

Users' attitude towards telecommunication operators: a Study on Grameenphone and Banglalink

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ABSTRACT

Attitude is the amount of affect or feelings for or against stimulus. This study adopts with descriptive in nature. Main objective of the study is to find out users' attitude towards telecommunication operators. Fishbeins multi-attribute model was used to measure the attitude of users of Grameenphone and Banglalink. 64 salient beliefs were identified but respondents are awarded about eighteen salient beliefs. 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 users of Grameenphone has greater positive attitude than the users of Banglalink.

Keywords: Attitude, Belief, Telecommunication, Grameenphone, Banglalink

INTRODUCTION

Attitude is predisposition or a tendency to respond to positively or negatively towards a certain idea, object, person or situation (<http://www.businessdictionary.com/definition/attitude.html>). 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 Bangladesh. Now the total numbers of mobile phone users are 150.945 millions in Bangladesh (BTRC, June, 2018). 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). The wider acceptance & adoption of digital technology has reshaped the way of communication as well as changed social and individual behavior. Fishbeins 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.

LITERATURE REVIEW

Liu (2002) found that 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.

Seth et al (2008) analyzed that there is relative importance of service quality attributes and showed that responsiveness is the most important dimension followed by reliability, customer perceived network quality, assurance, convenience, empathy and tangibles.

Samuvel (2002) observed that 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.

Nandhini (2001) examined that attitude of the respondents using cell phones was not influenced by either education or occupation and income.

Kalpna and Chinnadurai (2006) found that 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.

Haque et al (2007) suggested that price, service quality, product quality & availability, and promotional offer play a main role during the time to choose telecommunication service provider.

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 are done this job very efficiently. Agricultural sector can also be facilities 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).

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).

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).

Above studies will be helpful to find out the variables. This study is able to explore the users' attitude towards telecommunication operators- (Grameenphone and Banglalink).

PROBLEM STATEMENT

The research paper aims to find out the real scenario of the benefits (salient beliefs) provided by different telecommunication operators for individual users and their belief and evaluation of those benefits. Here the consideration mainly on the "Users' Attitude towards Telecommunication Operators in Dhaka city"

OBJECTIVES

- a. To find out demographic profiles that influence users' attitude;
- b. To find out customers' attitude be more favorable to a specific operator's benefits;
- c. To make suggestions be made on the basis of findings;

RESEARCH METHODOLOGY

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 attitude mainly. A descriptive survey has been selected because it provides an accurate portrayal or account of the characteristics of behavior, opinions, abilities, beliefs, and knowledge of a particular individual, situation or group.

Sources of data

The present study is based on both primary and secondary data collection. Primary data is collected directly from the respondents in Dhaka city. The secondary data for the study is collected from different sources such as recent M.Phil and PhD thesis papers, internship reports, telecom websites, technical and Trade journal, articles, news paper, magazines, internet, periodicals, books, reports, publications of associations related to mobile phone service users etc., which are relevant to the subject matter.

The instruments

The research 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.

Measurement and Scaling Technique

In order to collect the descriptive data, nominal, interval, and ratio scales have been used. The Likert scale has been selected because they take less time, and easy to answer.

Questionnaire design and pretesting

This research adopts with close-ended questionnaire. Based on the review of literature and objectives of 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 aware 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

1. Can demographic profiles that influence users' attitude?
2. Can customers' attitude be more favorable to a specific operator's benefits?
3. Can suggestions be made on the basis of findings?

Sampling Design

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 150.945 million people (BTRC, July 2018). There is no available list of the customers of the mobile 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 and unit. Elements are all consumers of GrameePhone & Banglalink in Dhaka city. Unit is each individual consumer of mobile phone users within the population. **Elements:**

Elements are male and female who are SSC, HSC, Graduation, and Post Graduation level consumers of Grameenphone and Banglalink. Sampling unit is each individual consumer of mobile phone users (Grameenphone and Banglalink). **Extent:**The research extent is Dhaka City. **Sampling Frame:** Sampling frame includes commercial phone list provided by yellow book and business directory.

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 two 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.

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.

Fieldwork or Data Collection

During the phase of 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

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 answer and 5) offer any comments or opinion of his own.

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.

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.

Statistical Analysis

For the present study frequency distribution and correlation have been used to explain the demographic data, attitudinal data and Fishbeins multi attribute model has been used to compute the numeric value of the attitude for comparing the two brands those are Grameenphone and Banglalink.

RESULT AND DISCUSSIONS

Ages of the respondents

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.

Gender of the respondents

Out of 360 respondents 73 % are male and their educational qualification is post graduation and 56 % female and their educational qualification is HSC are from Banglalink users.

Otherwise, 67% respondents are male and their educational qualification is post graduation and 67% are female and their educational qualification is HSC are from Grameenphone users.

The lowest number of respondents 33% is Grameenphone male users whose educational qualification is HSC and 33 female who are post graduate.

On the other hand the lowest numbers of respondents 44% are Banglalink male users whose educational qualifications are HSC and 27% are female respondents who are post graduate.

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

Location of the respondents

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 50% respondents are from Dhaka North City Corporation and the other 50% respondents are from Dhaka South City Corporation of Banglalink users.

Education of the respondents

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.

Income of the respondents

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

Occupation of the respondents

The largest numbers of respondents 69% are student (HSC) and the lowest number of respondents 07% are retired of Grameenphone users. On the other hand, the largest numbers of respondents 69% are student (HSC) and the lowest number of respondents 07% are businessmen and retired persons & their educational qualifications are HSC, Graduation & Post Graduation level of Banglalink users. There is higher degree of positive correlation in the occupation of Grameenphone & Banglalink users at SSC level. There is higher degree of positive correlation in the occupation of Grameenphone & Banglalink users at HSC level. There is perfect positive correlation in the occupation of Grameenphone & Banglalink users at Graduation level. There is higher degree of positive correlation in the occupation of Grameenphone & Banglalink users at Post Graduation level.

Religion of the respondents

Among the largest numbers of respondents 100% are Muslim (post graduate) and the lowest number of respondents 00% are others & their educational qualifications are SSC & Post Graduate level respectively of Grameenphone users. On the other hand, the largest number of respondents 98% are Muslim (post graduate) and the lowest number of respondents 00% are others & their educational qualifications are Post Graduation level of Banglalink users.

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

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

Attitude of Grameenphone & Banglalink users

Fishbein's multi attribute model can be expressed in equation (Robertson, 1984) as:

$$A_0 = \sum_{i=1}^n b_i e_i$$

A_0 = 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 salient beliefs about the object.

Model Components:

Belief Strength (b_i)

Belief strength is the perceived probability of association between an object and its relevant attributes.

Belief Evaluation (e_i)

Belief evaluation reflects how favorably the consumer perceives the attributes.

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

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.

CONCLUSION

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. Today consumers are more learned, demanding and well informed than previous. In Bangladesh mobile phone has been introduced in 1993. It has become a very popular communication medium because business people, professional persons, even students are using this products intensively for their personal and occupational purposes. Thus it may also be used as an alternative medium of communication and transaction like introducing mobile transactions, m-commerce and mobile banking. It is hoped that the academic proponents and concerned professionals would accept the study outcomes and its implications for the government, business organizations and the mobile phone operators because this study finds demographic profiles of consumers that indicates attitude.

SUGGESTIONS

Area of the study is Dhaka only. As price is the second most important factor to the consumer so the operators may reduce their service prices and can improve network facility. The study concentrated on the personal consumer. It did not include corporate customers. Another research could be done on the corporate consumers.

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APPENDIX

Table: 1. Age of Grameenphone users

Age(Years)	SSC		HSC		Graduation		Post graduation	
Below 25	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	03	07%	02	04%	00	00%	00	00%

Table.2. Age of Banglalink Users

Age (Years)	SSC		HSC		Graduation		Post graduation	
	No.	%	No.	%	No.	%	No.	%
Below25	23	51%	32	71%	15	33%	00	00%
25-34 Years	13	29%	07	16%	21	47%	27	60%
35-44 Years	05	11%	04	09%	08	18%	14	31%
45-60 Years	04	09%	02	04%	01	02%	03	07%
Above 0Years	00	00%	00	00%	00	00%	01	02%

Test 1. Evaluation of r: Ages at SSC level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.919*
	Sig. (2-tailed)		.027
	N	5	5
Banglalink	Pearson Correlation	.919*	1
	Sig. (2-tailed)	.027	
	N	5	5

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

Test 2.Evaluation of r: Ages at HSC level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.979**
	Sig. (2-tailed)		.004
	N	5	5
Banglalink	Pearson Correlation	.979**	1
	Sig. (2-tailed)	.004	
	N	5	5

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

Test 3. Evaluation of r: Ages at Graduation level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.884*
	Sig. (2-tailed)		.046
	N	5	5
Banglalink	Pearson Correlation	.884*	1
	Sig. (2-tailed)	.046	
	N	5	5

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

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

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.982**
	Sig. (2-tailed)		.003
	N	5	5
Banglalink	Pearson Correlation	.982**	1
	Sig. (2-tailed)	.003	
	N	5	5

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

Table: 3. Gender of Grameenphone

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

Table: 4. Gender of Banglalink

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

Test 5. Evaluation of r of gender that is male

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.969*
	Sig. (2-tailed)		.031
	N	4	4
Banglalink	Pearson Correlation	.969*	1
	Sig. (2-tailed)	.031	
	N	4	4

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

6. Evaluation of r of gender that is female

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.969*
	Sig. (2-tailed)		.031
	N	4	4
Banglalink	Pearson Correlation	.969*	1
	Sig. (2-tailed)	.031	
	N	4	4

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

Table: 5. Location of Grameenphone & Banglalink Users

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

Table: 6. Education of Grameenphone Users

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

Table: 7. Education of Banglalink Users

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

Table: 8. Monthly Income of Grameenphone Users

Monthly Income	SSC		HSC		Graduation		PostGraduation	
	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%

Table: 9.Monthly Income of Banglalink Users

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

Test 7. Evaluation of r of income at SSC level**Correlations**

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

Test 8. Evaluation of r of income at HSC level**Correlations**

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

Test 9. Evaluation of r of income at Graduation level

Correlation

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.827*
	Sig. (2-tailed)		.042
	N	6	6
Banglalink	Pearson Correlation	.827*	1
	Sig. (2-tailed)	.042	
	N	6	6

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

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

Correlations

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

Table: 10. Occupation of Banglalink Users

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

Table:11. Occupation of Grameenphone users

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

Test 11. Evaluation of r of occupation at SSC level**Correlations**

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.992**
	Sig. (2-tailed)		.008
	N	4	4
Banglalink	Pearson Correlation	.992**	1
	Sig. (2-tailed)	.008	
	N	4	4

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

Test 12. Evaluation of r of occupation at HSC level**Correlations**

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.984*
	Sig. (2-tailed)		.016
	N	4	4
Banglalink	Pearson Correlation	.984*	1
	Sig. (2-tailed)	.016	
	N	4	4

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

Test13. Evaluation of r of occupation at Graduation level**Correlations**

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

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

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	.995**
	Sig. (2-tailed)		.005
	N	4	4
Banglalink	Pearson Correlation	.995**	1
	Sig. (2-tailed)	.005	
	N	4	4

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

Table: 12. Religion of Grameenphone Users

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

Table: 13. Religion of Banglalink Users

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

Test 15. Evaluation of 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).

Test 16. Evaluation of r of religion at HSC level

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	1.000*
	Sig. (2-tailed)		.015
	N	3	3
Banglalink	Pearson Correlation	1.000*	1
	Sig. (2-tailed)	.015	
	N	3	3

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

Test 17. Evaluation of r of religion at Graduation level

Correlations

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

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

Correlations

		Grameenphone	Banglalink
Grameenphone	Pearson Correlation	1	1.000**
	Sig. (2-tailed)		.000
	N	3	3
Banglalink	Pearson Correlation	1.000**	1
	Sig. (2-tailed)	.000	
	N	3	3

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

Table:15

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

$\sum b_{iei}=7320$

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

Test 19. 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).

Test 20. 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).

Test 21. 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).

Test 22. 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).