government of Bangladesh has identified ICT as one of the thrust sectors for rapid economic development, unemployment, & poverty alleviation (The Daily Star, 09.02.2011). 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). Two different customers purchase the same thing but purposes are separate. Their behavior pattern is different. Two companies play important role in this regard, they are GRAMEENPHONE & BANGLALINK. In the light of above the study determines the Behavioral Pattern of Mobile Phone Users in Dhaka City.

1.3 Theoretical Framework

1.3.1 Consumer Behavior

Consumer behavior is the study of how people make decisions about what they buy, want, need, or act in regards to a product, service, or company. It is critical to understand consumer behavior to know how potential customers will respond to a new product or service. It also helps companies identify opportunities that are not currently met (<http://study.com/academy/lesson/what-is-consumer-behavior-in-marketing-factors-model-definition.html>). Consumers have a great deal of choices and options to decide on. They have the products on an extreme of attributes (the 1st P- product), they have a great range of cost and payment choices (the 2nd P- price), they can order them to be supplied to their door step or anywhere else (the 3rd P- place), and they are worried about more communications from more channels than even before (the 4th P- Promotion) (Robertson, 1994).

1.3.2 Factors that Influence Consumer Behavior

There are 4 main types of factors influencing consumer behavior: cultural factors, social factors, personal factors and psychological factors.

I. Cultural Factors

Cultural factors are coming from the different components related to culture or cultural environment from which the consumer belongs.

Culture and Societal Environment

Culture is crucial when it comes to understand the needs and behaviors of an individual. Throughout his existence, an individual will be influenced by his family, his friends, his cultural environment or society that will “teach” him values, preferences as well as common behaviors to their own culture. For a brand, it is important to understand and take into account the cultural factors inherent to each market or to each situation in order to adapt its product and its marketing strategy. As these will play a role in the perception, habits, behavior or expectations of consumers. For example, in the West, it is common to invite colleagues or friends at home for a drink or dinner. In Japan, on the contrary, invite someone home does not usually fit into the local customs. It is preferable to do that this kind of outing with friends or colleagues in restaurant. Usage and consumption moments are not the same in all regions of the world (<http://theconsumerfactor.com/en/4-factors-influencing-consumer-behavior/>).

Sub-Cultures: A society is composed of several sub-cultures in which people can identify. Subcultures are groups of people who share the same values based on a common experience or a similar lifestyle in general. Subcultures are the nationalities, religions, ethnic groups, age groups, gender of the individual, etc. The subcultures are often considered by the brands for the segmentation of a market in order to adapt a product or a communication strategy to the values or the specific needs of this segment (<http://theconsumerfactor.com/en/4-factors-influencing-consumer-behavior/>).

Social Classes

Social classes are defined as groups more or less homogenous and ranked against each other according to a form of social hierarchy. Even if it's very large groups, we usually find similar values, lifestyles, interests and behaviors in individuals belonging to the same social class (<http://theconsumerfactor.com/en/4-factors-influencing-consumer-behavior/>).

Cultural Trends

Cultural trends or “Bandwagon effect” are defined as trends widely followed by people and which are amplified by their mere popularity and by conformity or compliance with social pressure. The more people follow a trend, the more others will want to follow it. They affect

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behavior and shopping habits of consumers and may be related to the release of new products or become a source of innovation for brands. By social pressure, desire to conformity or belonging to a group, desire to “follow fashion trends” or simply due to the high visibility provided by media, consumers will be influenced, consciously or unconsciously, by these trends. For example, Facebook has become a cultural trend. The social network has widely grown to the point of becoming a must have, especially among young people. It is the same with the growth of the tablet market. Tablets such as iPad or Galaxy Tab have become a global cultural trend leading many consumers to buy one even if they had never specially felt the need before. For a brand, create a new cultural trend from scratch is not easy (<http://theconsumerfactor.com/en/4-factors-influencing-consumer-behavior/>).

II. Social Factors

Social factors are among the factors influencing consumer behavior significantly. They fall into three categories: reference groups, family and social roles and status.

Reference Groups and Membership Groups

The membership groups of an individual are social groups to which he belongs and which will influence him. The membership groups are usually related to its social origin, age, place of residence, work, hobbies, leisure, etc. The influence level may vary depending on individuals and groups but is generally observed common consumption trends among the members of a same group. The understanding of the specific features (mindset, values, lifestyle, etc.) of each group allows brands to better target their advertising message. More generally, reference groups are defined as those that provide to the individual some points of comparison more or less direct about his behavior, lifestyle, desires or consumer habits (<http://theconsumerfactor.com/en/4-factors-influencing-consumer-behavior/>).

The Initiator

The initiator is a person who suggests buying a product or service.

The Influencer

The influencer is a person whose point of view or advice will influence the buying decision. It may be a person outside the group (singer, athlete, actor, etc.) but on which group members rely on.

The Decision-Maker

The Decision- maker is a person who will choose which product to buy. In general, it's the consumer but in some cases it may be another person. For example, the “leader” of a soccer

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Supporters' groups (*membership group*) that will define, for the whole group, which supporter's scarf buy and bear during the next game.

The Buyer

The Buyer is a person who will buy the product. Generally, this will be the final consumer. Many brands look to target opinion leaders (initiator or influencer) to spread the use and purchase of their product in a social group either through an internal person of the group when it comes to a small social group or through a sponsorship or a partnership with a reference leader (celebrity, actor, musician, athlete, etc.) for larger groups.

Family

The family is may be the most influencing factor for an individual. It forms an environment of socialization in which an individual will evolve, shape his personality, and acquire values. But also develop attitudes and opinions on various subjects such as politics, society, social relations or himself and his desires. But also on his consumer habits, his perception of brands and the products he buys.

Social Roles and Status

The position of an individual within his family, his work, his country club, his group of friends, etc. – All this can be defined in terms of role and social status. A social role is a set of attitudes and activities that an individual is supposed to have and do according to his profession and his position at work, his position in the family, his gender, etc. – and expectations of the people around him (<http://theconsumerfactor.com/en/4-factors-influencing-consumer-behavior/>).

III. Personal Factors

Decisions and buying behavior are obviously also influenced by the characteristics of each consumer.

Age and Way of Life

A consumer does not buy the same products or services at 20 or 70 years. His lifestyle, values, environment, activities, hobbies and consumer habits evolve throughout his life. For example, during his life, a consumer could change his diet from unhealthy products (fast food, ready meals, etc.) to a healthier diet, during mid-life with family before needing to follow a little later a low cholesterol diet to avoid health problems (<http://theconsumerfactor.com/en/4-factors-influencing-consumer-behavior/>).

Purchasing Power and Revenue

The purchasing power of an individual will have, of course, a decisive influence on his behavior and purchasing decisions based on his income and his capital. This obviously affects what he can afford, his perspective on money and the level of importance of price in his purchasing decisions.

Lifestyle

The lifestyle of an individual includes all of its activities, interests, values and opinions. The lifestyle of a consumer will influence on his behavior and purchasing decisions. For example, a consumer with a healthy and balanced lifestyle will prefer to eat organic products and go to specific grocery stores, will do some jogging regularly (and therefore will buy shoes, clothes and specific products), etc.

Personality and Self-Concept

Personality is the set of traits and specific characteristics of each individual. It is the product of the interaction of psychological and physiological characteristics of the individual and results in constant behaviors. It materializes into some traits such as confidence, sociability, autonomy, charisma, ambition, openness to others, shyness, curiosity, adaptability, etc. While the self-concept is the image that the individual has – or would like to have – of him and he conveys to his entourage. These two concepts greatly influence the individual in his choices and his way of being in everyday life and therefore also his shopping behavior and purchasing habits as consumer (<http://theconsumerfactor.com/en/4-factors-influencing-consumer-behavior/>).

IV. Psychological Factors

Among the factors influencing consumer behavior, psychological factors can be divided into 4 categories: motivation, perception, learning as well as beliefs and attitudes.

Motivation

Motivation is what will drive consumers to develop a purchasing behavior. It is the expression of a need which became pressing enough to lead the consumer to want to satisfy it. It is usually working at a subconscious level and is often difficult to measure. Motivation is directly related to the need and is expressed in the same type of classification as defined instages of the consumer buying process to increase sales and encourage consumers to purchase, brands should try to create, make conscious or reinforce a need in the consumer's mind so that he

develops a purchase motivation(<http://theconsumerfactor.com>).

Selective Attention

The individual focuses only on a few details or stimulus to which he is subjected. The type of information or stimuli to which an individual is more sensitive depends on the person. For brands and advertisers successfully capture and retain the attention of consumers is increasingly difficult. For example, many users no longer pay any attention, unconsciously, to banner ads on the Internet. This kind of process is called Banner Blindness. The attention level also varies depending on the activity of the individual and the number of other stimuli in the environment (<http://theconsumerfactor.com/en/4-factors-influencing-consumer-behavior/>).

Selective Distortion

In many situations, two people are not going to interpret information or a stimulus in the same way. Each individual will have a different perception based on his experience, state of mind, beliefs and attitudes. Selective distortion leads people to interpret situations in order to make them consistent with their beliefs and values. For brands, it means that the message they communicate will never be perceived exactly in the same way by consumers. And that everyone may have a different perception of it. That's why it's important to regularly ask consumers in order to know their actual brand perception (<http://theconsumerfactor.com>).

Selective Retention

People do not retain all the information and stimuli they have been exposed to. Selective retention means what the individual will store and retain from a given situation or a particular stimulus. As for selective distortion, individuals tend to memorize information that will fit with their existing beliefs and perceptions. For example, consumers will remember especially the benefits of a brand or product they like and will "forget" the drawbacks or competing products' advantages (<http://theconsumerfactor.com/en/4-factors-influencing-consumer-behavior/>).

Learning

Learning is through action. When we act, we learn. It implies a change in the behavior resulting from the experience. The learning changes the behavior of an individual as he acquires information and experience (<http://theconsumerfactor.com>).

Beliefs and Attitudes

A belief is a conviction that an individual has on something. Through the experience he acquires, his learning and his external influences (family, friends, etc.), he will develop beliefs that will influence his buying behavior while an attitude can be defined as a feeling, an assessment of an object or idea and the predisposition to act in a certain way toward that object. Attitudes allow the individual to develop a coherent behavior against a class of similar objects or ideas. Beliefs as well as attitudes are generally well-anchored in the individual's mind and are difficult to change (<http://theconsumerfactor.com/en/4-factors-influencing-consumer-behavior/>).

1.3.3 Demographic Profile

An effective means of compiling a comprehensive demographic profile is the panacea of marketing efforts. To know a person's name, ethnicity, gender, address, what they buy, where they buy it, how they pay, etc., is a powerful insight into how to best sell them a product (GfK, 2016).

13.4 Consumer Awareness

Consumer awareness is about making the consumer aware of his/her rights. It is a marketing term which means that consumers are aware of products or services, its characteristics and the other marketing P's (place to buy, price, and promotion).

1. The consumer learns the existence of the new product (the awareness stage).
2. He learns the price, availability, functions and other types of information related to the new product (the interest and evaluation stages).
3. He learns what the product is like by using it (trial stage).
4. Finally, he learns how to use the product properly and even learns to like it (the acceptance stage). It is necessary, therefore, to consider other models of learning in order to describe such varied types of consumer learning (<http://www.acrwebsite.org/volumes/11959/volumes/sv01/SV-01>).

1.3.5 Attitude

Definition: *Attitude* = a favorable or unfavorable evaluative reaction toward something or someone, exhibited in one's beliefs, feelings, or intended behavior (Myers, p. 36). It is a social orientation - an underlying inclination to respond to something either favorably or unfavorably

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(<https://www3.nd.edu/~rwilliam/xsoc530/attitudes.html>). Sixty four salient beliefs were identified but respondents are award about eighteen salient beliefs only to measure customer attitude towards Grameenphone Banglalink.. 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.

1.3.6 Customer Satisfaction

Customer satisfaction measures how well the expectations of a customer concerning a product or service provided by the company have been met. Customer satisfaction is an abstract concept and involves such factors as the quality of the product, the quality of the service provided, the atmosphere of the location where the product or service is purchased, and the price of the product or service. Businesses often use customer satisfaction surveys to gauge customer satisfaction (<http://study.com/academy/lesson/what-is-customer-satisfaction-definition-examples-quiz.html>).

1.4 Purpose of the Study

Purpose of the study includes which age, profession, sex, religion and social class purchase benefits from telecommunication operators (Gramenphone & Banglalink), to find out on which factors influence the purchase decision, who are those groups and what kinds of group influences, to find out TV channels and Radio programs preferences of the consumers, to find out consumer attitude towards benefits provided by mobile telecom operators, to find out consumers overall satisfaction level.

1.5 Methodology of the Study

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

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was followed for the study. Here, Fishbein's multi-attribute model has been used to compute the numeric value of the attitude for this study. Likert five point scales were used to measure the satisfaction level of mobile phone users. Sources of significant secondary data included Newspaper, Journals, Articles, Books, Publications and Websites.

1.6 Scope of the Study

The research was intended to analyze the Behavioral Pattern of Mobile Phone Users in Dhaka City: A Comparative Study on Grameenphone and Banglalink. This study covers only two operators those are Grameenphone & Banglalink. This study area is only Dhaka city.

1.7 Rationale of the Study

Today, it can't be achieved by force, aggression or plain alluring. For the customers are today more informed, more knowledgeable, more demanding, and more discerning.

The global marketplace is a study in diversity - diversity among consumers, producers, marketers, retailers, advertising media, cultures, and customs and of course the individual or psychological behaviour. However, despite prevailing diversity, there also are many similarities.

The objective of the study of consumer behaviour is to provide conceptual and technical tools to enable the marketer to apply them to marketing practice, both profit & non-profit.

The Consumer Behaviour (CB) is very important to the marketers because it enables them to understand and predict buying behaviour of consumers in the marketplace.

Study of Consumer Behaviour It is concerned with what consumers buy, why they buy it, when, where and how they buy it, how often they buy it, how they consume it & dispose it, how satisfied / dissatisfied they become after using it.

Study of Consumer Behaviour Research shows that two different buyers buying the same product may have done it for different reasons, paid different prices, used in different ways, have different emotional attachments towards the things and so on.

The study of Consumer Behaviour is one of the most important in business education, because the purpose of a business is to create and keep customers through knowing the consumers behavior well.

Customers are created and maintained through marketing strategies. The quality of marketing strategies depends on knowing, serving, and influencing consumers.

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The mobile operators have created one million jobs & contributed over 10 percent to the national budget of Bangladesh (The Daily Star, 09.02.2011). The government has identified ICT as one of the thrust sectors for rapid economic development, unemployment, & poverty alleviation (The Daily star, 09.02.2011).

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).

The wider acceptance & adoption of digital technology has reshaped the way of communication as well as changed social and individual behavior. So it is important to know the behavioral pattern of mobile phone users as this industry is really potential. In earlier days where aggressive selling was the main aim of business, now force, aggression or plain alluring can't achieve it. Customers are now today more informed, more knowledgeable, more demanding, and more discerning.

The marketers have to earn them or win them over. Consumer behavior has become an integral part of strategic market planning. It is also the basis of the approach to the concept of Holistic Marketing. The belief that ethics and social responsibility should also be integral components of every marketing decision – the societal marketing concept- which calls on marketers to fulfill the needs of their target markets in ways that improve society as a whole so this research is important to researcher, marketers, government, students, teachers, and to general people.

1.8 Beneficiaries of the Study

The researcher himself, educational and business organizations, marketers, consumers, government and the society as a whole will be benefited from the research study. The study of consumer behavior is very important to marketers because it enables them to understand and predict buying behavior of consumers in the marketplace; it is concerned not only with what consumers buy, but also with why they buy it, when and where and how they buy it, and how often they buy it, and also how they consume it, and dispose it.

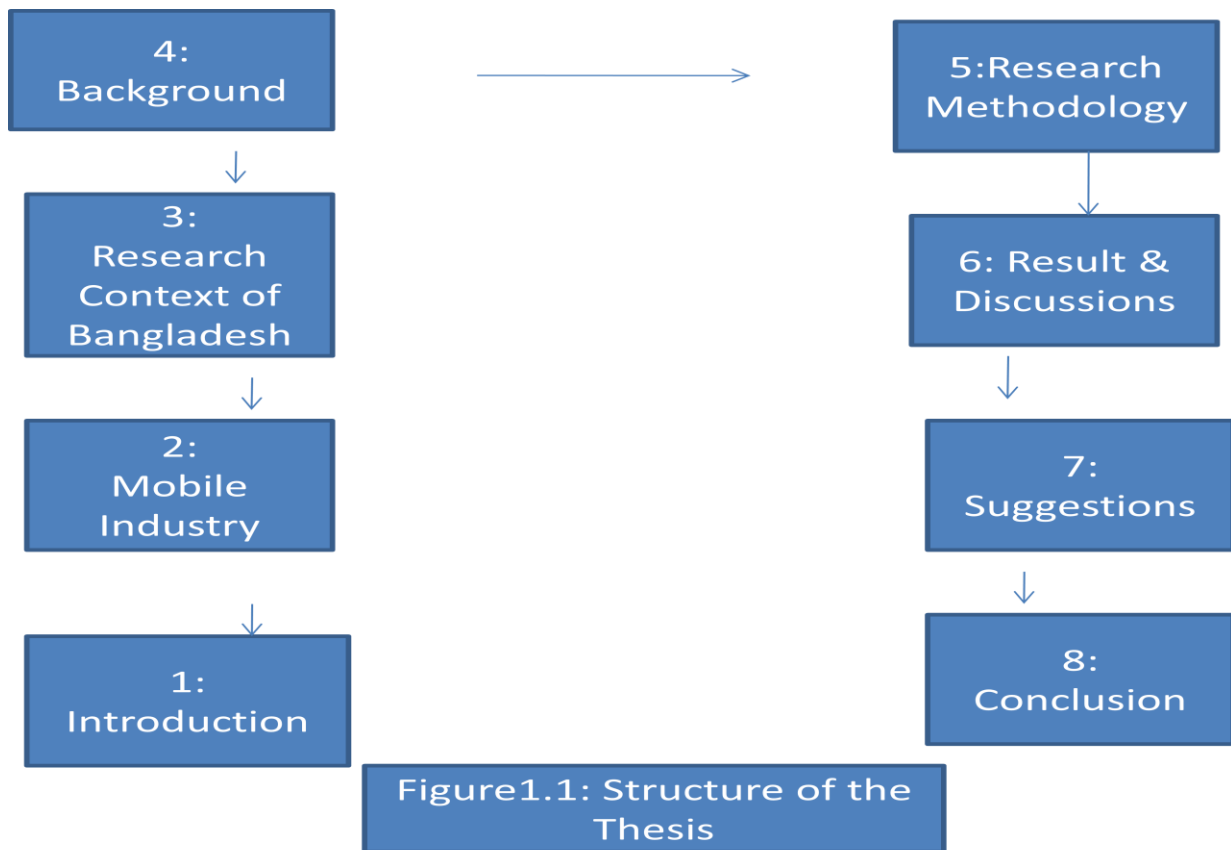
1.9 Delimitations

The list of consumer of mobile phone in Dhaka city was not found. It was difficult to find out the respondents according to the sampling plan. The research is limited within the Dhaka city.

1.10. Disposition

The thesis follows a process in which every chapter describes as a foundation for the next chapter. After introducing and discussing the subject, the theoretical framework functions as the base when gathering the findings. Thereafter analyzing the findings and using the theoretical framework, a conclusion has been drawn to answer to the research objectives.

1.11. Structure of the Thesis



1.12. Epilogue

The main task of marketing is to create customer and to hold/ retain customer/market. It depends on making proper marketing policy, tactics and strategies. All of those depend on knowing consumer behavior properly because consumers constitute market. The researcher has been working in this direction from before and trying to contribute in the marketing literature through consumer behavior implications which may positively benefit the academia, industry, research institutes, government and society as a whole.

Chapter 2

Mobile Industry

This chapter provides an overview of mobile telecommunication. Between them 2 Represents Mobile Telecom, 2.1 Presents Mobile, 2.2 Represents Benefits Provided by Mobile Phone Operators, 2.3 Presents History of Mobile Phone Telecom, 2.4 Presents Mobile Telecom Technologies, 2.5 Presents Factors Affecting the Growth of the Telecom Industry and Their Current State, 2.5.1 Presents Performance of Operators, 2.5.2 Presents Market Liberalization, 2.5.3 Presents Policy and Regulation Issues.

2. Mobile Telecom

2.1 Mobile

A mobile phone is a portable telephone which receives or makes calls through a cell site (base station), or transmitting tower. Radio waves are used to transfer signals to and from the cell phone (https://en.wikipedia.org/wiki/Cellular_network).

2.2 Benefits Provided by Mobile Phone Operators

Mobile Internet services enable users to stay in close contact with partners at work. While users could only check emails at office in the past, users can now send and receive emails by mobile phones anytime. If user's handset supports "Push Email" function, new emails will automatically come to handset upon their receipt through mailbox so that users won't miss any business opportunities. Moreover, subscriber can stay connected with friends or partners at work via instant messaging software. Communication of words, voices and images can be enabled with the activation of instant messengers on both sides. Files can also be exchanged when necessary. Such communication is very convenient (http://www.mobilenet.gov.hk/en/guide/adv_m_ser/index.html).

2.3 History of Mobile Phone Telecom

A handheld mobile radio telephone service was envisioned in the early stages of radio engineering. In 1917, Finnish inventor Eric Tigerstedt filed a patent for a "pocket-size folding telephone with a very thin carbon microphone". Early predecessors of cellular phones included analog radio communications from ships and trains. The race to create truly portable telephone devices began after World War II, with developments taking place in many countries. The advances in mobile telephony have been traced in successive "generations", starting with the early "0G" (zeroth generation) services, such as Bell System's Mobile Telephone Service and

its successor, the Improved Mobile Telephone Service. These "0G" systems were not cellular, supported few simultaneous calls, and were very expensive. The first handheld mobile cell phone was demonstrated by Motorola in 1973. The first commercial automated cellular network was launched in Japan by Nippon Telegraph and Telephone in 1979. This was followed in 1981 by the simultaneous launch of the Nordic Mobile Telephone (NMT) system in Denmark, Finland, Norway and Sweden. Several other countries then followed in the early to mid-1980s. These first-generation (1G) systems could support far more simultaneous calls, but still used analog technology. In 1991, the second-generation (2G) digital cellular technology was launched in Finland by Radiolinja on the GSM standard. This sparked competition in the sector as the new operators challenged the incumbent 1G network operators. Ten years later, in 2001, the third generation (3G) was launched in Japan by NTT DoCoMo on the WCDMA standard. This was followed by 3.5G, 3G+ or turbo 3G enhancements based on the high-speed packet access (HSPA) family, allowing UMTS networks to have higher data transfer speeds and capacity (https://en.wikipedia.org/wiki/Mobile_phone). The present world is the world of information technology. Mobile phone is the revolutionary invention of science. This mobile has enriched our communication network. It has been possible to communicate from one corner to another by its contribution. Mobile phone is one of the important wonders of modern science. The standard of living of men has been changed by the contribution of this technology. At the beginning Telegraph was only one medium of communication. Alexander invented telephone in 1876. As a result, it has been possible to send the human voice to the remote. Electric sign is flown through the wire of both the telegraph and telephone. At the beginning of last century wireless was invented by Marconi, which created revolutionary change in the communication. Consequently the necessity of adding wire by receiving & transferring not needed. In case of telephone it is set up one place which is not transferable, so problem occurs. In this situation mobile phone takes the place of telephone to overcome the problem. "Mobile Phone Service" is another name of silent revolution in Bangladesh. Mobile phone service is keeping important role in removing the digital divide. Mobile phone is contributing active role in receiving and sending information in the villages. Bangladesh enters the mobile world through the City Cell Company in 1993. (<http://www.assignmentpoint.com/arts/modern-civilization/report-on-history-of-cell-phone-in-bangladesh.html>).

2.4 Mobile Telecom Technologies

Mobile technology is the technology used for cellular communication. Mobile code division multiple access (CDMA) technology has evolved rapidly over the past few years. Since the start of this millennium, a standard mobile device has gone from being no more than a simple two-way pager to

Chapter Two: Mobile Industry

being a mobile phone, GPS navigation device, an embedded web browser and instant messaging client, and a handheld game console(https://en.wikipedia.org/wiki/Mobile_technology).

2.5 Factors Affecting the Growth of the Telecom Industry and Their Current State

Innovation was the key factor for the revenues of the telecom industry in the western countries. Today, however, new wireless applications, low-cost manufacturing innovations, and handset design are some of the areas in which the Asian countries are out-investing the United States and are seen resulting bottom-line impacts to their economies (National Research Council, 2006).

2.5.1. Performance of Operators

Roma Mitra Debnath and Ravi Shankar (2008) discuss the methodology used to benchmark the performances of service providers in order to create a loyal customer base as well as to retain it, and they claim customer service is one of the factors that influences the revenue growth of the telecom industry.

2.5.2. Market Liberalization

Shilin Zheng and Michael R. Ward (2011) demonstrates the effects of market liberalization and privatization on Chinese Telecommunications, from which, they give an insight into the current state of the Chinese Telecom industry. Bangladesh has also taken the privatization path in the mobile telecommunications sector and the market is now mainly dominated by private companies with one state-run operator only.

2.5.3. Policy and Regulation Issues

Bangladesh Telecommunication Regulatory Commission (BTRC) an independent Regulatory Commission established under the Bangladesh Telecommunication Act, 2001, (Act no18 of 2001) published by the parliament in the Bangladesh Gazette extraordinary in new on April 16, 2001. BTRC started his journey from 31st January 2002 to conduct the activities of the said act. With a initiation of its activates, necessary authority, responsibilities and related concern of the ministry of posts and Telecommunications were vested on to BTRC. According to the Telecommunication act, the Commission is assigned with various responsibilities. Out of those, establishing, operating, regulating, maintaining telecommunication establishments and providing various telecom services in the country are the major ones. Besides, fixing charges on the subscribers, ensuring the services for the subscribers and to ensure people's right are also tasks of BTRC. The social and economic behavioural pattern of the telecom service providers is also monitored by the BTRC to ensure that the users are not subjected to harassment and not indifferent in nature.

Chapter Three

Research Context of Bangladesh

This chapter provides an overview of mobile research context of Bangladesh. Between them 3Rrepresents Mobile Phone Operators in Bangladesh, 3.1 Presents Grameenphone, 3.2 Banglalink, 3.3 Presents Robi, 3.4 Presents Warid, 3.5 Presents Teletalk, 3.6 Presents Citycell.

3. Mobile Phone Operators in Bangladesh

The liberalisation of Bangladesh's telecommunications sector began with small steps in 1989 with the issuance of a licence to a private operator for the provision of inter aliacellular mobile services to compete with Bangladesh Telegraph and Telephone Board (BTTB), the previous monopoly provider of telecommunications services within Bangladesh. Significant changes in the number of fixed and mobile services deployed in Bangladesh occurred in the late 1990s and the number of services in operation has subsequently grown exponentially in the past five years. BTRC meaning of Bangladesh Telecommunication Regulatory Commission is the regulatory authority of telecom sector, policy and overseeing licensing etc. Under BTRC There are 6 mobile phone operators in Bangladesh such as:

- ❖ Grameenphone/Telenor Bangladesh Ltd.: Branded as Grameenphone short name is : GP
 - ❖ Orascom Telecom Ltd.: Branded as Banglalink
 - ❖ Axiata Bangladesh Ltd: Branded as Robi
 - ❖ Airtel Bangladesh Ltd. Branded as Airtel, formerly known as Warid Telecom
 - ❖ Teletalk Bangladesh Ltd.: Branded as Teletalk
 - ❖ Pacific Bangladesh Telephone Ltd.: Branded as Citycell
- (<http://www.problemsolutions24.com/mobile-phone-operators-under-btrc/>).

3.1 Grameenphone

Grameenphone launched its service on March 26, 1997. Grameenphone is now the leading telecommunications service provider in our country with 57.393 million subscribers (BTRC. May, 2016). Grameenphone was the first operator to introduce the prepaid services such as, SMS, Fax and data transmission services, WAP, SMS based Push- Pull services, EDGE, personal ring back etc. The following prepaid package(s) are offered by Grameenphone:

- Nishchinto
- Bondhu
- Amontron
- Shahoj
- Apon
- Spondan
- Smile

The following services have been provided by Grameenphone:

- 3GB Pack
- Modem
- Internet SIM
- Maximus Max 406
- Maximus M 317m
- Welcome Tune
- Ichchhe tune
- Music radio
- Roaming Packages
- Travel Sure
- Payment and Recharge
- Flexiload
- Smart load
- International Flexiload
- Online recharge/topup
- Postpaid bill payment
- Private recharge
- Music News
- Full track
- Games Portal
- News Service
- Sports News
- Job News
- Health Line
- Agro info service
- Lifestyle Content
- Face book SMS
- MMS
- International MMS
- International SMS
- Voice SMS
- Voice mail service
- Voice Chat
- Missed call alert
- Call Block
- Friends and Family
- Balance transfer
- Vehicle tracking
- E-bill
- Mobicash

(<https://en.wikipedia.org/wiki/Grameenphone>).

3.2 Banglalink

Banglalink entered the Bangladesh telecom industry in September 03, 1997. The scenario changed overnight with mobile telephony becoming an extremely useful and affordable communication tool for people across all segments. Within one year of operation, Banglalink became the fastest growing mobile operator of the country with a growth rate of 257%. Total subscribers are 32.231 million (BTRC, May, 2016). Banglalink launched GPRS in most major cities and extended to major districts by end of 2007. But they are giving their internet service all over the country (BTRC, May, 2016).

The following prepaid package(s) are offered by Banglalink:

- Banglalink Play

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- Banglalink Desh
- Banglalink Desh Hello package
- Banglalink Desh Ekrate Darun Babglalink Desh 7 F & F
- Babglalink Desh 10 F & F
- One Second Pluse

The following postpaid package(s) are provided by Banglalink:

- Banglalink Inspire
- Banglalink SME
- Priojon program
- Fashion of Lifestyle
- Food & Drinks
- Electronic & Home appliances
- Recreation
- Hotel, Tour & Tourism
- Daily Needs

The following Services have been offered by Banglalink:

- 3G
- Banglalink Internet
- International Roaming
- Marriage link
- Jobs link
- Banglalink Local Radio
- BBC Bangla
- Banglink Timer SMS
- Friend Finder
- Amar Tune
- Song Dedication
- Voice SMS
- Call Block
- Call Me Back
- Missed Call Alert
- Conference Call
- Technology News
- Banglalink internet 2 G
- Facebook Data Pack
- Mobile Financial Service
- Train Tracking Service
- Hajj Alert
- Namaj Timing Alert
- Sports News
- Entertainment news
- Hadit Alert
- Kishi News
- Travel Guide
- Bibaholink
- Banglalink Timer SMS
- BBC Jnala
- Islamic Service
- Music Station
- Banglalink Emergency
- Picture Messages
- Power Menu
- Ring Tones
- Banglalink Mega mind
- Face book on Used
- Blood Bank
- Health link
- Banglalink Jigyasha
- International News
- Railway Junction
- Banglalink Mela
- Yellow page
- Stock Information
- Web to SMS
- Banglalink MMS
- Vehicle Tracking
- International SMS
- Jokes
- Quotes Love
- Quotas Birth
- Quotas Friend
- Horoscope

3.3 Robi

Robi, the most dynamic and rapidly-growing telecommunications operator in Bangladesh, is developing its services to meet increasing customer needs - ranging from voice and high speed Internet services to tailor-made telecommunications solutions. Robi is a joint venture company between Axiata Group Berhad of Malaysia and NTT DOCOMO, INC. of Japan (<https://www.robi.com>).

3.4 Warid

In December 2005, Warid Telecom International LLC, an Abu Dhabi based consortium paid US \$50 million to obtain a GSM license from the BTRC and became the sixth mobile phone operator in Bangladesh (https://en.wikipedia.org/wiki/Warid_Bangladesh).

3.5 Teletalk

Teletalk Bangladesh Limited, whose brand name is 'Teletalk', is the only state-run GSM and 3G based mobile phone operator in Bangladesh that started in 2004, as on January 31, 2016, Teletalk is the fifth largest mobile operator in Bangladesh with a subscriber base of 4.211 million. Teletalk offers both prepaid and postpaid plans for its 3G and 2G users. Its prepaid plans include 'Agami', 'Bornomala' and 'Youth'. The operator also offers 3G broadband devices such as Flash MODEM, Flash Router and MiFi Router (<https://en.wikipedia.org/wiki/TeleTalk>).

3.6 Citycell

In 1989 Bangladesh Telecom Limited (BTL) was awarded a license to operate cellular, paging, and other wireless communication networks. Then in 1990 Hutchison Bangladesh Telecom Limited (HBTL) was incorporated in Bangladesh as a joint venture between BTL and Hutchison Telecommunications (Bangladesh) Limited. HBTL began commercial operation in Dhaka using the AMPS mobile technology in 1993 and became the 2nd cellular operator in South Asia (after Sri Lanka's Celltel, established on 1989). Later that year Pacific Motors bought 50% of BTL. By 1996 HBTL was renamed as Pacific Bangladesh Telecom Limited (PBTL) and launched the brand name 'Citycell Digital' to market its cellular products (<https://en.wikipedia.org/wiki/Citycell>).

Chapter 4

Background

This chapter provides an introduction to the behavioral pattern of mobile phone users. It is divided mainly into three sections of them the section 4.Presents Introduction, section 4.1.Present Issues Related to the Behavioral Pattern to Mobile Phone Users. While the section 4.2.Reviews the Research Finding, 4.3.Statement of the Problem, section 4.4.Approach to the Problem, 4.5.Specific Components to the Problem, 4.6.Objectives of the Present Study, 4.6. 1. Broad Objective of the Present Study, 4.6.2 Specific Objectives of the Present Study.

4. Introduction

The government of Bangladesh has identified ICT as one of the thrust sectors for rapid economic development, unemployment, & poverty alleviation (The Daily Star, 09.02.2011). 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).

4.1 Consumer Behavioral Pattern

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).

4.2. Reviews the Research Findings

There are a lot of researches have been conducted on consumer behavior pattern as like as, 'Consumers Attitudes towards Mobile Phone Services in Bangladesh (Azam. 2006).' The author observed customers' perception. The study report that among 16 service attributes the actual competition are taking place in network coverage, call charge, BTTB connectivity, internet service, service duration of prepaid cards, balance transfer facility, Text SMS service, Customer care, SIM replacement facility, as well as music and sports news service while no significant difference exists in the remaining attributes. Other study was on 'Service Quality, customer Satisfaction, and Behavior Intension: Evidence from China's Telecommunication Industry (Hing, 2002).' 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

Chapter Four: Background (Literature Review)

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. Another study was conducted on 'Applying Theory Reasoned Action in Anticipating Mobile Phone Usage Behavior in Bangladesh (Azam, 2008).' The study reveals the Theory of reasoned action is applicable in the Bangladesh setting to significantly explain intention to use mobile phones. Attitude towards behavior emerged as the significant predictor of intention to use mobile phone in Bangladesh. Subjective norm is also observed as another strong predictor in explaining the intention to use mobile phone in Bangladesh; because it 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 since the price of SIM card and charges for mobile users are very low in Bangladesh at present as well as the penetration of mobile users are increasing rapidly. The situation insists the mass people to be connected through mobile phone. Thus the individuals expect their associations and family members, friends, relatives, colleagues and different stakeholders or partners in mobile networks having mobile connections. Other study was on 'A study of the relationship between the values and customer decision'- making style of telecommunications of university students (Tang, 2009).' There is relative importance of service quality attributes and showed that responsiveness is the most importance dimension followed by reliability, customer perceived network quality, assurance, convenience, empathy and tangibles (Seth et al 2008).'

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 (Liu, 2002).' Most of the respondents consider size, quality, price, instrument servicing are an important factors for selecting the handset while majority of the respondents are satisfied over the payment system, quality of services, coverage area and the process of attending the complaints regarding their mobile service provider (Samuel, 2002). Attitude of the respondents using cell phones was not influenced by either education or occupation and income (Nandhini, 2001). Advertisement play a dominant role in influencing the customers but most of the customers are of opinion that promotional strategies of cellular companies are more sale oriented rather than customer oriented Kalpana and (Chinnadurai ,2006). Price, service quality, product quality & availability, and promotional offer play a main role during the time to choose telecommunication service provider (Haque et al, 2007). The "Information Age" has arrived, and institutions and individuals everywhere are striving to understand and cope with it. The technologies are now being used operationally to disseminate information to more remote areas. Telecommunication operators

Chapter Four: Background (Literature Review)

are done this job very efficiently. Agricultural sector can also be facilitated through these technologies and mobile telephone can be the most effective tool. In Bangladesh a large majority of the population have access to mobile phones (Islam & Grönlund, 2008). In Bangladesh only two telecommunication operators provide specialized services for the farmers along with their regular services among the six telecommunication operators. They are Grameenphone Ltd. and Banglalink. Benefits provided by these operators are: Buyers & sellers can search the details of the desired agro product, Price related information, Buyer's location & contact information, Information about cultivation technique, Information of planting, irrigation, Information about new Variety, Disease treatment, Fertilizer dose, Input related issue, Information about feed, antibiotics medicine of poultry, dairy & fishery, Weather related information (www.grameenphone.com and www.banglalink.com). Modernization of rural telecommunication in Bangladesh: Problems & Prospects. This paper highlights some major problem areas which deserve considerable attention for both short term & long term planning & suggests some possible options. The discussion covers the rural telecommunication determining a forecasting technique for demand growth; socio economic benefit; digital technique and network model; and transmission and switching system maintenance (Islam, 2002).

Other study was conducted on Consumer Perception & Attitude toward Mobile Communication. This paper investigate the demand of the consumer from the telecommunication service providers, their reaction and consumption behavior. A survey was conducted to understand consumer attitude toward mobile communication & factor that could contribute to adoption & success of this sector (Masud & Gupta, 2003). Another study was on policy recommendations to improve the competitiveness of small scale farmers in olumbia through into and communication studies. They provide some policy recommendations as to how ICT could effectively stimulate the development of small scale agriculture. They analyzed the food supply chain and argued that systematic food supply chain is needed to overcome some of the challenges of small scale agriculture. This paper describes the multiple actors and stakeholders of small scale agricultural chain, alongside with learning of successful (and failed) ICT strategies. Specific policy recommendations are made that aim through the use as mobile technologies to improve the condition among different supply chain (Natalla, 2010).

Multipurpose Community Tele centers in Bangladesh: Problems & Prospects. The purpose of this paper is to discuss multipurpose community information and knowledge centers (MCTs) and then describes and assesses the telecommunication facilities (and hence information access and provision) of such tele centers in Bangladesh including radio, television, telephone and internet facilities. The paper then highlights problems and prospects, in rural areas of

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Bangladesh, of information access through the tale centers (Islam, 2009). Small farmers found it as a very effective any of information service especially in case of emergency situation and due to its cost effectiveness. But the mechanism need to use this services found sometimes difficult especially for the illiterate farmers. From this research, students other researchers and policy makers will get an insight about the 'Users attitude towards agro based services provide by the telecommunication operators in Bangladesh (Ahmed, S. M. Sohel, and Rayhan Jahir Shah, 2012). For the past two decades, the banking sector has chosen a new service channel based on the progress of information technology – internet to respond to the changes in customer preferences and needs, increasing competition from non-banks, changes in demographic and social trends, and government deregulations of the financial service sector (Byers and Lederer, 2001). In the search for sustainable competitive advantages in the technological financial service industry, banks have acknowledged the value to differentiate themselves from other financial institutions through new service distribution channels (Daniel, 1999). In addition, customer's transaction and communication abilities have been improved by the developments of information technology. Information technology enabled electronic channels to perform many banking functions that would traditionally be carried out over the counter (Giannakoudi, 1999). The rise of electronic payments media such as debit and credit cards has caused the value of cheques paid in the USA to fall to – from about \$49 billion in 1995 to about \$42 billion in 2002 (Gerdes and Walton, 2002).The use of paper cheques has been supplemented step-by-step with e-cheques (i.e., electronic images) allowing banks to have more storage capacity, reduce costs, and improve Furthermore customer services (Rose and Hudgins, 2005). A more recent e-banking development is wireless internet applications of banking sometimes called m-banking (mobile banking) (Choi et al., 2006; Scornavacca and Hoehle, 2007). With the combination of two most recent technological advancements – internet and mobile phone, a new service (mobile data service) is thus enabled and the first such wireless internet commercial transaction is performed by the banking industry (Barnes and Corbitt, 2003). It is believed that m-banking will provide another new channel for banking services; especially for certain remote areas where online internet is still unavailable.Strategic implications and customer perception of m-banking services are explored (Laukkanen and Lauronen, 2005) with a focus on the consumer value creation and a better understanding about the customer-perceived value of m-banking services. For instance, mobile internet service has been quite popular in Japan (over 60 million users in 2003) especially for those young and single (i.e., unmarried) consumers (Scornavacca and Barnes, 2004). Due to the widespread use of computer technologies in almost all aspects of life, organizations that are connected to the Internet started extending their services to their customers to include new applications and

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services that satisfy their customers' desires to make better businesses. One of these emerging applications is mobile banking. The term mobile banking (or m-banking) describes the banking services that the user can perform via a mobile device ubiquitously at anytime and from anywhere. In order for users to access their accounts, they need a mobile device and network connectivity. Therefore, sitting in front of a computer is not a requirement anymore; accessing accounts can occur while users are waiting their turn at the dentist clinic or relaxing at the beach!(Al-Akhras T Mousa,Al-Saiyeed Rizik,Alian Marwah and Qwasmi Doaa:Innovative Secure Mobile Banking Services,2011). Telecommunications companies world-wide are developing 3G mobile phones and applications. In the UK, mobile banking is considered to be one of the most value-added and important mobile services available. However, the adoption rate of using 3G mobile phones for financial services is yet to be determined. The current research examined both innovative attributes and customers' perceived risk in order to understand customers' behavior and motivation toward this innovation. It has advanced the theoretical frameworks of innovation and customers' risk perception as new attributes and risk dimensions were identified. The findings provide banking executives with a better understanding of what are the perceived advantages and disadvantages of 3G mobile banking services, helping them to plan marketing strategies and promotion approaches for 3G mobile banking services in the future.(Morna S.Y. Lee, Peter J. Mc Goldrick, Kathleen A. Keeling, Joanne Doherty, (2003) "Using ZMET to explore barriers to the adoption of 3G mobile banking services", International Journal of Retail & Distribution Management, Vol. 31 Iss: 6, pp.340 – 348). The convergence of the Internet and mobile networks creates new opportunities and applications. Treating mobile business as simply an extension to the traditional web could result in missing out unique differentiated qualities for new value-added possibilities. Mobile Banking is considered to be one of the most value-added and important mobile service available. Aircraft's current research examined technological changes in mobile networks and innovative attributes of Mobile Internet. It has advanced the theoretical framework of innovation in service to develop a customer centric analysis of embanking value proposition. His article goes on to discuss critical factors in the diffusion of embanking and explores reasons of failure and further prospects of success (Ayadi Achraf: "Value creation in mobile banking", 24 Aug 2005). Another study was on 'factors affecting customer equity of telecommunication enterprises (Wang, 2010)'. 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 (Chong, 2008)'. This study seeks to contribute to the development of a conceptual framework

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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.

4.3. Statement of the Problem

Consumer behavior is quite complex, because of many variables involved and their tendency to interact with and influence each other. These variables are divided into three major sections, those are: External Environmental Variables Influencing Behavior: These are the factors influenced by external environment like; culture, subculture, social class, social group, family and interpersonal influences (Brent, 1975). Individual Determinants of Behavior: Major individual determinants of consumer behavior are the human mind and its attributes. These variables are personal in nature and they are influenced by the above set of external factors, they are: personality and self concept, motivation and involvement, perception and information processing, learning and memory and attitudes (Brent, 1975). Existing studies have over emphasized on service quality, customer value, customer satisfaction and their influences on future behaviors, external environment like; culture, subculture, social class, social group, family and interpersonal influences, price, product quality & availability, and promotional offer, benefits of mobile banking, and agro based benefits. The above studies were conducted on a small portion about consumer behavior pattern that was why consumers give special emphasis to some particular factors and attributes that affect the consumers' choice behavior. By which it is not possible to understand the behavioral pattern of consumers absolutely. But this study which is titled as 'Behavioral Pattern of Mobile Phone Users in Dhaka City: A Comparative Study on Grameenphone and Banglalink.' Where Grameenphone & Banglalink, play the pioneering role to solid understanding of consumer behavior pattern. This study has been conducted in order to cover the lacks of aforesaid studies. The study is able to cover what customers buy, what features do they look for, which factors affect their buying decision making process, their media preferences, and satisfaction level. All of which will be helpful to the absolute understanding of consumer behavior pattern.

4.4. Approach to the Problem

Consumer behavior involves the psychological processes that consumers go through in recognizing needs, finding ways to solve these needs, making purchase decisions (e.g., whether or not to purchase a product and, if so, which brand and where), interpret information, make plans, and implement these plans (e.g., by engaging in comparison shopping or actually purchasing a product (http://www.consumerpsychologist.com/marketing_introduction.html)).

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Consumer research is the methodology used to study consumer behavior; it takes place at every phase of the consumption process; before the purchase, during the purchase and after the purchase (Brent, 1975). MS word is applicable for frequency distribution and SPSS is applicable for correlation analysis. Fishbein's multi-attribute model is applicable to compute the numeric value of the attitude. Thus this model is applicable to measure customer attitude towards various benefits/services provided by the mobile phone operators -Grameenphone and Banglalink in Dhaka City. Five points Likert scale is applicable to compute the numeric value of customer satisfaction, where 1 indicates strongly dissatisfied and 5 indicates strongly satisfied. Demographic profile, media preferences and reference groups who has an impact of consumer choice behavior will be to explore influence of users' choice behavior and operators' awareness to the customer. Both opened and close ended questionnaire can be used to collect data from the respondents. Respondents' demographic profile, influencing factors, attitude based salient beliefs and satisfaction level based on few important factors would be significant to reach to the problem.

4.5. Specific Components to the Problem

- How do mobile phone users become informed about operators' offerings?
- Do demographic profiles influence to choose a specific operator's service?
- Which media is more powerful to influence them?
- What benefits or attributes do mobile phone users evaluate during the consumption?
- What are the attitudes of users towards benefits?
- Are they fully satisfied or want more benefits?

4.6. Objectives of the Present Study

4.6.1. Broad Objective of the Present Study

The broad objective of the study is 'Behavioral Pattern of Mobile Phone Users in Dhaka City: A Comparative Study on Grameenphone and Banglalink'.

4.6.2 Specific Objectives of the Present Study

- The specific objectives are:
- to find out demographic profiles that influence users' choice behavior;
- to find out operators' awareness to the customer;
- to find out customers' attitude towards services provided by the operators;
- to find out customers' satisfaction level; and
- to make suggestions on the basis of findings.

Chapter 5

Methodology of the Study

This chapter presents the methodological concerns used in conducting this research study and provides a justification for each step taken. It involves the perspectives of marketing research process including 5.1.Type of Research, 5.2.Sources of Data, 5.3.The Instruments, 5.4.Measurement and Scaling Technique, 5.5.Questionnaire Design and Pretesting, 5.6.Research Question, 5.7.Sampling Design, 5.7.1.Populations, 5.7.2.Sampling Technique, 5.7.3 Sample Size, 5.7.4.Execution, 5.8.Fieldwork or Data Collection, 5.9.Data Preparation and Data Analysis, 5.10.Statistical Analysis, 5.11.Report preparation.

5.1. Type of Research

The study is descriptive in nature. This study is descriptive because it describes the characteristics of population in terms of factors that influence consumer choice behavior mainly. A descriptive survey has been selected because it provides an accurate portrayal or account of the characteristics of behaviour, opinions, abilities, beliefs, and knowledge of a particular individual, situation or group.

5.2. Sources of Data

The present study is based on both primary and secondary data collection. Primary data would be collected directly from the respondents in Dhaka city. The secondary data for the study will be the recent M. Phil and PhD thesis papers, internship reports, telecom web sites, journal, articles, news paper, magazines, internet, periodicals, books, survey reports, publications of associations related to mobile phone users etc., which are relevant of the subject matter.

5.3. The Instruments

The researcher put the relevant data in the MS word extracted from the respondents for frequency distribution. The researcher then analyze the data using the statistical software namely Statistical Package for Social Science (SPSS) for correlation.

5.4. Measurement and Scaling Technique: In order to collect the descriptive data, both nominal, interval and ratio scales have been used. While, itemized Likert 5 rating scale of measurement ranging from 1= extremely satisfied, 2= very much satisfied, 3= satisfied, 4=not very much satisfied and 5= not satisfied at all have also been used to know the satisfaction level of the respondents. The Likert scale have been selected because they take less time, and easy to answer.

5.5. Questionnaire Design and Pretesting

This research adopts with open ended and close-ended questionnaire. Based on the review of literature and objectives a preliminary draft of questionnaire has been developed and pretested and primary opinion of 30 respondents has been taken. In order to minimize any error or bias, all the three methods of pre-testing namely planned field survey, personal interviews (face to face), and expert panel have been used. Sixty four salient beliefs were identified but respondents are awarded 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.

5.6. Research Question

Research Question of Behavioral Pattern of Consumers

1. Can demographic profiles that influence users' choice behavior?
2. Can operators' awareness influences to the customer?
3. Can customers' attitude be more favorable to a specific operator's benefits?
4. Can Customer satisfaction be varied from operator to operator?
5. Can suggestions be made on the basis of findings?

5.7. Sampling Design

5.7.1. Populations

The studied population consists of current individual consumers (not corporate) of GrameePhone & Banglalink in Dhaka city. Though the total number of mobile telecom subscribers are 128.939 million people (BTRC, July 2016), there is no available list of the customers of the mobile phone telecom industry of Bangladesh. The industry consists of both prepaid and postpaid mobile users with much diversity due to their varied age, sex, income, education, religion, occupational qualifications, etc. Population of the study was defined here in terms of elements, sampling units, extent and time.

Elements

Elements are male and female who are SSC, HSC, Graduation and Post Graduation level consumers of GrameePhone & Banglalink.

Sampling Units

Sampling unit is each individual consumer of Mobile Phone users (Grameenphone & Banglalink) within the population.

Extent

The research extent is Dhaka City

Time

2015-2016

Sampling Frame

Sampling frame includes commercial phone list provided by yellow book and business directory.

5.7.2. Sampling Technique

Cluster sampling method has been followed for the study by education (SSC, HSC, Graduation and Post Graduation). Each cluster contains various types of characteristics. Multi stage sampling design has been followed. In the first stage two geographic areas have been selected those are Dhaka North and South City Corporation. During stage 2 few intermediate college, graduate and post graduate educational institutions and the adjacent areas of those institutions have been targeted and in the final stage educational levels of the respondents have been selected. This sampling method have been used for four reasons, **firstly**, the consumers are scattered across not only the Dhaka city but also the country. **Secondly**, there is no available list or database on the customers; it is difficult to collect the data of customers of the mobile telecom operators in Dhaka City. **Thirdly**, the research is working within the demand of an academic schedule. So there is limited time is available to conduct the study. **Fouthly**, being an academic piece of research work there is no fund or sponsor support.

5.7.3 Sample Size

Limited data on the total population (cost and time constraints) a convenient sample size of three hundred and sixty (360) unbiased and representative sample respondents from various locations of Dhaka North and Dhaka South City Corporation have been selected. By considering the most important variables sample size is selected by following each variable X 20 (18X20= 360) rule.

5.7.4. Execution

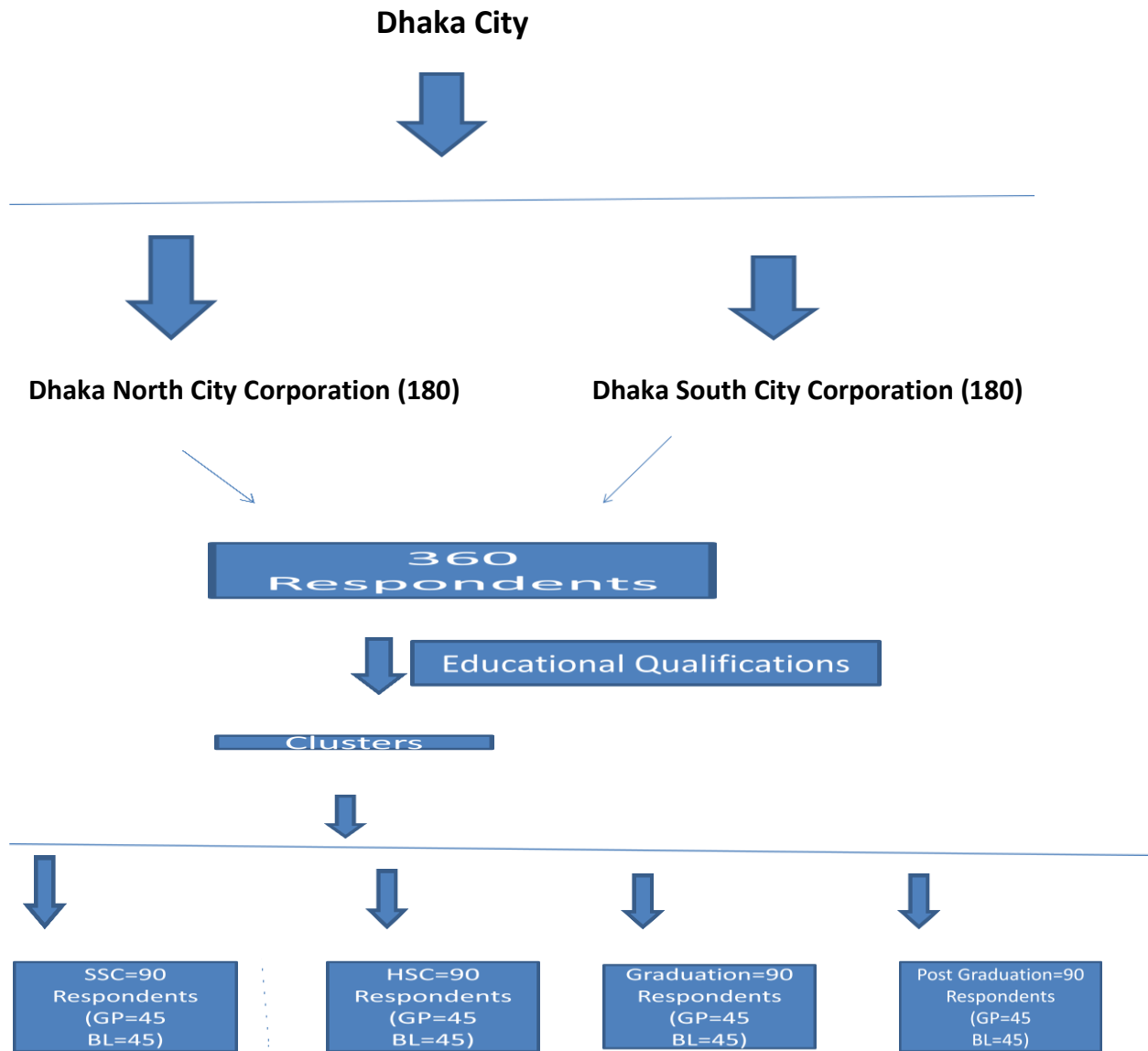


Figure: 1.2. Executing the Sampling Process

5.8. Fieldwork or Data Collection

During this phase of the marketing research process, primary data have been collected by means of self-administered and structured survey. **The research** 1) ensured voluntary (not forced) participation of the respondents, 2) assured the confidentiality and security of the respondents personal and private information, 3) would be carried out honestly, transparently and objectively, without intruding or harming or adversely affecting the respondents, 4) told

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the purpose of the research survey, 5) stated his name, 6) always acted to maintain and the integrity and reputation of the research profession, 7) conducted the survey in safe and appropriate environments and respondents' security, 8) respected the respondent's right to withdraw from this survey at any stage.

The research did not 1) sell and not influence opinions of the respondents, 2) mislead or pressurize a respondent when asking them to take part, 3) eat or smoke in front of the respondents, 4) make any comments on the respondent's answers and 5) offer any comments or opinion of his own.

5.9. Data Preparation and Data Analysis

The study has been gone through quantitative analysis. As a part of quantitative analysis the popular statistical tools such as frequency distribution and correlation analysis has been utilized to reach to the objectives.

5.10. Reliability and Validity

Reliability of this study has also been improved by 1) adopting the findings of the previous studies to construct the questionnaire items and 2) pretesting the questionnaire, removing confusing words and improving their clarity of the questions items, free from collector bias.

Validity: Questions were based on information gathered during the literature review to ensure that they were representative to provide the data. Content validity has been further ensured by consistency in administering the questionnaires. All questionnaires were distributed to subjects by the researcher personally. The questions were formulated in simple language for clarity and ease of understanding. Clear instructions were given to the subjects. All the subjects completed the questionnaires in the presence of the researcher. This was done to prevent subjects from giving questionnaires to other people to complete on their behalf.

5.11. Statistical Analysis

For the present study frequency distribution and correlation have been used to explain the demographic data, factors that influence consumer, attitudinal data, and satisfaction related data. Fishbein's multi-attribute model has been used to compute the numeric value of the attitude for comparing the two brands those are Grameenphone and Banglalink.

5.12. Report Preparation

In this stage the study communicates the research findings, suggestions and conclusion.

Chapter 6

Result & Discussion

This chapter exhibits the findings and analysis of the survey results on mobile phone users in Dhaka city. It is divided into several sections. Following is the prelude as an overview of the survey in the introductory section 6.1 and 6.2 represents major findings and discussions.

6. 1. Overview of the Study

Out of 360 respondents, 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 broad objective of the study is 'Behavioral Pattern of Mobile Phone Users in Dhaka City: A Comparative Study on Grameenphone and Banglalink and the specific objectives are:

- ❖ to find out demographic profiles that influence users' choice behavior;
- ❖ to find out operators' awareness to the customer;
- ❖ to find out customers' attitude towards services provided by the operators;
- ❖ to find out customers' satisfaction level; and
- ❖ to make suggestions on the basis of findings.

The study is descriptive in nature based on both primary and secondary data. Primary data have been collected from the respondents by using questionnaire method. This research adopts with open ended and close-ended questionnaire.

The data extracted from the respondents in Dhaka city are analyzed using the statistical software- MS word and SPSS for frequency distribution and correlation. Fishbeins multi-attribute model is applicable to compute the numeric value of the attitude. Five points Likert scale is applicable to compute the numeric value of customer satisfaction.

6.2 Major Findings and Discussion

The data is gathered and then collated. For the written surveys, data is rejected all of those which are deemed as incomplete or not written seriously.

Demographic Profile of the Respondents:

6.2.1 Age 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.

6.2.2 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.

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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.

6.2.3 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.

6.2.4 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.

6.2.5 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.

6.2.6 Occupation of the Respondents

Table 10 & 11 shows 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

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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.

6.2.7 Religion of the Respondents

Table 12 & 13 shows that the largest numbers of respondents 100% are Muslim (post graduate) and the lowest number of respondents 00% is 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.

Operators' Awareness to the Customer:

6.2.8 Programs Attended by the Respondents

Table 14 & 15 shows that the largest number of respondents 67% enjoy social gathering (post graduate) and the lowest number of respondents 02% enjoy Tagor/Nazrul songs & other programs who are HSC, Graduation & Post Graduate level educated respectively of Grameenphone users.

On the other hand, the largest number of respondents 67% enjoy sports (post graduate) and the lowest number of respondents 00% enjoy Tagor/Nazrul songs & their educational qualifications are SSC & Post Graduation level of Banglalink users.

There is moderate degree of positive correlation in the programs attended of Grameenphone & Banglalink users' at SSC level. There is lower degree of positive correlation in the programs attended of Grameenphone & Banglalink users' at HSC level. There is lower degree of positive correlation in the programs attended of Grameenphone & Banglalink users' at Graduation level. There is higher degree of positive correlation in the programs attended of Grameenphone & Banglalink users' at Post Graduation level.

6.2.9 Places Where the Respondents Attended the Programs

Table 16 & 17 shows that the largest number of respondents 62% enjoy the program (SSC) at home and the lowest number of respondents 02% enjoy programs outside who are SSC & Graduation level educated respectively of Grameenphone users.

On the other hand, the largest number of respondents 62% enjoy programs both at home and outside (post graduate) and the lowest number of respondents 02% enjoy outside & their educational qualification is SSC level of Banglalink users. There is lower degree of positive correlation in the places where programs attended of Grameenphone & Banglalink users 'at SSC level. There is perfect positive correlation in the places where programs attended of Grameenphone & Banglalink users' at HSC level. There is higher degree of positive correlation in the places where programs attended of Grameenphone & Banglalink users' at Graduation level. There is moderate degree of positive correlation in the places where programs attended of Grameenphone & Banglalink users' at Post Graduation level.

6.2.10 Effect of Various Group Influences on the Respondents

Table 18 & 19 shows that the largest numbers of respondents 76% (SSC) are influenced by family members and the lowest numbers of respondents 0% are influenced by others who are Graduate respectively of Grameenphone users. On the other hand, the largest number of respondents 62% are influenced by family members who are graduate and the lowest number of respondents 00% are influenced by others and their educational qualifications are SSC, HSC & Graduation respectively of Banglalink users.

6.2.11 Effects of TV Channels on Respondents

Table 20 & 21 shows that the largest numbers of respondents 57% (Graduation) enjoy ATN News channel and the lowest number of respondents 0% enjoys Desh TV who are HSC level educated of Grameenphone users. On the other hand, the largest number of respondents 56% (Graduation) enjoy Channel i and the lowest number of respondents 0% enjoy Independent TV,

Chapter Six: Result & Discussion

Ekattor TV, Massranga TV, Gaan Bangla, GTV, Desh TV, ETV & SA TV who are SSC, HSC, Graduation & Post Graduation level educated of Banglalink users.

There is higher degree of positive correlation in the effects of TV channels of Grameenphone & Banglalink users' at SSC level. There is moderate degree of positive correlation in the effects of TV channels of Grameenphone & Banglalink users at HSC level. There is moderate degree of positive correlation in the effects of various TV channels of Grameenphone & Banglalink users' at Graduation level. There is moderate degree of positive correlation in the effects of TV channels of Grameenphone & Banglalink users at Post Graduation level.

6.2.12 Effects of TV Programs on Respondents

Table 22 & 23 shows that the largest numbers of respondents 71% (Post Graduation) enjoy news and the lowest number of respondents 0% enjoy musical programs, Talk Show & Ittadi who are HSC & Graduation level educated of Grameenphone users.

On the other hand, the largest numbers of respondents 64% (Post Graduation) enjoy news and the lowest number of respondents 0% enjoys other programs who are HSC level educated of Banglalink users.

There is moderate degree of positive correlation in the effects of TV programs of Grameenphone & Banglalink users at SSC level. There is higher degree of positive correlation in the effects of TV programs of Grameenphone & Banglalink users at HSC level. There is moderate degree of positive correlation in the effects of TV programs of Grameenphone & Banglalink users at Graduation level. There is higher degree of positive correlation in the effects of TV programs of Grameenphone & Banglalink users at Post Graduation level.

6.2.13 Effects of Radio Channels on Respondents

Table 24 & 25 shows that the largest number of respondents 64% (HSC) enjoys Radio Furti and the lowest number of respondents 0% enjoys Bangladesh Beter who are SSC, HSC & Graduation level educated of Grameenphone users. On the other hand, the largest numbers of respondents 60% (HSC) enjoy Radio Amar and the lowest number of respondents 0% enjoys Radio Bhumi & BBC Bangla who are SSC & Post Graduation level educated of Banglalink users. There is higher degree of positive correlation in the effects of various radio channels of Grameenphone & banglalink users at SSC level. There is moderate degree of positive correlation in the effects of various radio channels of Grameenphone & Banglalink users at HSC level. There is moderate

degree of positive correlation in the effects of various radio channels of Grameenphone & Banglalink users at Graduation level. There is higher degree of positive correlation in the effects of various radio channels of Grameenphone & Banglalink users at Post Graduation level.

6.2.14 Effects of Radio Programs on Respondents

Table 26 & 27 shows that the largest number of respondents 42% (HSC) enjoy Voot fm program and the lowest number of respondents 0% enjoy Sunday Night who are SSC, HSC & Graduation level educated of Grameenphone users. On the other hand, the largest number of respondents 62% (HSC) Voot fm program and the lowest number of respondents 0% enjoy Sunday Night who are SSC, HSC & Graduation level educated of Banglalink users. There is moderate degree of positive correlation in the effects of various radio programs of Grameenphone & Banglalink users at SSC level. There is moderate degree of positive correlation in the effects of various radio programs of Grameenphone & Banglalink users at HSC level. There is moderate degree of negative correlation in the effects of various radio programs of Grameenphone & Banglalink users at Graduation level. There is moderate degree of positive correlation in the effects of various radio programs of Grameenphone & Banglalink users at Post Graduation level.

6.2.15. Effects of Various News- Papers on Respondents

Table 28 & 29 shows that the largest number of respondents 100% (HSC) read The Prothom Alo and the lowest number of respondents 0% read kaler kantho who are HSC level educated of Grameenphone users. On the other hand, the largest number of respondents 71% (SSC & Graduation) read The Prothom Alo and the lowest number of respondents 0% read Kaler Kantho who are SSC level educated of Banglalink users. There is higher degree of positive correlation in the effects of various news papers of Grameenphone & Banglalink users at SSC level. There is higher degree of positive correlation in the effects of various news papers of Grameenphone & Banglalink users at HSC level. There is moderate degree of positive correlation in the effects of various news papers of Grameenphone & Banglalink users at Graduation level. There is moderate degree of positive correlation in the effects of various news papers of Grameenphone & Banglalink users at post Graduation level.

6.2.16 Effects of Various Articles on Respondents

Table 30 & 31 shows that the largest number of respondents 67% (HSC) read entertainment news and the lowest number of respondents 0% read economic, social and business news who are SSC, HSC & Graduation level educated of Grameenphone users. On the other hand, the largest number of respondents 42% (HSC) read sports news and the lowest number of

respondents 0% read business news who are SSC & Graduation level educated of Banglalink users. There is moderate degree of positive correlation in the effects of various articles of Grameenphone & Banglalink users at SSC level. There is higher degree of positive correlation in the effects of various articles of Grameenphone & Banglalink users at HSC level. There is moderate degree of positive correlation in the effects of various articles of Grameenphone & Banglalink users at Graduation level. There is higher degree of positive correlation in the effects of various articles of Grameenphone & Banglalink users at Post Graduation level.

6.2.17 Factors those Influence on Product/Services Choice

Table 32 & 33 shows that call rate is Extreme Important to the largest number of respondents 69% who are Post Graduate and call rate & services are Not Important at all to the lowest number of respondents 0% who are Graduation level educated of Grameenphone users. On the other hand, call rate is Extreme Important to the largest number of respondents 58% who is Graduate and call rate, service, and service quality, are Not Important at all and Not Bad to the lowest number of respondents 0% who are SSC, HSC, Graduation and Post Graduation level educated of Banglalink users.

6.2.18 Existence of Group Influence on Respondents

Table 34 & 35 shows that the largest number of respondents 87% (Graduration) have group influence and the lowest number of respondents 13% do not have group influence who are Graduation level educated of Grameenphone users. On the other hand, the largest numbers of respondents 87% (Graduation) have group influence and the lowest number of respondents 0% does not have group influence who are HSC level educated of Banglalink users. There is moderate degree of positive correlation in the existence of group influence of Grameenphone & Banglalink users. There is moderate degree of positive correlation in the non existence of group influence of Grameenphone & Banglalink users.

6.2.19 Effects of Various Group Influences on Respondents

Table 36 & 37 shows that the largest number of respondents 60% (HSC) are influenced by family members and the lowest number of respondents 00% are not influenced by neighbor who are SSC, HSC & Graduation level educated of Grameenphone users. On the other hand, the largest numbers of respondents 67% (SSC & HSC) are influenced by family members and the lowest number of respondents 0% is not influenced by colleague and neighbor who are SSC, HSC, Graduation and Post Graduation of Banglalink users. There is moderate degree of positive correlation in the effects of various group influences of Grameenphone & Banglalink users at

SSC Level. There is higher degree of positive correlation in the effects of various group influences of Grameenphone & Banglalink users at HSC level. There is perfect positive correlation in the effects of various group influences of Grameenphone & Banglalink users at Graduation level. There is higher degree of positive correlation in the effects of various group influences of Grameenphone & Banglalink users at Post Graduation level.

6.2.20 Effects of Reference Group on Respondents

Table 38 & 39 shows that the largest number of respondents 78% (HSC) purchase these services because their reference group purchase and the lowest number of respondents 00% think that their reference group will appreciate their purchase who are HSC level educated of Grameenphone users. On the other hand, the largest number of respondents 96% (SSC) purchase these services because their reference group purchase and the lowest number of respondents 0% think that their reference group will appreciate their purchases who are SSC of Banglalink users.

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

6.2.21 Expenditure of Mobile Bill

Table 40 & 41 shows that the largest numbers of respondents 51% (HSC) spend Tk less than 500 monthly for mobile bill and the lowest number of respondents 00% spend Tk 2000-3000 and more than Tk 4000 monthly for mobile bill who are SSC & HSC level educated of Grameenphone users. On the other hand, the largest numbers of respondents 60% (HSC) spend Tk less than 500 monthly for mobile bill lowest number of respondents 0% spend Tk above 4000 monthly that are SSC HSC level educated of Banglalink users.

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

6.2.22 When Consumers Enjoy TV Program

Table 42 & 243 shows that the largest number of respondents 42% (HSC) enjoy the TV program at 10-12 pm and the lowest number of respondents 0% enjoy the TV program at 8-10 am & 10-12 am who are SSC & Graduation level educated of Grameenphone users. On the other hand, the largest numbers of respondents 58% (Post Graduation) enjoy the TV program at 10-12 pm and the lowest number of respondents 0% enjoys the TV program at 8-10 am & 10-12 am who are SSC, HSC & Graduation & Post Graduation level educated of Banglalink users.

There is moderate degree of positive correlation when consumers enjoy TV program of Grameenphone & Banglalink users at SSC level. There is moderate degree of positive correlation when consumers enjoy TV program of Grameenphone & Banglalink users at HSC level. There is moderate degree of positive correlation when consumers enjoy TV program of Grameenphone & Banglalink users at Graduation level. There is higher degree of positive correlation when consumers enjoy TV program of Grameenphone & Banglalink users at Post Graduation level.

Customers' Attitude towards Grameenphone and Banglalink:

6.2.23 Attitude of Grameenphone & Banglalink Users

Fishbein's multi attribute model can be expressed in equation (Robertson, 1984) as: Fishbein's multi-attribute model is applicable to compute the numeric value of the attitude. The model explicitly incorporates the cognitive (belief) and affective (evaluation) components of attitude. It also accounts for the strength or intensity of these elements. Sixty four salient beliefs were identified but respondents are awarded 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.

The model states that to determine a person's overall attitude toward some objects, it is first necessary to determine those beliefs that have the most influence on his/her attitude. Those most relevant beliefs called salient beliefs, do not exceed nine in number (Aijen & Fishbein, 1980). The overall attitude toward an object can be obtained by multiplying the belief score by the evaluation score for each attribute and then summing across all relevant beliefs to obtain the value A_o (Laudon & Bitta, 1988). Thus this model is applicable to measure customer attitude towards various benefits/services provided by the mobile phone operators - Grameenphone and Banglalink in Dhaka City.

Chapter Six: Result & Discussion

Numerous researches have been carried out based on Fishbein's multi-attribute attitude model to measure customers' attitude towards an object in investigating customers' preference (Bass & Talarzyk, 1972, Azam 2005). Fishbein's multi attribute model can be expressed in equation (Robertson, 1984) as:

$$A_o = \sum_{i=1}^n b_i e_i$$

A_o = the person's overall attitude toward the object.

b_i = the strength of his or her belief that the object is related to attribute.

e_i = His or her evaluation or integrity of feeling of the goodness or badness of attribute.

n = the number of relevant beliefs for that person.

The table 44 shows that the users' of Grameenphone have greater positive attitude rather than the users' of Banglalink. So, the Fishbein's Multi Attribute Model is workable here.

There is moderate degree of positive correlation in the attitude of Grameenphone & Banglalink users at SSC level. There is higher degree of positive correlation in the attitude of Grameenphone & Banglalink users at HSC level. There is moderate degree of positive correlation in the attitude of Grameenphone & Banglalink users at Graduation level. There is moderate degree of positive correlation in the attitude of Grameenphone & Banglalink users at Graduation level.

6.2.24 Satisfaction Level of Consumers

Five points Likert scale is applicable to compute the numeric value of customer satisfaction, where 1 indicates strongly dissatisfied and 5 indicates strongly satisfied. Table 45 & 46 shows that 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 users.

Chapter 7 Suggestions

This chapter provides a brief introduction to the proposed suggestions in the section 7.1. Based on components of each dimension of behavioral pattern identified from the findings and analysis chapter, the suggestions have been placed to ensure behavioral pattern of mobile phone users in Dhaka city through demographic profiles that influence users' choice behavior, operators' awareness to the customer, customers' attitude towards services provided by the operators, customers' satisfaction level in the section 7.2, 7.3, 7.4, 7.5 and 7.6 respectively.

7.1. Introduction

Based on the components of each dimension of consumer behavior pattern identified from the findings and analysis chapter, the following suggestions may be placed so that the solid understanding of consumer behavior pattern can be ensured.

7.2. Demographic Profiles that Influence Users' Choice Behavior

7.2.1. Untouched Segment

Both Grameenphone and Banglalink should emphasize on low income group and retired person as the result shows that the lowest number 00% of respondents whose monthly income is less than 10,000 taka and their educational level is graduation & post graduation of Grameenphone users in contrast only 02% respondents' income level is less than 10,000 taka who is post graduate of Banglalink users. The lowest number of respondents 07% is retired of Grameenphone users. The lowest number of respondents 07% are businessmen and retired persons & their educational qualifications are HSC, Graduation & Post Graduation level of Banglalink users.

7.2.2. Trustworthy and Committed Services

Mobile telecom operators should pay more intensive attention and advice to the customers so, that their complaints related to network problem, SIM blockage, SIM registration, Improper listening of ring tones (song, poem, speech etc) while making or receiving a call, internet browsing problem, loading problems etc., can immediately be resolved.

7.3. Operators' Awareness to the Customer

Grameenphone and Banglalink provides almost 64 types of benefits but the consumer are aware about only 18 benefits 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 so, the consumer should become aware about the other benefits.

7.4. Attitude towards Operators

Result shows that the users' of Grameenphone have greater positive attitude rather than the users' of Banglalink. So Banglalink should try to increase more positive attitude by providing modern benefits and services.

7.5. Customer Satisfaction

As the users of Grameenphone and Banglalink are not extremely satisfied on the basis of products and services provided by the operators so, both the operators should offer the followings:

7.5.1. Attractive Rewards

Under this scheme, heavy users of mobile telecom operators may be offered some 'Scoring Points' after a certain limit of their usage and based on that a particular percentage of reward discount may be offered at many reward partners' outlets including cinema hall. Restaurants, hotels, home decors, car decors, mega shops, technological support, transport facilities, students' services, medical services, legal services, jam related information etc.

7.5.2. Loyal Customers

To create loyal customers, the mentioned operators may greet their customers by sending 'Thank You' letters and 'Emails' for their loyalty and regular usage. Sometimes the operators may celebrate the users' birthday, marriage day and they may offer cards or gifts to various occasions.

7.5.3. Customized Services

The main task of marketing is to create customer and holding customer. It is only possible by offering customized services not generalized services.

7.6. Further Study

This study did not include corporate customers. Another research could be done on the corporate consumers.

Chapter 8

Conclusion

This chapter provides theoretical and statistical conclusions on the basis of the findings of the study. In this regard, a set of four research objectives have been developed during the phase of research design have been answered and proved based on the findings and finally the research contributions to the knowledge has/have also been considered.

8.1 Theoretical Conclusion

Consumers are influenced by personal characteristics such as: age, gender, occupation, income, education similarly influenced by cultural, social, paschological and other factors like price, brand name, product quality, services, services availability etc. 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. Users' of Grameenphone have more positive attitude than Banglalink's users. The higher number of Grameenphone users are satisfied than Banglalink users. So consumers display various types of behavior before purchase, during consumption and after consumption.

8.2 Statistical Conclusion

This study aims to explore the behavioral pattern of mobile phone users in Dhaka city: A comparative study on Graeenphone and Banglalink. Towards this end, a set of objectives and questions have been developed based on the extensive literature review. In this section, the findings on each of the research questions and objectives will be considered.

- The specific objectives are:
- to find out demographic profiles that influence users' choice behavior;
- to find out operators' awareness to the customer;
- to find out customers' attitude towards services provided by the operators;
- to find out customers' satisfaction level; and
- to make suggestions on the basis of findings.

Chapter Eight: Conclusion

The study shows that the various age's people, gender, income, occupation, religion, and educational people are using the seVICES of Grameenphone and Banglalink. Users are enjoying various programs both home and outside. Both electronic and print media, different groups are influencing the consumers. The users of have greater positive attitude on Grameenphone than Banglalink. The largest number of Grameenphone users are satisfied (60%) on the other hand the largest number of Banglalink users are satisfied (57%). Both the customer of Grameenphone and Banglalink are not extremely satisfied.

8.3. Overall Conclusion

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 study finds demographic profiles of consumers, how do they become awarded, customer attitude toward benefits provided by the mobile telecom operators (Grameenphone and Banglalink) and users' satisfaction level those indicate their choice (consumer) behavior.

Appendices

Appendix: 1.1 Questionnaire

Interview Guide for Grameenphone & Banglalink Users

Behavioral Pattern of Mobile Phone Users in Dhaka City: A comparative study on
Grameenphone and Banglalink.
M.Phil Program
Department of Marketing
University of Dhaka, Bangladesh.

This interview guide will help explore theoretical constructs and their inter-relationship for the study entitled 'Behavioral Pattern of Mobile Phone Users in Dhaka City: A comparative study on Grameenphone and Banglalink', under M.Phil program, Department of Marketing, University of Dhaka, Bangladesh.

DEMOGRAPHIC PROFILE OF THE INTERVIEWEE

1. Please mention your demographic information: Tick please

a. Name:

b. Designation:

c. Age:

i) below 25 Years

iv) 45-60 Years

ii) 25-34 Years,

v) 60< Years

iii) 35-44 Years,

d. Gender: i) Male ii) Female

e. Education:

i) Post graduate,

iii) HSC,

ii) Graduation,

iv) SSC

f) Family monthly Income

i) <10,000 Tk. ii) 10,000-20,000 TK. iii) 20,000-30,000 Tk. iv) 30,000-50,000 Tk.

v) 50,000 – 80,000 Tk. vi) Above 80,000 Tk.

g. Occupation:

- Student
- Service

Appendix: 1.1 Questionnaire

- Business
- Others-----

h. Your religion:

- Muslim
- Hindu
- Other-----

2. Of the following which programs(s) do you enjoy generally? Tick Please

- | | |
|---------------------------------|--|
| a. Various band songs | f. Folk song program |
| b. Fashion show | g. Sports |
| c. Dance program | h. Fair and Exhibition |
| d. Drama | i. Social gathering of relatives/friends |
| e. Tagore/Nazrul's song program | j. Others(please specify)----- |

3. Where do you enjoy the programs, you have ticked in above question most in general?

- Home
- Outside
- Both

4. How have you come to know about the telecommunication services of Grameenphone/ Banglalink?

- | | |
|------------------|-----------------|
| • Family members | • Advertisement |
| • Friends | • Others(please |
| • Colleagues | |
| • specify)----- | |

5. What services have you been taking from Grameenphone/ Banglalink?

- | | | |
|----------------|----------------|---------------------|
| • 3G Pack | • Flexiload | • Balance transfer |
| • Modem | • News Service | • Ebill |
| • Internet | • Sports News | • Emergency balance |
| • Welcome Tune | • Health Line | • Conference call |
| • Ichchhe tune | • Facebook | • Ring tone |
| • Payment | • Call Block | • Other----- |
| • Recharge | • F & F | ----- |

Appendix: 1.1 Questionnaire

6. Which TV channels do you enjoy most of the time?

- Bangladesh Television(BTV)
- Sangsad TV
- BTV world
- ATN Bangla
- Banglavisision
- Channel i
- Desh TV
- Ekushey television
- NTV
- RTV
- Boishakhi TV
- Mohona TV
- ATN News
- Channel 9
- Massranga TV
- Independent Television
- Somoy TV
- SA TV
- Gaan Bangla
- Channel 24
- Ekattor TV
- Gazi TV (GTV)
- Jamuna TV
- Channel 16
- Asian TV
- Bijoy TV
- Others(please specify)-----

7. Mention the name of the some TV programs that you enjoy most of the time

8. Which Radio channels do you enjoy most of the time? Tick please

- Bangladesh Betar
- Dhaka FM
- Radio Today
- Radio Foorti
- Radio Amar
- Radio Metrowave
- ABC Radio
- BBC Bangla
- City FM
- COLOR's Radio
- People's Radio
- Radio Bhumi
- Radio sadhin
- Radiometropolotan
- Radio Capital
- Bikrampur 99.2

9. Mention the name of the some radio programs that you enjoy most of the time.

10. Which newspaper(s) do you enjoy most of the time?

- Prothom alo
- Ittefaq
- Kaler kantho
- Jugantor
- Manabjamin
- Somokal
- Amadersomoy
- Janakantha
- Inqilab
- Vorer kagog
- Sangbad
- Dinkal
- Noya diganta
- Sangram
- Jai jai din
- Manobkantha
- Bangladesh protidin
- Shokaler khobor
- The Daily Star
- The Independent
- Observer
- New age
- Financial Express
- Bangladesh Today
- News Today
- Dhaka Tribune

Appendix: 1.1 Questionnaire

11. Mention the name of the some articles that you read most of the time.

12. Which magazine(s) do you read most of the time? Tick Please

- Holiday
- Computer Jagot
- Ajkal
- Monthly Modina
- Probe News
- Parjaton Bichitra
- Bliz
- Computer Barta
- Nisorgo
- Monthly
- Monojagot
- Parsbas
- Energy and power
- Lok Sangbad
- Shapahik
- Vinnomot
- Ekhon Shamoy
- Shaptahik2000
- Dhaka courier
- Bartaman Sanglap
- Manchitro
- Abasar
- Khoborer Antorale
- Mayer Dak
- Sonar Bangla
- Porshi
- Shatbela
- Parabas

13. Mention the name of the some articles that you read most of the time.

Appendix: 1.1 Questionnaire

14. What are the following factors do you consider when you purchase products or services from Grameenphone/ Banglalink? Circle Please.

- 1= Not important at all
- 2= Not bad
- 3= Important
- 4= Very important
- 5= Extreme important

SL. No.	Measurement	Not Important at all	Not bad	Important	Very Important	Extreme Important
a	Call rate	1	2	3	4	5
b	Services	1	2	3	4	5
c	Service Availability	1	2	3	4	5
d	Brand Image	1	2	3	4	5
e	Convenience	1	2	3	4	5
f	Promotional Offer	1	2	3	4	5

15. Attitude Measurement: Circle please.

SL. No	Measurement	very bad	bad	neither good nor bad	good	very good
a.	How much important network is to you?	1	2	3	4	5
	How much you are getting?	-2	-1	0	1	2
b	How much important text SMS services is to you?	1	2	3	4	5
	How much you are getting?	-2	-1	0	1	2
c	How much important 3g service is to you?	1	2	3	4	5
	How much you are getting?	-2	-1	0	1	2
d	How much important modem is to you?	1	2	3	4	5

Appendix: 1.1 Questionnaire

	Evaluate the performances of Modem.	-2	-1	0	1	2
e	How much important sports news is to you?	1	2	3	4	5
	How much you are getting?	-2	-1	0	1	2
f	How much important health line is to you?	1	2	3	4	5
	How much are you getting?	-2	-1	0	1	2
g	How much important face book service is to you?	1	2	3	4	5
	How much are you getting?	-2	-1	0	1	2
h	How much important call block is to you?	1	2	3	4	5
	How much are you getting?	-2	-1	0	1	2
i	How much important F & F is to you?	1	2	3	4	5
	How much are you getting?	-2	-1	0	1	2
j	How much important balance transfer is to you?	1	2	3	4	5
	How much are you getting?	-2	-1	0	1	2
k	How much important conference call is to you?	1	2	3	4	5
	How much are you getting?	-2	-1	0	1	2
l	How much important emergency balance is to you?	1	2	3	4	5
	How much are you getting?	-2	-1	0	1	2
m	How much important ring tone is to you?	1	2	3	4	5
	How much are you getting?	-2	-1	0	1	2

Appendix: 1.1 Questionnaire

n	How much important internet services is to you?	1	2	3	4	5
	How much are you getting?	-2	-1	0	1	2
o	How much important promotional offer is to you?	1	2	3	4	5
	How much are you getting?	-2	-1	0	1	2
P	How much important Welcome Tune is to you?	1	2	3	4	5
	How much are you getting?	-2	-1	0	1	2
Q	How much important availability of service is to you?	1	2	3	4	5
	How much are you getting?	-2	-1	0	1	2
r	How much important SMS alert is to you?	1	2	3	4	5
	How much are you getting?	-2	-1	0	1	2

16a. Do you discuss with others about which products or services you would like to purchase? Tick please.

a. Yes

b. No

16. b. If yes, which of the following you discuss with?

- Family Members
- Friends

Appendix: 1.1 Questionnaire

- Colleagues
- Neighbor
- Others(Please Specify)-----

16. c.a. you purchase these services because your reference group (friends, family) purchases these.

C.b.You think that your reference group will appreciate your purchase

C.c.There is no doubt that you buy the products or services that your reference group purchases

17. Please provide me your opinion of how much satisfied you are about the products and services of Grameenphone/ Banglalink in the following scale? Tick Please.

1= Extremely Satisfied

2= Very Much Satisfied

3= Satisfied

4= Not Very Much Satisfied

5= Not Satisfied at all

1 2 3 4 5

18. How much do you spend for mobile bill?

19 When do you enjoy the TV programs? Tick Please

6-8AM
8-10AM
10-12AM
12-02PM
02-04PM
04-06PM

20. What are the present short comings of the Grameenphone/ Banglalink you think? What are your suggestions to improve their services? Please write down-----

Appendix-1.2. Frequency Distribution

Table: 1. Age of Grameenphone Users

Age	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
Below25 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%
More than 60 Years	03	07%	02	04%	00	00%	00	00%

Source: Field Study

Table: 2. Age of Banglalink Users

Age	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
Below25 Years	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%
More than 60 Years	00	00%	00	00%	00	00%	01	02%

Source: Field Study

Table: 3. Gender of Grameenphone

Education	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%

Source: Field Study

Appendix-1.2. Frequency Distribution

Table: 4. Gender of Banglalink

Education	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%

Source: Field Study

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%

Source: Field Study

Table: 6. Education of Grameenphone Users

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

Source: Field Study

Appendix-1.2. Frequency Distribution

Table: 7. Education Of Banglalink Users

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

Source: Field Study

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%
20000-30000Tk	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%

Source: Field Study

Table: 9. Monthly Income of Banglalink Users

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

Source: Field Study

Appendix-1.2. Frequency Distribution

Table: 10. Occupation of Grameenphone Users

Occupation	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
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%

Source: Field Study

Table: 11. 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%

Source: Field Study

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%

Source: Field Study

Appendix-1.2. Frequency Distribution

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%

Source: Field Study

Table: 14. Programs Attended by Grameenphone Users

Programs	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
Various Band Songs	06	13%	5	11%	12	27%	15	33%
Fashion Show	05	11%	11	24%	10	22%	08	18%
Dance Programs	15	33%	16	36%	15	33%	13	29%
Drama	23	51%	21	47%	11	24%	17	38%
Tagor/Nazrul Songs	05	11%	02	04%	01	02%	07	16%
Folk Songs	04	09%	03	07%	01	02%	07	16%
Sports	14	31%	13	29%	08	18%	27	60%
Fair & Exhibition	08	18%	01	02%	02	04%	10	22%
Social Gathering	19	42%	04	09%	12	27%	30	67%
Others	02	04%	08	02%	11	24%	01	02%

Source: Field Study

Appendix-1.2. Frequency Distribution

Table: 15. Programs Attended by Banglalink Users

Programs	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
Various Band Songs	20	44%	17	38%	12	27%	21	47%
Fashion Show	09	20%	11	24%	07	16%	17	38%
Dance Program	06	13%	13	29%	16	36%	12	27%
Drama	19	42%	14	31%	18	40%	23	51%
Tagor/Nazrul Songs	00	00%	01	02%	04	09%	00	00%
Folk Songs	03	07%	05	11%	10	22%	01	02%
Sports	17	38%	22	49%	14	31%	30	67%
Fair & Exhibition	09	20%	04	09%	09	20%	04	09%
Social Gathering	26	58%	21	47%	19	42%	18	40%
Others	05	11%	06	13%	03	07%	02	04%

Source: Field Study

Table: 16. Places where the Users of Grameenphone Enjoy the Programs

Places	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
Home	28	62%	16	36%	20	44%	21	47%
Outside	05	11%	07	16%	05	11%	07	16%
Both	12	27%	22	49%	20	44%	17	38%

Source: Field Study

Table: 17. Places where the Users of Banglalink Enjoy the Programs

Places	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
Home	20	44%	15	33%	14	31%	14	31%
Outside	01	02%	03	07%	04	09%	03	07%
Both	24	53%	27	60%	27	60%	28	62%

Source: Field Study

Appendix-1.2. Frequency Distribution

Table: 18. Effect of Various Group Influences on Grameenphone Users'

Group	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
Family Members	34	76%	31	69%	27	60%	30	67%
Friends	15	33%	12	27%	08	18%	12	27%
Colleagues	03	07%	00	00%	04	09%	05	11%
Advertisement	03	07%	06	13%	11	24%	08	18%
Others	01	02%	01	02%	00	00%	01	02%

Source: Field Study

Table: 19. Effect of Various Group Influences on Banglalink Users'

Group	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
Family Members	27	60%	18	40%	28	62%	23	5%
Friends	10	22%	06	36%	11	24%	12	27%
Colleagues	00	00%	00	00%	04	09%	01	02%
Advertisement	08	18%	11	24%	06	13%	13	29%
Others	00	00%	00	00%	00	00%	01	02%

Source: Field Study

Appendix-1.2. Frequency Distribution

Table: 20.Effect of Various TV Channels on Grameenphone Users

TV Channels	SSC		HSC		Graduation		Post Graduation	
	No	%	No.	%	No.	%	No.	%
BTV	10	22%	12	27%	08	18%	15	33%
Channel i	21	47%	20	44%	22	49%	22	49%
ETV	04	09%	01	02%	04	09%	02	04%
ATN News	11	24%	15	33%	25	57%	08	18%
Independent	05	11%	03	07%	09	20%	13	29%
Somoy TV	04	09%	01	02%	07	16%	14	31%
Channel 24	08	18%	01	02%	05	11%	01	02%
Ekattor TV	02	04%	01	02%	02	04%	07	16%
ATN Bangla	11	24%	21	47%	08	18%	18	40%
Bangla Vision	10	22%	03	07%	03	07%	04	09%
NTV	10	22%	04	09%	07	16%	07	16%
Massranga TV	06	13%	03	07%	03	07%	10	22%
RTV	09	20%	04	09%	06	13%	07	16%
Gaan Bangla	05	11%	02	04%	01	02%	02	04%
GTV	03	07%	11	24%	06	13%	06	13%
SA TV	01	02%	03	07%	04	09%	03	06%
Desh Tv	05	11%	00	00%	02	04%	03	07%

Source: Field Study

Appendix-1.2. Frequency Distribution

Table: 21.Effect of Various TV channels on Banglalink Users

TV Channels	SSC		HSC		Graduation		Post Graduation	
	No	%	No.	%	No.	%	No.	%
BTV	09	20%	09	20%	11	24%	18	40%
Channel i	20	44.%	16	36%	25	56%	19	42%
ETV	00	00%	00	00%	03	07%	00	00%
ATN News	03	07%	17	38%	08	18%	11	24%
Independent	00	00%	06	13%	07	16%	04	09%
Somoy TV	07	16%	07	16%	09	20%	01	02%
Channel 24	05	11%	08	18%	07	16%	04	09%
Ekattor TV	00	00%	08	18%	04	09%	02	04%
ATN Bangla	11	24%	10	22%	15	33%	15	33%
Bangla Vision	04	09%	10	22%	07	16%	05	11%
NTV	05	11%	09	20%	16	36%	11	24%
Massranga TV	00	00%	03	07%	00	00%	00	00%
RTV	08	18%	07	16%	09	20%	14	31%
Gaan Bangla	00	00%	02	04%	01	02%	03	07%
GTV	00	00%	08	18%	03	07%	02	04%
SA TV	01	02%	06	13%	00	00%	13	29%
Desh Tv	00	00%	03	07%	00	00%	06	13%

Source: Field Study

Appendix-1.2. Frefquency Distribution

Table: 22. Effect of TV Programs on Grameenphone Users

TV Programs	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
News	23	51%	11	24%	14	31%	32	71%
Sports	06	13%	19	42%	14	31%	15	33%
Drama	11	24%	23	51%	5	11%	16	36%
Musical Programs	05	11%	04	09%	00	00%	03	07%
Talk Show	02	04%	00	00%	14	31%	05	11%
Ittadi	01	02%	00	00%	00	00%	05	11%
Others	07	16%	02	04%	11	24%	10	22%

Source: Field Study

Table: 23. Effect TV Programs on Baglalink Users

TV Programs	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
News	23	51%	28	62%	25	56%	29	64%
Sports	11	24%	13	29%	11	24%	09	20%
Drama	05	11%	14	31%	14	31%	14	31%
Musical Programs	11	24%	10	22%	03	07%	08	18%
Talk Show	03	07%	01	02%	06	13%	11	24%
Others	10	22%	00	00%	01	02%	06	13%

Source: Field Study

Appendix-1.2. Frequency Distribution

Table: 24. Effect of Various Radio Channels on Grameenphone Users

Radio channels	SSC		HSC		Graduation		Post Graduation	
	No	%	No	%	No	%	No	%
Bangladesh Beter	00	00%	00	00%	00	00%	01	02%
Dhaka FM	17	38%	18	40%	23	51%	03	07%
Radio Today	17	38%	05	11%	06	13%	15	33%
Radio Furti	18	40%	29	64%	23	51%	18	40%
Radio Amar	15	33%	12	27%	09	20%	12	27%
ABC Radio	11	24%	18	40%	09	20%	06	13%
Radio Bhumi	05	11%	04	09%	03	07%	01	02%
BBC Bangla	03	07%	07	16%	03	07%	03	07%

Source: Field Study

Appendix-1.2. Frequency Distribution

Table: 25. Effect of Various Radio Channels on Banglalink Users

Radio channels	SSC		HSC		Graduation		Post Graduation	
	No	%	No	%	No	%	No	%
Bangladesh Betar	04	09%	11	24%	03	07%	02	04%
Dhaka FM	18	40%	18	40%	15	33%	11	24%
Radio Today	11	24%	19	42%	20	44%	16	36%
Radio Furti	22	49%	25	56%	24	53%	20	44%
Radio Amar	15	33%	27	60%	17	38%	09	20%
ABC Radio	02	04%	15	33%	06	13%	03	07%
Radio Bhumi	00	00%	03	07%	00	00%	00	00%
BBC Bangla	00	00%	03	07%	03	07%	00	00%

Source: Field Study

Table: 26. Effect of Various Radio Programs on Grameenphone Users

Radio Programs	SSC		HSC		Graduation		Post raduation	
	No	%	No	%	No	%	No	%
Love Guru	04	09%	08	18%	02	04%	07	16%
News	06	13%	04	09%	00	00%	12	27%
Music	07	16%	15	33%	03	07%	03	07%
Amar Bholobasha	02	04%	05	11%	11	24%	03	07%
Voot FM	13	29%	19	42%	15	33%	10	22%
Sunday Night	00	00%	00	00%	00	00%	01	02%

Source: Field Study

Appendix-1.2. Frequency Distribution

Table: 27. Effect of Various Radio Programs on Banglalink Users

Newspapers	SSC		HSC		Graduation		Post raduation	
	No	%	No	%	No	%	No	%
Love Guru	31	69%	45	100%	31	69%	32	71%
News	07	16%	03	07%	08	18%	24	53%
Music	10	22%	06	13%	17	38%	16	36%
Amar Bholobasha	01	02%	00	00%	03	07%	10	22%
Voot FM	05	11%	04	09%	04	09%	10	22%
Sunday Night	03	07%	03	07%	12	27%	04	09%

Source: Field Study

Table: 28. Effect of News Papers on Grameenphone Users

Newspapers	SSC		HSC		Graduation		Post Graduation	
	No	%	No	%	No	%	No	%
Prothom Alo	31	69%	45	100%	31	69%	32	71%
Bangladesh Protidin	07	16%	03	07%	08	18%	24	53%
Ittefaq	10	22%	06	13%	17	38%	16	36%
Kaler Kantho	01	02%	00	00%	03	07%	10	22%
The Daily Star	05	11%	04	09%	04	09%	10	22%
Jugantor	03	07%	03	07%	12	27%	04	09%

Source: Field Study

Table: 29. Effect of News Papers on Banglalink Users

Newspapers	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
Prothom Alo	32	71%	30	67%	32	71%	31	69%
Bangladesh Protidin	06	13%	19	42%	09	20%	15	33%
Ittefaq	17	38%	15	33%	10	22%	18	40%
Kaler Kantho	00	00%	05	11%	08	18%	01	02%
The Daily Star	07	16%	17	38%	06	13%	04	09%
Jugantor	05	11%	02	04%	02	04%	06	13%

Source: Field Study

Appendix-1.2. Frequency Distribution

Table: 30. Effect of Articles on Grameenphone Users

Articles	SSC		HSC		Graduation		Post Graduation	
	No	%	No	%	No	%	No	%
Sports	03	07%	15	33%	16	36%	16	36%
Entertainment	13	29%	30	67%	04	09%	10	22%
Political News	07	16%	12	27%	20	44%	22	49%
Economic	00	00%	03	07%	00	00%	02	04%
Social	00	00%	03	07%	00	00%	01	02%
Business	00	00%	00	00%	01	02%	03	07%
Headline	06	13%	12	27%	04	09%	18	40%

Source: Field Study

Table: 31. Effect of Articles on Banglalink Users

Name of Articles	SSC		HSC		Graduation		Post Graduation	
	No	%	No	%	No	%	No	%
Sports	08	18%	19	42%	12	27%	15	33%
Entertainment	05	11%	17	38%	06	13%	08	18%
Political News	12	27%	15	33%	08	18%	14	31%
Economic	03	07%	01	02%	04	09%	01	02%
Social	03	07%	01	02%	07	16%	04	09%
Business	00	00%	01	02%	00	00%	08	18%
Headline	09	20%	05	11%	03	07%	11	24%

Source: Field Study

Appendix-1.2.Frequency Distribution

Table: 32. Factors those Influence on Product/Services Choice from Grameenphone

5= Extreme Important.

4= Very Important.

3= Important.

2= Not Bad.

1= Not Important at all.

	SSC					HSC					Graduation					Post Graduation				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Call Rate	01 (2 %)	1 (2 %)	3 (7 %)	9 (20 %)	23 (51 %)	1 (2 %)	4 (9 %)	8 (18 %)	9 (20 %)	24 (53 %)	1 (2 %)	0 (0 %)	8 (18 %)	18 (40 %)	17 (38 %)	1 (2 %)	2 (4 %)	1 (2 %)	8 (18 %)	31 (69 %)
Services	1 (1 %)	5 (11 %)	9 (20 %)	18 (40 %)	7 (16 %)	1 (2 %)	7 (16 %)	10 (22 %)	18 (40 %)	7 (16 %)	0 (0 %)	1 (2 %)	8 (18 %)	26 (58 %)	9 (20 %)	2 (4 %)	1 (2 %)	4 (9 %)	27 (60 %)	13 (29 %)
Service Quality	4 (9 %)	6 (13 %)	4 (9 %)	18 (40 %)	4 (9 %)	2 (4 %)	6 (13 %)	13 (29 %)	11 (24 %)	12 (27 %)	0 (0 %)	0 (0 %)	17 (38 %)	18 (40 %)	8 (18 %)	2 (4 %)	2 (4 %)	13 (29 %)	16 (36 %)	12 (27 %)
Brand	4 (9 %)	8 (18 %)	16 (36 %)	8 (18 %)	5 (11 %)	3 (7 %)	7 (16 %)	12 (27 %)	15 (33 %)	6 (13 %)	2 (4 %)	5 (11 %)	18 (40 %)	12 (27 %)	7 (16 %)	1 (2 %)	3 (7 %)	17 (38 %)	15 (33 %)	8 (18 %)
Convenience	1 (2 %)	13 (29 %)	6 (13 %)	12 (27 %)	10 (22 %)	1 (2 %)	6 (13 %)	19 (42 %)	14 (31 %)	5 (11 %)	7 (16 %)	10 (22 %)	16 (36 %)	4 (9 %)	8 (18 %)	3 (7 %)	7 (16 %)	14 (31 %)	16 (36 %)	7 (16 %)
Promotional Offer	3 (7 %)	15 (33 %)	13 (29 %)	7 (16 %)	4 (9 %)	10 (22 %)	13 (29 %)	12 (27 %)	5 (11 %)	4 (9 %)	14 (31 %)	8 (18 %)	10 (22 %)	13 (29 %)	0 (0 %)	14 (31 %)	5 (11 %)	11 (24 %)	6 (13 %)	10 (22 %)

Source: Field Study

Appendix-1.2.Frequency Distribution

Table: 33. Factors those Influence on Product/Services Choice from Banglalink

5= Extreme Important.

4= Very Important.

3= Important.

2= Not Bad.

1= Not Important at all.

Factors	SSC					HSC					Graduation					Post Graduation				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Call Rate	00 (0) (%)	00 (0) (%)	01 (2) (%)	10 (22) (%)	21 (47) (%)	0 (0) (%)	2 (4) (%)	6 (13) (%)	3 (7) (%)	14 (31) (%)	2 (4) (%)	2 (4) (%)	4 (9) (%)	10 (22) (%)	26 (58) (%)	1 (2) (%)	0 (0) (%)	8 (18) (%)	7 (16) (%)	28 (62) (%)
Service	00 (0) (%)	01 (2) (%)	4 (9) (%)	16 (36) (%)	12 (27) (%)	1 (2) (%)	6 (13) (%)	11 (24) (%)	17 (38) (%)	4 (9) (%)	0 (0) (%)	9 (20) (%)	4 (9) (%)	12 (27) (%)	17 (38) (%)	0 (0) (%)	1 (2) (%)	10 (22) (%)	10 (22) (%)	19 (42) (%)
Service Quality	00 (0) (%)	01 (2) (%)	6 (13) (%)	10 (22) (%)	18 (40) (%)	0 (0) (%)	6 (13) (%)	7 (16) (%)	17 (38) (%)	7 (16) (%)	0 (0) (%)	3 (7) (%)	12 (27) (%)	13 (29) (%)	16 (36) (%)	0 (0) (%)	1 (2) (%)	15 (33) (%)	16 (36) (%)	11 (24) (%)
Brand	00 (0) (%)	06 (13) (%)	6 (13) (%)	14 (31) (%)	6 (13) (%)	1 (2) (%)	7 (16) (%)	19 (42) (%)	9 (20) (%)	3 (7) (%)	2 (4) (%)	3 (7) (%)	18 (40) (%)	12 (27) (%)	8 (18) (%)	4 (9) (%)	4 (9) (%)	13 (29) (%)	16 (36) (%)	5 (11) (%)
Convenience	01 (2) (%)	04 (09) (%)	12 (27) (%)	12 (27) (%)	4 (9) (%)	2 (4) (%)	3 (7) (%)	20 (44) (%)	10 (22) (%)	4 (9) (%)	2 (4) (%)	9 (20) (%)	13 (29) (%)	14 (31) (%)	5 (11) (%)	2 (4) (%)	8 (18) (%)	14 (31) (%)	12 (27) (%)	6 (13) (%)
Promotional Offer	03 (7) (%)	06 (13) (%)	9 (20) (%)	15 (33) (%)	2 (4) (%)	5 (11) (%)	4 (9) (%)	14 (31) (%)	7 (16) (%)	7 (16) (%)	11 (24) (%)	8 (18) (%)	9 (20) (%)	8 (18) (%)	7 (16) (%)	5 (11) (%)	6 (13) (%)	8 (18) (%)	15 (33) (%)	8 (18) (%)

Source: Field Study

Appendix-1.2.Frequency Distribution

Table: 34. Existence of Group Influence of Grameenphone Users

Education	Yes		No	
	NO.	%	No.	%
SSC	31	69%	14	31%
HSC	35	78%	10	22%
Graduation	39	87%	06	13%
Post Graduation	35	78%	10	22%

Source: Field Study

Table: 35. Existence of Group Influence of Banglalink Users

Education	Yes		No	
	No.	%	No.	%
SSC	32	71%	13	29%
HSC	36	80%	00	00%
Graduation	39	87%	06	13%
Post Graduation	31	69%	14	31%

Source: Field Study

Table: 36. Effect of Various Group Influences on Grameenphone Users

Education	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
Family Members	19	42%	24	53%	27	60%	24	53%
Friends	15	33%	19	42%	14	31%	13	29%
Colleague	02	04%	04	09%	03	07%	05	11%
Neighbor	00	00%	00	00%	00	00%	01	02%
Other	00	00%	03	07%	00	00%	01	02%

Source: Field Study

Appendix-1.2.Frequency Distribution

Table: 37. Effect of Various Group Influences on Banglalink Users

Group	SSC		HSC		Graduation		Post Graduation	
	No.	%	No.	%	No.	%	No.	%
Family Members	30	67%	30	67%	23	51%	22	49%
Friends	08	18%	23	51%	16	36%	24	53%
Colleague	00	00%	01	02%	02	04%	03	07%
Neighbor	00	00%	00	00%	00	00%	00	00%
Other	01	02%	00	00%	00	00%	00	00%

Source: Field Study

Table: 38. Effect of Reference Group on Grameenphone Users

Group Influence	SSC		HSC		Graduation		Post Graduation	
	No	%	No	%	No	%	No	%
You purchase these services because your reference group purchase these	32	71%	35	78%	32	71%	33	73%
You think that your reference group will appreciate your purchase	02	04%	00	00%	11	24%	02	04%
There is no doubt that you buy the products or services that your reference group purchases	01	02%	06	13%	01	02%	01	02%

Source: Field Study

Appendix-1.2.Frequency Distribution

Table: 39. Effect of Reference Group on Banglalink Users

Group Influence	SSC		HSC		Graduation		Post Graduation	
	No	%	No	%	No	%	No	%
You purchase these services because your reference group purchase these	43	96%	31	69%	37	82%	41	91%
You think that your reference group will appreciate your purchase	00	00%	07	16%	07	16%	02	04%
There is no doubt that you buy the products or services that your reference group purchases	02	04%	07	16%	01	02%	02	04%

Source: Field Study

Table: 40. Users of Grameenphone Spend for Mobile Bill (Monthly)

Monthly Expenditure for Mobile Bill	SSC		HSC		Graduation		Post raduation	
	No	%	No	%	No	%	No	%
Blow 500 Tk	20	44%	23	51%	08	18%	10	22%
500-1000 Tk	20	44%	11	24%	19	42%	14	31%
1000-2000 Tk	04	09%	05	11%	12	27%	13	29%
2000-3000 Tk	00	00%	03	07%	02	04%	05	11%
3000-4000 Tk	01	02%	03	07%	04	09%	02	04%
Above 4000Tk	00	00%	00	00%	01	02%	01	02%

Source: Field Study

Appendix-1.2.Frequency Distribution

Table: 41. Users of Banglalink Spend for Mobile Bill (Monthly)

Monthly Expenditure for Mobile Bill	SSC		HSC		Graduation		Post raduation	
	No	%	No	%	No	%	No	%
Blow 500 Tk	26	58%	27	60%	19	42%	15	33%
500-1000 Tk	13	29%	12	27%	16	36%	17	38%
1000-2000 Tk	03	07%	04	09%	02	04%	04	09%
2000-3000 Tk	02	04%	01	02%	05	11%	03	07%
3000-4000 Tk	01	02%	01	02%	01	02%	04	09%
Above 4000Tk	00	00%	00	00%	02	04%	02	04%

Source: Field Study

Table: 42. Time when the Consumers of Grameenphone Enjoy the TV Program

Time	SSC		HSC		Graduation		Post Graduation	
	No	%	No	%	No	%	No	%
4-6pm	13	29%	02	04%	05	11%	03	07%
6-8pm	06	13%	05	11%	04	09%	05	11%
8--10pm	06	13%	15	33%	08	18%	18	40%
10-12pm	18	29%	10	22%	19	42%	12	27%
12-2pm	01	02%	02	04%	06	13%	03	07%
8-10am	00	00%	08	18%	07	16%	02	04%
10-12am	00	00%	02	04%	00	00%	02	04%

Source: Field Study

Table: 43. Time when the Consumers of Banglalink Enjoy the TV Program

Time	SSC		HSC		Graduation		Post Graduation	
	No	%	No	%	No	%	No	%
4-6pm	06	13%	06	13%	02	04%	03	07%
6-8pm	11	24%	02	20%	09	20%	02	04%
8-10pm	20	44%	11	24%	13	29%	13	29%
10-12pm	09	20%	24	53%	15	33%	26	58%
12-2pm	06	13%	02	04%	01	02%	01	02%
8-10am	00	00%	00	00%	05	11%	00	00%
10-12am	00	00%	00	00%	00	00%	00	00%

Source: Field Study

Appendix-1.2. Fishbeins multi-attribute model

Table: 44 Customer Attitudes towards Grameenphone and Banglalink

Attitude towards Grameenphone & Banglalink

Measurement	Grameenphone					Banglalink				
	SSC	HSC	Graduation	Post Graduation	Total	SSC	HSC	Graduation	Post Graduation	Total
Network Facility	205	250	255	291	1001	329	153	185	169	836
SMS Services	78	121	156	145	500	139	156	92	118	505
3g Services	29	51	143	195	418	101	104	104	138	447
Internet Modem	16	53	55	38	162	-6	-22	33	93	98
Sports News	2	8	94	79	183	15	9	16	78	118
Health Line	35	42	50	37	164	6	9	-4	78	89
Face book Service	113	136	192	209	650	99	135	71	132	437
Call Block	-37	28	104	25	120	49	63	21	108	241
F & F services	161	238	204	219	822	146	215	77	182	620
Balance Transfer	114	36	98	124	372	23	51	98	157	329
Conference Call	96	99	85	157	437	113	144	97	151	505
Emergency Balance	266	115	211	221	803	237	311	131	247	926
Ring Tone	39	26	58	37	160	-11	22	-25	92	78
Internet Services	97	108	177	209	591	119	106	56	134	415
Promotional Offer	89	63	34	23	209	47	39	28	107	221
Welcome Tune	-49	32	35	65	83	19	-21	-10	73	61
Availability of Services	46	111	136	79	372	34	63	38	151	286
SMS Alert	56	34	134	49	273	54	52	31	78	215

Source: Field Study

$\sum b_{iei}=7320$

$\sum B_{biei}=6,427$

Appendix-1.2.Frequency Distribution

Table: 45. 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.46: Satisfaction 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%

Source: Field Study

Appendix-1.3. Correlation

Information is derived from table 1 and 2.

Table: 47. Evaluation of r: Ages at SSC Level

Correlation

		Grameenphone	Banglalink
Grameenphon	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).

Correlation

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.800
		Sig. (2-tailed)	.	.050
		N	5	5
	Banglalink	Correlation Coefficient	.800	1.000
		Sig. (2-tailed)	.050	.
		N	5	5
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.900*
		Sig. (2-tailed)	.	.037
		N	5	5
	Banglalink	Correlation Coefficient	.900*	1.000
		Sig. (2-tailed)	.037	.
		N	5	5

. Correlation is significant at the 0.05 level (2-tailed).

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

Appendix-1.3. Correlation

Table: 48. 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).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.949*
		Sig. (2-tailed)	.	.023
		N	5	5
	Banglalink	Correlation Coefficient	.949*	1.000
		Sig. (2-tailed)	.023	.
		N	5	5
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.975**
		Sig. (2-tailed)	.	.005
		N	5	5
	Banglalink	Correlation Coefficient	.975**	1.000
		Sig. (2-tailed)	.005	.
		N	5	5

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed).

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

Appendix-1.3. Correlation

Table: 49. Evaluation of r: Ages at Graduation Level

		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).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.800
		Sig. (2-tailed)	.	.050
		N	5	5
	Banglalink	Correlation Coefficient	.800	1.000
		Sig. (2-tailed)	.050	.
		N	5	5
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.900*
		Sig. (2-tailed)	.	.037
		N	5	5
	Banglalink	Correlation Coefficient	.900*	1.000
		Sig. (2-tailed)	.037	.
		N	5	5

*. Correlation is significant at the 0.05 level (2-tailed).

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

Appendix-1.3. Correlation

Table: 50. 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).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.800
		Sig. (2-tailed)	.	.050
		N	5	5
	Banglalink	Correlation Coefficient	.800	1.000
		Sig. (2-tailed)	.050	.
		N	5	5
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.900*
		Sig. (2-tailed)	.	.037
		N	5	5
	Banglalink	Correlation Coefficient	.900*	1.000
		Sig. (2-tailed)	.037	.
		N	5	5

*. Correlation is significant at the 0.05 level (2-tailed).

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

Appendix-1.3. Correlation

The following information is derived from table 3 and 4.

Table: 51. 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).

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.913
		Sig. (2-tailed)	.	.071
		N	4	4
	Banglalink	Correlation Coefficient	.913	1.000
		Sig. (2-tailed)	.071	.
		N	4	4
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.949
		Sig. (2-tailed)	.	.051
		N	4	4
	Banglalink	Correlation Coefficient	.949	1.000
		Sig. (2-tailed)	.051	.
		N	4	4

Comment: There is perfect positive correlation in the gender (male) of Grameenphone & Banglalink users.

Appendix-1.3. Correlation

Table: 52. 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).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.913
		Sig. (2-tailed)	.	.071
		N	4	4
	Banglalink	Correlation Coefficient	.913	1.000
		Sig. (2-tailed)	.071	.
		N	4	4
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.949
		Sig. (2-tailed)	.	.051
		N	4	4
	Banglalink	Correlation Coefficient	.949	1.000
		Sig. (2-tailed)	.051	.
		N	4	4

Comment: There is perfect positive correlation in the gender (female) of Grameenphone & Banglalink users.

Appendix-1.3. Correlation

The following information is derived from table 8 and 9

Table: 53. 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

		Grameenphone	Banglalink
Kendall's tau_b	Grameenphone Correlation Coefficient	1.000	.500
	Sig. (2-tailed)	.	.173
	N	6	6
Banglalink	Correlation Coefficient	.500	1.000
	Sig. (2-tailed)	.173	.
	N	6	6
Spearman's rho	Grameenphone Correlation Coefficient	1.000	.691
	Sig. (2-tailed)	.	.128
	N	6	6
Banglalink	Correlation Coefficient	.691	1.000
	Sig. (2-tailed)	.128	.
	N	6	6

Comment: There is moderate degree of positive correlation in the income level of Grameenphone & Banglalink users at SSC level

Appendix-1.3. Correlation

Table: 54. 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

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.552
		Sig. (2-tailed)	.	.126
		N	6	6
	Banglalink	Correlation Coefficient	.552	1.000
		Sig. (2-tailed)	.126	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.667
		Sig. (2-tailed)	.	.148
		N	6	6
	Banglalink	Correlation Coefficient	.667	1.000
		Sig. (2-tailed)	.148	.
		N	6	6

Comment: There is moderate degree of positive correlation in the income level of Grameenphone & Banglalink users at HSC level

Appendix-1.3. Correlation

Table: 55. Evaluation of r of Income at Graduation Level

Correlations

		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).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.414
		Sig. (2-tailed)	.	.251
		N	6	6
	Banglalink	Correlation Coefficient	.414	1.000
		Sig. (2-tailed)	.251	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.493
		Sig. (2-tailed)	.	.321
		N	6	6
	Banglalink	Correlation Coefficient	.493	1.000
		Sig. (2-tailed)	.321	.
		N	6	6

Comment: There is moderate degree of positive correlation in the income level of Grameenphone & Banglalink users at Graduation level.

Appendix-1.3. Correlation

Table: 56. 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

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.500
		Sig. (2-tailed)	.	.173
		N	6	6
	Banglalink	Correlation Coefficient	.500	1.000
		Sig. (2-tailed)	.173	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.647
		Sig. (2-tailed)	.	.165
		N	6	6
	Banglalink	Correlation Coefficient	.647	1.000
		Sig. (2-tailed)	.165	.
		N	6	6

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

Appendix-1.3. Correlation

The following information is derived from table 10 and 11.

Table: 57. Evaluation of r of Occupation at SSC Level

		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).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.667
		Sig. (2-tailed)	.	.174
		N	4	4
	Banglalink	Correlation Coefficient	.667	1.000
		Sig. (2-tailed)	.174	.
		N	4	4
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.800
		Sig. (2-tailed)	.	.200
		N	4	4
	Banglalink	Correlation Coefficient	.800	1.000
		Sig. (2-tailed)	.200	.
		N	4	4

Comment: There is higher degree of positive correlation in the occupation of Grameenphone & Banglalink users at SSC level

Appendix-1.3.Correlation

Table: 58. 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).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.548
		Sig. (2-tailed)	.	.279
		N	4	4
	Banglalink	Correlation Coefficient	.548	1.000
		Sig. (2-tailed)	.279	.
		N	4	4
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.632
		Sig. (2-tailed)	.	.368
		N	4	4
	Banglalink	Correlation Coefficient	.632	1.000
		Sig. (2-tailed)	.368	.
		N	4	4

Comment: There is higher degree of positive correlation in the occupation of Grameenphone & Banglalink users at HSC level

Appendix-1.3. Correlation

Table: 59. 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

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	1.000*
		Sig. (2-tailed)	.	.
		N	4	4
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	4	4
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	1.000**
		Sig. (2-tailed)	.	.
		N	4	4
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	4	4

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Comment: There is perfect positive correlation in the occupation of Grameenphone & Banglalink users at Graduation level.

Appendix-1.3. Correlation

Table: 60. 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).

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.548
		Sig. (2-tailed)	.	.279
		N	4	4
	Banglalink	Correlation Coefficient	.548	1.000
		Sig. (2-tailed)	.279	.
		N	4	4
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.632
		Sig. (2-tailed)	.	.368
		N	4	4
	Banglalink	Correlation Coefficient	.632	1.000
		Sig. (2-tailed)	.368	.
		N	4	4

Comment: There is higher degree of positive correlation in the occupation of Grameenphone & Banglalink users at Post Graduation level.

Appendix-1.3. Correlation

The following information is derived from table 12 and 13

Table: 61. Evaluation of r 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)

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	1.000
		Sig. (2-tailed)	.	.
		N	3	3
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	3	3
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	1.000**
		Sig. (2-tailed)	.	.
		N	3	3
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	3	3

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is perfect positive correlation in the religion of Grameenphone & Banglalink users' at SSC level.

Appendix-1.3. Correlation

Table: 62. 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).

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	1.000
		Sig. (2-tailed)	.	.
		N	3	3
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	3	3
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	1.000**
		Sig. (2-tailed)	.	.
		N	3	3
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	3	3

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is perfect positive correlation in the religion of Grameenphone & Banglalink users at HSC level.

Appendix-1.3. Correlation

Table: 63. 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

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.816
		Sig. (2-tailed)	.	.221
		N	3	3
	Banglalink	Correlation Coefficient	.816	1.000
		Sig. (2-tailed)	.221	.
		N	3	3
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.866
		Sig. (2-tailed)	.	.333
		N	3	3
	Banglalink	Correlation Coefficient	.866	1.000
		Sig. (2-tailed)	.333	.
		N	3	3

Comment: There is higher degree of positive correlation in the religion of Grameenphone & Banglalink users' at Graduation level.

Appendix-1.3. Correlation

Tanle: 64. 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).

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.816
		Sig. (2-tailed)	.	.221
		N	3	3
	Banglalink	Correlation Coefficient	.816	1.000
		Sig. (2-tailed)	.221	.
		N	3	3
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.866
		Sig. (2-tailed)	.	.333
		N	3	3
	Banglalink	Correlation Coefficient	.866	1.000
		Sig. (2-tailed)	.333	.
		N	3	3

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

Appendix-1.3. Correlation

The following information is derived from table 14 and 15

Table: 65. Evaluation of r of Programs Attended at SSC Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.665*
	Sig. (2-tailed)		.036
	N	10	10
Banglalink	Pearson Correlation	.665*	1
	Sig. (2-tailed)	.036	
	N	10	10

*. Correlation is significant at the 0.05 level (2-tailed).

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.477
		Sig. (2-tailed)	.	.058
		N	10	10
	Banglalink	Correlation Coefficient	.477	1.000
		Sig. (2-tailed)	.058	.
		N	10	10
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.686*
		Sig. (2-tailed)	.	.029
		N	10	10
	Banglalink	Correlation Coefficient	.686*	1.000
		Sig. (2-tailed)	.029	.
		N	10	10

*. Correlation is significant at the 0.05 level (2-tailed).

Comment: There is moderate degree of positive correlation in the programs attended of Grameenphone & Banglalink users' at SSC level.

Appendix-1.3. Correlation

Table: 66. Evaluation of r of Programs Attended at HSC Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.433
	Sig. (2-tailed)		.212
	N	10	10
Banglalink	Pearson Correlation	.433	1
	Sig. (2-tailed)	.212	
	N	10	10

Correlations

		Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone Correlation Coefficient	1.000	.467
	Sig. (2-tailed)	.	.060
	N	10	10
Banglalink	Correlation Coefficient	.467	1.000
	Sig. (2-tailed)	.060	.
	N	10	10
Spearman's rho	Garmeenphone Correlation Coefficient	1.000	.600
	Sig. (2-tailed)	.	.067
	N	10	10
Banglalink	Correlation Coefficient	.600	1.000
	Sig. (2-tailed)	.067	.
	N	10	10

Comment: There is lower degree of positive correlation in the programs attended of Garmeenphone & Banglalink users' at HSC level.

Appendix-1.3. Correlation

Table: 67. Evaluation of r of Programs Attended at Graduation Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.569
	Sig. (2-tailed)		.086
	N	10	10
Banglalink	Pearson Correlation	.569	1
	Sig. (2-tailed)	.086	
	N	10	10

Correlations

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.368
		Sig. (2-tailed)	.	.147
		N	10	10
	Banglalink	Correlation Coefficient	.368	1.000
		Sig. (2-tailed)	.147	.
		N	10	10
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.538
		Sig. (2-tailed)	.	.108
		N	10	10
	Banglalink	Correlation Coefficient	.538	1.000
		Sig. (2-tailed)	.108	.
		N	10	10

Comment: There is lower degree of positive correlation in the programs attended of Grameenphone & Banglalink users' at Graduation level.

Appendix-1.3.Correlation

Table: 68. Evaluation of r of Programs Attended at Post Graduation Level

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.761*
	Sig. (2-tailed)		.011
	N	10	10
Banglalink	Pearson Correlation	.761*	1
	Sig. (2-tailed)	.011	
	N	10	10

*. Correlation is significant at the 0.05 level (2-tailed).

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.674**
		Sig. (2-tailed)	.	.007
		N	10	10
	Banglalink	Correlation Coefficient	.674**	1.000
		Sig. (2-tailed)	.007	.
		N	10	10
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.851**
		Sig. (2-tailed)	.	.002
		N	10	10
	Banglalink	Correlation Coefficient	.851**	1.000
		Sig. (2-tailed)	.002	.
		N	10	10

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is higher degree of positive correlation in the programs attended of Grameenphone & Banglalink users' at Post Graduation level.

Appendix-1.3.Correlation

The following information is derived from table 16 and 17

Table: 69. Evaluation of r of Places where Programs Attended at SSC Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.630
	Sig. (2-tailed)		.566
	N	3	3
Banglalink	Pearson Correlation	.630	1
	Sig. (2-tailed)	.566	
	N	3	3

Correlations

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.333
		Sig. (2-tailed)	.	.602
		N	3	3
Banglalink	Garmeenphone	Correlation Coefficient	.333	1.000
		Sig. (2-tailed)	.602	.
		N	3	3
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.500
		Sig. (2-tailed)	.	.667
		N	3	3
Banglalink	Garmeenphone	Correlation Coefficient	.500	1.000
		Sig. (2-tailed)	.667	.
		N	3	3

Comment: There is lower degree of positive correlation in the places where programs attended of Garmeenphone & Banglalink users 'at SSC level.

Appendix-1.3. Correlation

Table: 70. Evaluation of r of Places where Programs Attended at HSC Level Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	1
	Sig. (2-tailed)		.415
	N	3	3
Banglalink	Pearson Correlation	1	1
	Sig. (2-tailed)	.415	
	N	3	3

Correlations

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	1.000
		Sig. (2-tailed)	.	.
		N	3	3
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	3	3
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	1.000**
		Sig. (2-tailed)	.	.
		N	3	3
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	3	3

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is perfect positive correlation in the places where programs attended of Grameenphone & Banglalink users' at HSC level.

Appendix-1.3. Correlation

Table: 71. Evaluation of r of Places where Programs Attended at Graduation Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.826
	Sig. (2-tailed)		.381
	N	3	3
Banglalink	Pearson Correlation	.826	1
	Sig. (2-tailed)	.381	
	N	3	3

Correlations

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.816
		Sig. (2-tailed)	.	.221
		N	3	3
	Banglalink	Correlation Coefficient	.816	1.000
		Sig. (2-tailed)	.221	.
		N	3	3
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.866
		Sig. (2-tailed)	.	.333
		N	3	3
	Banglalink	Correlation Coefficient	.866	1.000
		Sig. (2-tailed)	.333	.
		N	3	3

Comment: There is higher degree of positive correlation in the places where programs attended of Garmeenphone & Banglalink users' at Graduation level.

Appendix-1.3. Correlation

Table: 72. Evaluation of r of Places where Programs Attended at Post Graduation Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.658
	Sig. (2-tailed)		.543
	N	3	3
Banglalink	Pearson Correlation	.658	1
	Sig. (2-tailed)	.543	
	N	3	3

Correlations

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.333
		Sig. (2-tailed)	.	.602
		N	3	3
	Banglalink	Correlation Coefficient	.333	1.000
		Sig. (2-tailed)	.602	.
		N	3	3
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.500
		Sig. (2-tailed)	.	.667
		N	3	3
	Banglalink	Correlation Coefficient	.500	1.000
		Sig. (2-tailed)	.667	.
		N	3	3

Comment: there is moderate degree of positive correlation in the places where programs attended of Garmeenphone & Banglalink users' at Post Graduation level.

Appendix-1.3. Correlation

The following information is derived from table 20 and 21

Table: 73. Evaluation of r of Effects of Various TV Channels at SSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.857**
	Sig. (2-tailed)		.000
	N	17	17
Banglalink	Pearson Correlation	.857**	1
	Sig. (2-tailed)	.000	
	N	17	17

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.522**
		Sig. (2-tailed)	.	.007
		N	17	17
	Banglalink	Correlation Coefficient	.522**	1.000
		Sig. (2-tailed)	.007	.
		N	17	17
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.684**
		Sig. (2-tailed)	.	.002
		N	17	17
	Banglalink	Correlation Coefficient	.684**	1.000
		Sig. (2-tailed)	.002	.
		N	17	17

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is higher degree of positive correlation in the effects of TV channels of Grameenphone & Banglalink users' at SSC level.

Appendix-1.3. Correlation

Table: 74. Evaluation of r of Effects of Various TV Channels at HSC Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.718**
	Sig. (2-tailed)		.001
	N	17	17
Banglalink	Pearson Correlation	.718**	1
	Sig. (2-tailed)	.001	
	N	17	17

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone Correlation Coefficient	1.000	.550**
	Sig. (2-tailed)	.	.004
	N	17	17
Banglalink	Correlation Coefficient	.550**	1.000
	Sig. (2-tailed)	.004	.
	N	17	17
Spearman's rho	Garmeenphone Correlation Coefficient	1.000	.692**
	Sig. (2-tailed)	.	.002
	N	17	17
Banglalink	Correlation Coefficient	.692**	1.000
	Sig. (2-tailed)	.002	.
	N	17	17

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is moderate degree of positive correlation in the effects of TV channels of Grameenphone & Banglalink users at HSC level.

Appendix-1.3. Correlation

Table: 75. Evaluation of r of Effects of Various TV Channels at Graduation Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.628**
	Sig. (2-tailed)		.007
	N	17	17
Banglalink	Pearson Correlation	.628**	1
	Sig. (2-tailed)	.007	
	N	17	17

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.574**
		Sig. (2-tailed)	.	.002
		N	17	17
	Banglalink	Correlation Coefficient	.574**	1.000
		Sig. (2-tailed)	.002	.
		N	17	17
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.752**
		Sig. (2-tailed)	.	.000
		N	17	17
	Banglalink	Correlation Coefficient	.752**	1.000
		Sig. (2-tailed)	.000	.
		N	17	17

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is moderate degree of positive correlation in the effects of various TV channels of Grameenphone & Banglalink users' at Graduation level.

Appendix-1.3. Correlation

Table: 76. Evaluation of r of Effects of various TV Channels at Post Graduation Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.553*
	Sig. (2-tailed)		.021
	N	17	17
Banglalink	Pearson Correlation	.553*	1
	Sig. (2-tailed)	.021	
	N	17	17

*. Correlation is significant at the 0.05 level (2-tailed).

Correlations

		Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000
		Sig. (2-tailed)	.
		N	17
	Banglalink	Correlation Coefficient	.281
		Sig. (2-tailed)	.124
		N	17
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000
		Sig. (2-tailed)	.
		N	17
	Banglalink	Correlation Coefficient	.398
		Sig. (2-tailed)	.114
		N	17

Comment: There is moderate degree of positive correlation in the effects of TV channels of Grameenphone & Banglalink users at Post Graduation level.

Appendix-1.3. Correlation

The following information is derived from table 22 and 23

Table: 77. Evaluation of r of Effects of Various TV Programs at SSC Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.763
	Sig. (2-tailed)		.077
	N	6	6
Banglalink	Pearson Correlation	.763	1
	Sig. (2-tailed)	.077	
	N	6	6

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.414
		Sig. (2-tailed)	.	.251
		N	6	6
	Banglalink	Correlation Coefficient	.414	1.000
		Sig. (2-tailed)	.251	.
		N	6	6
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.522
		Sig. (2-tailed)	.	.288
		N	6	6
	Banglalink	Correlation Coefficient	.522	1.000
		Sig. (2-tailed)	.288	.
		N	6	6

Comment: There is moderate degree of positive correlation in the effects of TV programs of Grameenphone & Banglalink users at SSC level.

Appendix-1.3. Correlation

Table: 78. Evaluation of r of Effects of Various TV Programs at HSC Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.450
	Sig. (2-tailed)		.371
	N	6	6
Banglalink	Pearson Correlation	.450	1
	Sig. (2-tailed)	.371	
	N	6	6

Correlations

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.690
		Sig. (2-tailed)	.	.056
		N	6	6
	Banglalink	Correlation Coefficient	.690	1.000
		Sig. (2-tailed)	.056	.
		N	6	6
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.812*
		Sig. (2-tailed)	.	.050
		N	6	6
	Banglalink	Correlation Coefficient	.812*	1.000
		Sig. (2-tailed)	.050	.
		N	6	6

*. Correlation is significant at the 0.05 level (2-tailed).

Comment: There is higher degree of positive correlation in the effects of TV programs of Grameenphone & Banglalink users at HSC level.

Appendix-1.3. Correlation

Table: 79. Evaluation of r of Effects of Various TV Programs at Graduation Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.621
	Sig. (2-tailed)		.189
	N	6	6
Banglalink	Pearson Correlation	.621	1
	Sig. (2-tailed)	.189	
	N	6	6

Correlations

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.545
		Sig. (2-tailed)	.	.150
		N	6	6
	Banglalink	Correlation Coefficient	.545	1.000
		Sig. (2-tailed)	.150	.
		N	6	6
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.679
		Sig. (2-tailed)	.	.138
		N	6	6
	Banglalink	Correlation Coefficient	.679	1.000
		Sig. (2-tailed)	.138	.
		N	6	6

Comment: There is moderate degree of positive correlation in the effects of TV programs of Garmeenphone & Banglalink users at Graduation level.

Appendix-1.3. Correlation

Table: 80. Evaluation of r of Effects of Various TV Programs at Post Graduation Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.892*
	Sig. (2-tailed)		.017
	N	6	6
Banglalink	Pearson Correlation	.892*	1
	Sig. (2-tailed)	.017	
	N	6	6

*. Correlation is significant at the 0.05 level (2-tailed).

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.690
		Sig. (2-tailed)	.	.056
		N	6	6
	Banglalink	Correlation Coefficient	.690	1.000
		Sig. (2-tailed)	.056	.
		N	6	6
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.812*
		Sig. (2-tailed)	.	.050
		N	6	6
	Banglalink	Correlation Coefficient	.812*	1.000
		Sig. (2-tailed)	.050	.
		N	6	6

*. Correlation is significant at the 0.05 level (2-tailed).

Comment: There is higher degree of positive correlation in the effects of TV programs of Grameenphone & Banglalink users at Post Graduation level.

Appendix-1.3. Correlation

The following information is derived from table 24 and 25

Table: 81. Evaluation of r of Effects of Various Radio Channels at SSC Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.798*
	Sig. (2-tailed)		.032
	N	8	7
Banglalink	Pearson Correlation	.798*	1
	Sig. (2-tailed)	.032	
	N	7	7

*. Correlation is significant at the 0.05 level (2-tailed).

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.667*
		Sig. (2-tailed)	.	.024
		N	8	8
	Banglalink	Correlation Coefficient	.667*	1.000
		Sig. (2-tailed)	.024	.
		N	8	8
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.807*
		Sig. (2-tailed)	.	.015
		N	8	8
	Banglalink	Correlation Coefficient	.807*	1.000
		Sig. (2-tailed)	.015	.
		N	8	8

*. Correlation is significant at the 0.05 level (2-tailed).

Comment: There is higher degree of positive correlation in the effects of various radio channels of Grameenphone & banglalink users at SSC level.

Appendix-1.3. Correlation

Table: 82. Evaluation of r of Effects of Various Radio Channels at HSC Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.584
	Sig. (2-tailed)		.128
	N	8	8
Banglalink	Pearson Correlation	.584	1
	Sig. (2-tailed)	.128	
	N	8	8

Correlations

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.370
		Sig. (2-tailed)	.	.209
		N	8	8
	Banglalink	Correlation Coefficient	.370	1.000
		Sig. (2-tailed)	.209	.
		N	8	8
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.542
		Sig. (2-tailed)	.	.165
		N	8	8
	Banglalink	Correlation Coefficient	.542	1.000
		Sig. (2-tailed)	.165	.
		N	8	8

Comment: There is moderate degree of positive correlation in the effects of various radio channels of Grameenphone & Banglalink users at HSC level.

Appendix-1.3. Correlation

Table: 83. Evaluation of r of Effects of Various Radio channels at Graduation Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.704
	Sig. (2-tailed)		.051
	N	8	8
Banglalink	Pearson Correlation	.704	1
	Sig. (2-tailed)	.051	
	N	8	8

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.539
		Sig. (2-tailed)	.	.074
		N	8	8
	Banglalink	Correlation Coefficient	.539	1.000
		Sig. (2-tailed)	.074	.
		N	8	8
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.726*
		Sig. (2-tailed)	.	.042
		N	8	8
	Banglalink	Correlation Coefficient	.726*	1.000
		Sig. (2-tailed)	.042	.
		N	8	8

*. Correlation is significant at the 0.05 level (2-tailed).

Comment: There is moderate degree of positive correlation in the effects of various radio channels of Grameenphone & Banglalink users at Graduation level.

Appendix-1.3. Correlation

Table: 84. Evaluation of r of Effects of Various Radio Channels at Post Graduation Level

Correlations

		Garmeenphone	Banglalink
Garmeenphone	Pearson Correlation	1	.877**
	Sig. (2-tailed)		.004
	N	8	8
Banglalink	Pearson Correlation	.877**	1
	Sig. (2-tailed)	.004	
	N	8	8

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

			Garmeenphone	Banglalink
Kendall's tau_b	Garmeenphone	Correlation Coefficient	1.000	.717*
		Sig. (2-tailed)	.	.016
		N	8	8
	Banglalink	Correlation Coefficient	.717*	1.000
		Sig. (2-tailed)	.016	.
		N	8	8
Spearman's rho	Garmeenphone	Correlation Coefficient	1.000	.824*
		Sig. (2-tailed)	.	.012
		N	8	8
	Banglalink	Correlation Coefficient	.824*	1.000
		Sig. (2-tailed)	.012	.
		N	8	8

*. Correlation is significant at the 0.05 level (2-tailed).

Comment: There is higher degree of positive correlation in the effects of various radio channels of Garmeenphone & Banglalink users at Post Graduation level.

Appendix-1.3. Correlation

The following information is derived from table 26 and 27

Table: 85. Evaluation of r of Effects of Various Radio Programs at SSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	-.218
	Sig. (2-tailed)		.725
	N	6	5
Banglalink	Pearson Correlation	-.218	1
	Sig. (2-tailed)	.725	
	N	5	5

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.200
		Sig. (2-tailed)	.	.573
		N	6	6
	Banglalink	Correlation Coefficient	.200	1.000
		Sig. (2-tailed)	.573	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.429
		Sig. (2-tailed)	.	.397
		N	6	6
	Banglalink	Correlation Coefficient	.429	1.000
		Sig. (2-tailed)	.397	.
		N	6	6

Comment: There is moderate degree of positive correlation in the effects of various radio programs of Grameenphone & Banglalink users at SSC level.

Appendix-1.3. Correlation

Table: 86. Evaluation of r of Effects of Various Radio Programs at HSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.032
	Sig. (2-tailed)		.953
	N	6	6
Banglalink	Pearson Correlation	.032	1
	Sig. (2-tailed)	.953	
	N	6	6

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.276
		Sig. (2-tailed)	.	.444
		N	6	6
	Banglalink	Correlation Coefficient	.276	1.000
		Sig. (2-tailed)	.444	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.580
		Sig. (2-tailed)	.	.228
		N	6	6
	Banglalink	Correlation Coefficient	.580	1.000
		Sig. (2-tailed)	.228	.
		N	6	6

Comment: There is moderate degree of positive correlation in the effects of various radio programs of Grameenphone & Banglalink users at HSC level.

Appendix-1.3. Correlation

Table: 87. Evaluation of r of Effects of Various Radio Programs at Graduation Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	-.384
	Sig. (2-tailed)		.452
	N	6	6
Banglalink	Pearson Correlation	-.384	1
	Sig. (2-tailed)	.452	
	N	6	6

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	-.276
		Sig. (2-tailed)	.	.444
		N	6	6
	Banglalink	Correlation Coefficient	-.276	1.000
		Sig. (2-tailed)	.444	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	-.464
		Sig. (2-tailed)	.	.354
		N	6	6
	Banglalink	Correlation Coefficient	-.464	1.000
		Sig. (2-tailed)	.354	.
		N	6	6

Comment: There is moderate degree of negative correlation in the effects of various radio programs of Grameenphone & Banglalink users at Graduation level.

Appendix-1.3. Correlation

Table: 88. Evaluation of r of Effects of Various Radio Programs at Post Graduation Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.399
	Sig. (2-tailed)		.433
	N	6	6
Banglalink	Pearson Correlation	.399	1
	Sig. (2-tailed)	.433	
	N	6	6

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.500
		Sig. (2-tailed)	.	.173
		N	6	6
	Banglalink	Correlation Coefficient	.500	1.000
		Sig. (2-tailed)	.173	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.603
		Sig. (2-tailed)	.	.205
		N	6	6
	Banglalink	Correlation Coefficient	.603	1.000
		Sig. (2-tailed)	.205	.
		N	6	6

Comment: There is moderate degree of positive correlation in the effects of various radio programs of Grameenphone & Banglalink users at Post Graduation level.

Appendix-1.3. Correlation

The following information is derived from table 28 and 29

Table: 89. Evaluation of r of Effects of Various News Papers at SSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.965**
	Sig. (2-tailed)		.008
	N	6	5
Banglalink	Pearson Correlation	.965**	1
	Sig. (2-tailed)	.008	
	N	5	5

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.867*
		Sig. (2-tailed)	.	.015
		N	6	6
	Banglalink	Correlation Coefficient	.867*	1.000
		Sig. (2-tailed)	.015	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.943**
		Sig. (2-tailed)	.	.005
		N	6	6
	Banglalink	Correlation Coefficient	.943**	1.000
		Sig. (2-tailed)	.005	.
		N	6	6

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is higher degree of positive correlation in the effects of various news papers of Grameenphone & Banglalink users at SSC level.

Appendix-1.3. Correlation

Table: 90. Evaluation of r of Effects of Various News Papers at HSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.777
	Sig. (2-tailed)		.069
	N	6	6
Banglalink	Pearson Correlation	.777	1
	Sig. (2-tailed)	.069	
	N	6	6

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.414
		Sig. (2-tailed)	.	.251
		N	6	6
	Banglalink	Correlation Coefficient	.414	1.000
		Sig. (2-tailed)	.251	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.609
		Sig. (2-tailed)	.	.200
		N	6	6
	Banglalink	Correlation Coefficient	.609	1.000
		Sig. (2-tailed)	.200	.
		N	6	6

Comment: There is higher degree of positive correlation in the effects of various news papers of Grameenphone & Banglalink users at HSC level.

Appendix-1.3. Correlation

Table: 91. Evaluation of r of Effects of Various News Papers at Graduation Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.847*
	Sig. (2-tailed)		.033
	N	6	6
Banglalink	Pearson Correlation	.847*	1
	Sig. (2-tailed)	.033	
	N	6	6

*. Correlation is significant at the 0.05 level (2-tailed).

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.467
		Sig. (2-tailed)	.	.188
		N	6	6
	Banglalink	Correlation Coefficient	.467	1.000
		Sig. (2-tailed)	.188	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.600
		Sig. (2-tailed)	.	.208
		N	6	6
	Banglalink	Correlation Coefficient	.600	1.000
		Sig. (2-tailed)	.208	.
		N	6	6

Comment: There is moderate degree of positive correlation in the effects of various news papers of Grameenphone & Banglalink users at Graduation level.

Appendix-1.3. Correlation

Table: 92. Evaluation of r of Effects of Various News Papers at Post Graduation Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.924**
	Sig. (2-tailed)		.009
	N	6	6
Banglalink	Pearson Correlation	.924**	1
	Sig. (2-tailed)	.009	
	N	6	6

** . Correlation is significant at the 0.01 level (2-tailed).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.552
		Sig. (2-tailed)	.	.126
		N	6	6
	Banglalink	Correlation Coefficient	.552	1.000
		Sig. (2-tailed)	.126	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.754
		Sig. (2-tailed)	.	.084
		N	6	6
	Banglalink	Correlation Coefficient	.754	1.000
		Sig. (2-tailed)	.084	.
		N	6	6

Comment: There is moderate degree of positive correlation in the effects of various news papers of Grameenphone & Banglalink users at post Graduation level.

Appendix-1.3. Correlation

The following information is derived from table 30 and 31

Table: 93. Evaluation of r of Effects of Articles at SSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.473
	Sig. (2-tailed)		.284
	N	7	7
Banglalink	Pearson Correlation	.473	1
	Sig. (2-tailed)	.284	
	N	7	7

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.632
		Sig. (2-tailed)	.	.057
		N	7	7
	Banglalink	Correlation Coefficient	.632	1.000
		Sig. (2-tailed)	.057	.
		N	7	7
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.748
		Sig. (2-tailed)	.	.053
		N	7	7
	Banglalink	Correlation Coefficient	.748	1.000
		Sig. (2-tailed)	.053	.
		N	7	7

Comment: There is moderate degree of positive correlation in the effects of various articles of Grameenphone & Banglalink users at SSC level.

Appendix-1.3. Correlation

Table: 94. Evaluation of r of Effects of Articles at HSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.835*
	Sig. (2-tailed)		.019
	N	7	7
Banglalink	Pearson Correlation	.835*	1
	Sig. (2-tailed)	.019	
	N	7	7

*. Correlation is significant at the 0.05 level (2-tailed).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.811*
		Sig. (2-tailed)	.	.016
		N	7	7
	Banglalink	Correlation Coefficient	.811*	1.000
		Sig. (2-tailed)	.016	.
		N	7	7
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.925**
		Sig. (2-tailed)	.	.003
		N	7	7
	Banglalink	Correlation Coefficient	.925**	1.000
		Sig. (2-tailed)	.003	.
		N	7	7

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is higher degree of positive correlation in the effects of various articles of Grameenphone & Banglalink users at HSC level.

Appendix-1.3. Correlation

Table: 95. Evaluation of r of Effects of Articles at Graduation Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.696
	Sig. (2-tailed)		.082
	N	7	7
Banglalink	Pearson Correlation	.696	1
	Sig. (2-tailed)	.082	
	N	7	7

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.350
		Sig. (2-tailed)	.	.282
		N	7	7
	Banglalink	Correlation Coefficient	.350	1.000
		Sig. (2-tailed)	.282	.
		N	7	7
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.509
		Sig. (2-tailed)	.	.243
		N	7	7
	Banglalink	Correlation Coefficient	.509	1.000
		Sig. (2-tailed)	.243	.
		N	7	7

Comment: There is moderate degree of positive correlation in the effects of various articles of Grameenphone & Banglalink users at Graduation level.

Appendix-1.3. Correlation

Table: 96. Evaluation of r of Effects of Articles at Post- Graduation Level Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.605
	Sig. (2-tailed)		.150
	N	7	7
Banglalink	Pearson Correlation	.605	1
	Sig. (2-tailed)	.150	
	N	7	7

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.683*
		Sig. (2-tailed)	.	.033
		N	7	7
	Banglalink	Correlation Coefficient	.683*	1.000
		Sig. (2-tailed)	.033	.
		N	7	7
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.847*
		Sig. (2-tailed)	.	.016
		N	7	7
	Banglalink	Correlation Coefficient	.847*	1.000
		Sig. (2-tailed)	.016	.
		N	7	7

*. Correlation is significant at the 0.05 level (2-tailed).

Comment: There is higher degree of positive correlation in the effects of various articles of Grameenphone & Banglalink users at Post Graduation level.

Appendix-1.3.Correlation

The following information is derived from table 34 and 35

Table: 97. Evaluation of r of Existence of Group Influence

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.773
	Sig. (2-tailed)		.227
	N	4	4
Banglalink	Pearson Correlation	.773	1
	Sig. (2-tailed)	.227	
	N	4	4

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.548
		Sig. (2-tailed)	.	.279
		N	4	4
	Banglalink	Correlation Coefficient	.548	1.000
		Sig. (2-tailed)	.279	.
		N	4	4
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.632
		Sig. (2-tailed)	.	.368
		N	4	4
	Banglalink	Correlation Coefficient	.632	1.000
		Sig. (2-tailed)	.368	.
		N	4	4

Comment: There is moderate degree of positive correlation in the existence of group influence of Grameenphone & Banglalink users.

Appendix-1.3. Correlation

Table: 98. Evaluation of r of Nonexistence of Group Influence

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.213
	Sig. (2-tailed)		.787
	N	4	4
Banglalink	Pearson Correlation	.213	1
	Sig. (2-tailed)	.787	
	N	4	4

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.183
		Sig. (2-tailed)	.	.718
		N	4	4
	Banglalink	Correlation Coefficient	.183	1.000
		Sig. (2-tailed)	.718	.
		N	4	4
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.316
		Sig. (2-tailed)	.	.684
		N	4	4
	Banglalink	Correlation Coefficient	.316	1.000
		Sig. (2-tailed)	.684	.
		N	4	4

Comment: There is moderate degree of positive correlation in the non existence of group influence of Grameenphone & Banglalink users.

Appendix-1.3. Correlation

The following information is derived from table 36 and 37

Table: 99. Evaluation of r of Effects of Various group Influences at SSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.875
	Sig. (2-tailed)		.052
	N	5	5
Banglalink	Pearson Correlation	.875	1
	Sig. (2-tailed)	.052	
	N	5	5

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.667
		Sig. (2-tailed)	.	.118
		N	5	5
	Banglalink	Correlation Coefficient	.667	1.000
		Sig. (2-tailed)	.118	.
		N	5	5
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.763
		Sig. (2-tailed)	.	.133
		N	5	5
	Banglalink	Correlation Coefficient	.763	1.000
		Sig. (2-tailed)	.133	.
		N	5	5

Comment: There is moderate degree of positive correlation in the effects of various group influences of Grameenphone & Banglalink users at SSC level.

Appendix-1.3. Correlation

Table: 100. Evaluation of r of Effects of Various Group Influences at HSC Level Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.994**
	Sig. (2-tailed)		.001
	N	5	5
Banglalink	Pearson Correlation	.994**	1
	Sig. (2-tailed)	.001	
	N	5	5

** . Correlation is significant at the 0.01 level (2-tailed).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.949*
		Sig. (2-tailed)	.	.023
		N	5	5
	Banglalink	Correlation Coefficient	.949*	1.000
		Sig. (2-tailed)	.023	.
		N	5	5
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.975**
		Sig. (2-tailed)	.	.005
		N	5	5
	Banglalink	Correlation Coefficient	.975**	1.000
		Sig. (2-tailed)	.005	.
		N	5	5

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is higher degree of positive correlation in the effects of various group influences of Grameenphone & Banglalink users at HSC level.

Appendix-1.3. Correlation

Table: 101. Evaluation of r of Effects of Various Group Influences at Graduation Level Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.985**
	Sig. (2-tailed)		.002
	N	5	5
Banglalink	Pearson Correlation	.985**	1
	Sig. (2-tailed)	.002	
	N	5	5

** . Correlation is significant at the 0.01 level (2-tailed).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	1.000*
		Sig. (2-tailed)	.	.
		N	5	5
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	5	5
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	1.000**
		Sig. (2-tailed)	.	.
		N	5	5
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	5	5

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is perfect positive correlation in the effects of various group influences of Grameenphone & Banglalink users at Graduation level.

Appendix-1.3. Correlation

Table: 102. Evaluation of r of Effects of Various Group Influences at Post Graduation Level

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.890*
	Sig. (2-tailed)		.043
	N	5	5
Banglalink	Pearson Correlation	.890*	1
	Sig. (2-tailed)	.043	
	N	5	5

*. Correlation is significant at the 0.05 level (2-tailed).

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.778
		Sig. (2-tailed)	.	.069
		N	5	5
	Banglalink	Correlation Coefficient	.778	1.000
		Sig. (2-tailed)	.069	.
		N	5	5
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.895*
		Sig. (2-tailed)	.	.040
		N	5	5
	Banglalink	Correlation Coefficient	.895*	1.000
		Sig. (2-tailed)	.040	.
		N	5	5

*. Correlation is significant at the 0.05 level (2-tailed).

Comment: There is higher degree of positive correlation in the effects of various group influences of Grameenphone & Banglalink users at Post Graduation level.

Appendix-1.3. Correlation

The following information is derived from table 38 and 39

Table: 103. Evaluation of r of Effects of Reference Rroup at SSC Level Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.998*
	Sig. (2-tailed)		.044
	N	3	3
Banglalink	Pearson Correlation	.998*	1
	Sig. (2-tailed)	.044	
	N	3	3

*. Correlation is significant at the 0.05 level (2-tailed).

			Grameenphon e	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.333
		Sig. (2-tailed)	.	.602
		N	3	3
	Banglalink	Correlation Coefficient	.333	1.000
		Sig. (2-tailed)	.602	.
		N	3	3
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.500
		Sig. (2-tailed)	.	.667
		N	3	3
	Banglalink	Correlation Coefficient	.500	1.000
		Sig. (2-tailed)	.667	.
		N	3	3

Comment: There is moderate degree of positive correlation in the effects of reference group of Grameenphone & Banglalink users at SSC level.

Appendix-1.3.Correlation

Table: 104. Evaluation of r of Effects of Reference Group at HSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.948
	Sig. (2-tailed)		.206
	N	3	3
Banglalink	Pearson Correlation	.948	1
	Sig. (2-tailed)	.206	
	N	3	3

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.816
		Sig. (2-tailed)	.	.221
		N	3	3
	Banglalink	Correlation Coefficient	.816	1.000
		Sig. (2-tailed)	.221	.
		N	3	3
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.866
		Sig. (2-tailed)	.	.333
		N	3	3
	Banglalink	Correlation Coefficient	.866	1.000
		Sig. (2-tailed)	.333	.
		N	3	3

Comment: There is higher degree of positive correlation in the effects of reference group of Grameenphone & Banglalink users at HSC level.

Appendix: 1.3. Correlation

Table: 105. Evaluation of r of Effects of Reference Group at Graduation Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.949
	Sig. (2-tailed)		.205
	N	3	3
Banglalink	Pearson Correlation	.949	1
	Sig. (2-tailed)	.205	
	N	3	3

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	1.000
		Sig. (2-tailed)	.	.
		N	3	3
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	3	3
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	1.000**
		Sig. (2-tailed)	.	.
		N	3	3
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	3	3

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is perfect correlation in the effects of reference group of Grameenphone & Banglalink users at Graduation level.

Appendix: 1.3. Correlation

Table: 106. Evaluation of r of Effects of Reference Group at Post Graduation Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	1.000**
	Sig. (2-tailed)		.004
	N	3	3
Banglalink	Pearson Correlation	1.000**	1
	Sig. (2-tailed)	.004	
	N	3	3

** . Correlation is significant at the 0.01 level (2-tailed).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.816
		Sig. (2-tailed)	.	.221
		N	3	3
	Banglalink	Correlation Coefficient	.816	1.000
		Sig. (2-tailed)	.221	.
		N	3	3
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.866
		Sig. (2-tailed)	.	.333
		N	3	3
	Banglalink	Correlation Coefficient	.866	1.000
		Sig. (2-tailed)	.333	.
		N	3	3

Comment: There is higher degree of positive correlation in the effects of reference group of Grameenphone & Banglalink users at Post Graduation level.

Appendix: 1.3. Correlation

The following information is derived from table 40 and 41

Table: 107. Evaluation of r of Effects of Expenditure of Mobile Bill at SSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.897*
	Sig. (2-tailed)		.039
	N	6	5
Banglalink	Pearson Correlation	.897*	1
	Sig. (2-tailed)	.039	
	N	5	5

*. Correlation is significant at the 0.05 level (2-tailed).

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.788*
		Sig. (2-tailed)	.	.032
		N	6	6
	Banglalink	Correlation Coefficient	.788*	1.000
		Sig. (2-tailed)	.032	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.883*
		Sig. (2-tailed)	.	.020
		N	6	6
	Banglalink	Correlation Coefficient	.883*	1.000
		Sig. (2-tailed)	.020	.
		N	6	6

*. Correlation is significant at the 0.05 level (2-tailed).

Comment: There is higher degree of positive correlation in the expenditure of mobile bill of Grameenphone & Banglalink users at SSC level.

Appendix: 1.3. Correlation

Table: 108. Evaluation of r of Effects of Expenditure of Mobile Bill at HSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.995**
	Sig. (2-tailed)		.000
	N	6	6
Banglalink	Pearson Correlation	.995**	1
	Sig. (2-tailed)	.000	
	N	6	6

** . Correlation is significant at the 0.01 level (2-tailed).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	1.000**
		Sig. (2-tailed)	.	.
		N	6	6
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	1.000**
		Sig. (2-tailed)	.	.
		N	6	6
	Banglalink	Correlation Coefficient	1.000**	1.000
		Sig. (2-tailed)	.	.
		N	6	6

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is perfect positive correlation in the expenditure of mobile bill of Grameenphone & Banglalink users at HSC level

Appendix: 1.3. Correlation

Table: 109. Evaluation of r of Effects of Expenditure of Mobile Bill at Graduation Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.579
	Sig. (2-tailed)		.228
	N	6	6
Banglalink	Pearson Correlation	.579	1
	Sig. (2-tailed)	.228	
	N	6	6

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.276
		Sig. (2-tailed)	.	.444
		N	6	6
	Banglalink	Correlation Coefficient	.276	1.000
		Sig. (2-tailed)	.444	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.377
		Sig. (2-tailed)	.	.461
		N	6	6
	Banglalink	Correlation Coefficient	.377	1.000
		Sig. (2-tailed)	.461	.
		N	6	6

Comment: There is moderate degree of positive correlation in the expenditure of mobile bill of Grameenphone & Banglalink users at Graduation level

Appendix: 1.3. Correlation

Table: 110. Evaluation of r of Effects of Expenditure of Mobile Bill at Post Graduation Level Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.683
	Sig. (2-tailed)		.135
	N	6	6
Banglalink	Pearson Correlation	.683	1
	Sig. (2-tailed)	.135	
	N	6	6

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.690
		Sig. (2-tailed)	.	.056
		N	6	6
	Banglalink	Correlation Coefficient	.690	1.000
		Sig. (2-tailed)	.056	.
		N	6	6
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.812*
		Sig. (2-tailed)	.	.050
		N	6	6
	Banglalink	Correlation Coefficient	.812*	1.000
		Sig. (2-tailed)	.050	.
		N	6	6

*. Correlation is significant at the 0.05 level (2-tailed).

Comment: There is higher degree of positive correlation in the expenditure of mobile bill of Grameenphone & Banglalink users at Post Graduation level

Appendix: 1.3. Correlation

The following information is derived from table 42 and 43

Table: 111. Evaluation of r of Effects of Time when Consumers Enjoy TV Program at SSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.217
	Sig. (2-tailed)		.679
	N	7	6
Banglalink	Pearson Correlation	.217	1
	Sig. (2-tailed)	.679	
	N	6	6

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.526
		Sig. (2-tailed)	.	.116
		N	7	7
	Banglalink	Correlation Coefficient	.526	1.000
		Sig. (2-tailed)	.116	.
		N	7	7
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.648
		Sig. (2-tailed)	.	.115
		N	7	7
	Banglalink	Correlation Coefficient	.648	1.000
		Sig. (2-tailed)	.115	.
		N	7	7

Comment: There is moderate degree of positive correlation when consumers enjoy TV program of Grameenphone & Banglalink users at SSC level.

Appendix: 1.3. Correlation

Table: 112. Evaluation of r of Effects of Time when Consumers Enjoy TV Program at HSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.570
	Sig. (2-tailed)		.181
	N	7	7
Banglalink	Pearson Correlation	.570	1
	Sig. (2-tailed)	.181	
	N	7	7

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.324
		Sig. (2-tailed)	.	.336
		N	7	7
	Banglalink	Correlation Coefficient	.324	1.000
		Sig. (2-tailed)	.336	.
		N	7	7
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.510
		Sig. (2-tailed)	.	.243
		N	7	7
	Banglalink	Correlation Coefficient	.510	1.000
		Sig. (2-tailed)	.243	.
		N	7	7

Comment: There is moderate degree of positive correlation when consumers enjoy TV program of Grameenphone & Banglalink users at HSC level.

Appendix: 1.3. Correlation

Table: 113. Evaluation of r of Effects of Time when Consumers Enjoy TV Program at Graduation Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.760*
	Sig. (2-tailed)		.047
	N	7	7
Banglalink	Pearson Correlation	.760*	1
	Sig. (2-tailed)	.047	
	N	7	7

*. Correlation is significant at the 0.05 level (2-tailed).

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.619
		Sig. (2-tailed)	.	.051
		N	7	7
	Banglalink	Correlation Coefficient	.619	1.000
		Sig. (2-tailed)	.051	.
		N	7	7
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.750
		Sig. (2-tailed)	.	.052
		N	7	7
	Banglalink	Correlation Coefficient	.750	1.000
		Sig. (2-tailed)	.052	.
		N	7	7

Comment: There is moderate degree of positive correlation when consumers enjoy TV program of Grameenphone & Banglalink users at Graduation level.

Appendix: 1.3. Correlation

Table: 114. Evaluation of r of Effects of Time when Consumers enjoy TV Program at Post Graduation Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.748
	Sig. (2-tailed)		.088
	N	7	6
Banglalink	Pearson Correlation	.748	1
	Sig. (2-tailed)	.088	
	N	6	6

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.769*
		Sig. (2-tailed)	.	.020
		N	7	7
	Banglalink	Correlation Coefficient	.769*	1.000
		Sig. (2-tailed)	.020	.
		N	7	7
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.899**
		Sig. (2-tailed)	.	.006
		N	7	7
	Banglalink	Correlation Coefficient	.899**	1.000
		Sig. (2-tailed)	.006	.
		N	7	7

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Comment: There is higher degree of positive correlation when consumers enjoy TV program of Grameenphone & Banglalink users at Post Graduation level

Appendix: 1.3. Correlation

Table: 115. Evaluation of r of Attitude at SSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.793**
	Sig. (2-tailed)		.000
	N	18	17
Banglalink	Pearson Correlation	.793**	1
	Sig. (2-tailed)	.000	
	N	17	17

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.503**
		Sig. (2-tailed)	.	.004
		N	18	18
	Banglalink	Correlation Coefficient	.503**	1.000
		Sig. (2-tailed)	.004	.
		N	18	18
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.697**
		Sig. (2-tailed)	.	.001
		N	18	18
	Banglalink	Correlation Coefficient	.697**	1.000
		Sig. (2-tailed)	.001	.
		N	18	18

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is moderate degree of positive correlation in the attitude of Grameenphone & Banglalink users at SSC level.

Appendix: 1.3. Correlation

Table: 116. Evaluation of r of Attitude at HSC Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.689**
	Sig. (2-tailed)		.002
	N	18	18
Banglalink	Pearson Correlation	.689**	1
	Sig. (2-tailed)	.002	
	N	18	18

** . Correlation is significant at the 0.01 level (2-tailed).

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.546**
		Sig. (2-tailed)	.	.002
		N	18	18
	Banglalink	Correlation Coefficient	.546**	1.000
		Sig. (2-tailed)	.002	.
		N	18	18
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.763**
		Sig. (2-tailed)	.	.000
		N	18	18
	Banglalink	Correlation Coefficient	.763**	1.000
		Sig. (2-tailed)	.000	.
		N	18	18

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is higher degree of positive correlation in the attitude of Grameenphone & Banglalink users at HSC level.

Appendix: 1.3. Correlation

Table: 117. Evaluation of r of Attitude at Graduation Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.779**
	Sig. (2-tailed)		.000
	N	18	18
Banglalink	Pearson Correlation	.779**	1
	Sig. (2-tailed)	.000	
	N	18	18

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.569**
		Sig. (2-tailed)	.	.001
		N	18	18
	Banglalink	Correlation Coefficient	.569**	1.000
		Sig. (2-tailed)	.001	.
		N	18	18
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.719**
		Sig. (2-tailed)	.	.001
		N	18	18
	Banglalink	Correlation Coefficient	.719**	1.000
		Sig. (2-tailed)	.001	.
		N	18	18

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is moderate degree of positive correlation in the attitude of Grameenphone & Banglalink users at Graduation level

Appendix: 1.3. Correlation

Table: 118. Evaluation of r of Attitude at Post Graduation Level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.740**
	Sig. (2-tailed)		.000
	N	18	18
Banglalink	Pearson Correlation	.740**	1
	Sig. (2-tailed)	.000	
	N	18	18

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

			Grameenphone	Banglalink
Kendall's tau_b	Grameenphone	Correlation Coefficient	1.000	.495**
		Sig. (2-tailed)	.	.005
		N	18	18
	Banglalink	Correlation Coefficient	.495**	1.000
		Sig. (2-tailed)	.005	.
		N	18	18
Spearman's rho	Grameenphone	Correlation Coefficient	1.000	.745**
		Sig. (2-tailed)	.	.000
		N	18	18
	Banglalink	Correlation Coefficient	.745**	1.000
		Sig. (2-tailed)	.000	.
		N	18	18

** . Correlation is significant at the 0.01 level (2-tailed).

Comment: There is moderate degree of positive correlation in the attitude of Grameenphone & Banglalink users at Graduation level.

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