

## **Usages of Multiple Channel to Enjoy Services Conveniently: A Study on Usage of Multiple Sims by University Students in Sylhet, Bangladesh**

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**Abstract:** *The main objective of the study is to explore the factors of multi SIMs usage in the mobile phone at a time along with users' demographic characteristics. This descriptive analytical research is carried out by a well designed questionnaire to collect the data from 100 students of universities of Sylhet city, Bangladesh. The collected data were duly processed and analyzed by Microsoft Excel 07 and SPSS 19 with the tools of statistical analysis like frequency distribution, cross tabulation and Chi-square analysis. The findings inferred that no single operator is successful in providing full satisfaction to the users in all aspects. The operator of better network is failed to provide satisfaction in cost minimization and value added services and the operator of cost saving leader failed to provide better satisfaction in network performance and slightly lay behind in value added services. The multi SIMs users are mostly satisfied in initial cost to install multi SIM due to low price of SIMs but keep customers indifferent in cost minimization in call and SMS and value added services. The operators are failed to provide satisfaction to most of the users in customer care. The multi SIM users have perception in saving an amount of cost by their activity. The intention to switch to other operators may remind the management in emphasizing on promotional activity and customer care simultaneously.*

**Keywords:** *SIM Cards, Cell Phone, Satisfaction, Switch over, University Students.*

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### **1. INTRODUCTION**

Mobile Phone operators are providing service to the subscribers to be connected to each other in most dynamic ways. This intangible product is to provide benefits to consumers by involving human and mechanical efforts (Skinner 1998). Technology is used to provide services in more accessible, convenient and productive ways (Zeithaml, Bitner, Gremler and Pandit, 2011). It enables employees in providing and customers in getting services more effectively (Bitner, Brown & Meuter, 2000). By analyzing the gap model of services, the provider gap is to be analyzed to clarify the study. The four important provider gaps (Zeithaml, Bitner, Gremler and Pandit, 2011) is important in the innovation of dual SIMs in mobile phones; Customers' ever ending expectation that make any single operator company to understand it properly (listening gap), difficulty in translating the perceived expectation in service design (Service Design and Standard gap), failure in providing backing by people, system and technology to provide service ( service performance gap) and failure in getting proper feedback (Communication gap). The explicit service promises by different providers increases the expectation of the subscribers to get uninterrupted and less costly services from multiple providers at a time. Further the perception on five dimensions of service quality; reliability, assurance, empathy, responsiveness and tangibles (Zeithaml, Bitner, Gremler and Pandit, 2011) could not be satisfied by a single operators or a single package of an operator in any time. The cellular phone industry of Bangladesh has a tremendous growth of 70% in 20 years (Rokonuzzaman 2015) with a revenue of \$3 billion equivalent to 2.5% of GDP (Rokonuzzaman 2015) in a land of 32.5% population with less than \$2 income daily (World Bank 2010). Only 11% are using internet through 3G or high speed internet leaving a great potential of growth in data usage (Rahman M.F., 2015). The players of mobile

phone operators industry are Grammenphone, Banglalink, Robi, Airtel, Teletalk and Citicell. The key player Grammenphone has the largest market share (2014) with 52 million of subscribers ([www.grameenphone.com](http://www.grameenphone.com)), Banglalink has present market share (2014) of 25.47% with 30.9 million subscribers (<http://www.banglalink.com.bd>) Robi has a 25.61 million subscriber (2014) in Bangladesh with 22.35% market share (<http://www.btrc.gov.bd>; [www.robi.com.bd](http://www.robi.com.bd)), Airtel has a present market share (2014) of 7.20% with 8.61 million subscribers. (<http://www.btrc.gov.bd>; [www.bd.airtel.com](http://www.bd.airtel.com)), Teletalk has a present market share (2014) of 2.60% with 2.980 million subscribers (<http://www.btrc.gov.bd>; [www.teletalk.com.bd](http://www.teletalk.com.bd)) and Citicell has 1.380 million subscribers (2014) and 1.20% market share at present (<http://www.btrc.gov.bd>; [www.citycell.com](http://www.citycell.com)). All the operators are in stiff competition to attract and restore their subscribers by various price and non-price competitions.

So the need of physical evidence in mobile phones with the scope of using multiple SIMs at a time is identified and properly implemented to provide subscribers with the facilities of using multiple providers' services at a time. By using the multiple channels they are actually using multiple channels of services to get uninterrupted mobile connection in minimum costs.

## **2. LITERATURE REVIEW**

Mobile phone operators are providing services with the seven key elements of services; product, price, place, promotion, process, physical evidence and people (Lovelock, Wirtz and Chatterjee, 2011). In mobile phone service, three elements of services; core product, supplementary services and delivery process are required highly by the customers.

Mobile telecommunication became the most dominant in service sector of Bangladesh in recent years with its increasing network coverage (Upal 2008). Existing six operators are providing competitive services to their subscribers to exploit the prospective opportunities. In this situation it is very tough for any subscriber to select the most appropriate operators because of the opportunity cost of services of other operators (Hemmati et al., 2012). Besides stiff competition, the advancement of technology, reduced tariff and falling mobile set price increases the expectation of subscribers (Shah 2012). The operators are providing attractive call rates, packages and value added services with their key services (Ahmed 2012). Financial aspect is getting more priority in customers' choice because of the attractive packages offered and communicated by the operators (Simsim 2009). Hasan et. al. (2013) added network coverage and faster internet with the lowest call rate are the main attraction of subscribers. Kumar et. al. (2011) mentioned the service quality as the main attraction of customers. It is also found that timely, accurate and dependable services is in the priority list of customers (Khan 2010).

By the rapidly advancing technology mobile operators with the help of manufacturers are providing increasing aspects of services day by day. It increased the customers' expectations that hinder them to get satisfaction from single operator as customers satisfaction is the comparison of perceived performance with expectation (Kotler 2006; Olshavsky, 1985). The success and failure of any enterprise may be described by the difference between perceived performance and expectation. The positive result indicates the success and the negative result indicates failure (Anderson T W and Olsen, 2008). Such situation brings more pressure to the operators as the customers may switch to other operator any time by get better perceived services from them or felt the deprivation as they cannot able to enjoy/test the services of other operators. This may increase the expectation of customers on specific operator. To relief the operator from meeting the ever ending expectations, the innovation of multiple SIMs in one set can contribute more to satisfy the customers and employees of operators at a time. Mobile phones with Dual SIM was introduced in Bangladesh on 2013. Nokia, Samsung, Symphony and others introduced dual SIMs mobile phone in Bangladesh. Now most of the sets has dual SIM facilities. Some sets has more them two SIMs facilities. This research is to explore the factors of using multi SIMs mobile phones at a time. The using features of mobile phones by the customers and attitude of analyzing different offers of different companies are to be analyzed to get the objectives of the study be served.

## **3. OBJECTIVES OF THE RESEARCH**

The broad objective of the research is to identify the factors for using multiple SIM card by university students in Sylhet.

In the search of achieving the broad objective, the research will also address the following specific objectives:

- To identify the demographic characteristics of the students who are using multiple SIM
- To identify the ranking of operators in providing different services.
- To identify the satisfaction level of multi SIMs users of university students on different factors of mobile services.
- To examine the perception of cost saving by using multiple SIMs at a time.
- To predict the future action of operator in case of switching to other operator/s.

#### **4. RESEARCH METHODOLOGY**

##### ➤ Research Design

The research is to study identification and exploration of the factors for using multiple SIM cards for students of university of sylhet city. So this research can be categorized in descriptive empirical research.

##### ➤ Sampling Design

The sampling design covers target population, sampling frame & sampling technique. These are presented below:

Target population

Elements: Male or female student of Public and Private University students of Sylhet.

Sampling Units: Students

Extent: Sylhet Sadar

Time: 2014

##### ➤ Sampling Technique

The stratified probability sampling is used to cover the opinions of different gender, level, and type of university.

##### ➤ Data Collection

Both primary and secondary sources are used for the research purpose. Focus Group Discussion (FGD) is conducted to pull together basic factors for using multiple SIM cards. Then primary data for the research are collected through questionnaire survey. The questionnaires are administered through personal interview. The secondary data are collected from different journals, books, articles and Companies web sites and to describe current condition of Bangladeshi cellular phone industry of Bangladesh.

##### ➤ Data Analysis

This research includes analysis of using Multiple SIM cards. So the data collected by means of face to face interview through the structured questionnaire have been screened and coded. Findings will be presented using simple tables, frequency distribution, cross tabulation, utilizing MS Excel-2007 as well as the SPSS 19 for the data processing.

#### **5. FINDING OF THE RESEARCH**

To study the respondents profile who are using multiple SIM, it is important to study the prime reasons of using cell phone by the university students, the number of SIM they are using and the reasons for using multiple SIM by the same user. This is demonstrated in Table 1. It is true that a cell phone serves many purposes. Among them to communicate with others is most important. University students have to communicate with many persons. But the main reason for using mobile phone is to communicate with a prime person. Among the reasons; communicate for business purpose, with friends, with family members, for status symbol and other reasons are important. It is found that, 43 percent of students said that they use mobile phone to communicate with their family members. It is followed by 26 percent students who are using mobile phone for Communication with friends. Along with these reasons 13 percent students states that mobile phone gives them some sort of status and recognition. An interesting finding is that about 17 percent of students' states that they are using mobile phone other than communication purposes.

To exploit the opportunities and offers given by different operators, users prefer to use multiple SIM instead of single operator. Among the respondents users of dual SIM cards are in leading position (46%) that is followed by triple SIM users (41%) and single SIM users (13%). Now most of the mobile phone has options of using dual SIM. So respondents prefer to utilize the given opportunity in a set.

By studying the reasons for using multi SIM, it is found that utilizing lucrative offers by different operators in minimum call charge attracts most of the users in using multi SIM in their set/s (51%). Lower call charges includes call charges for same operator to operator, call charge for FnF (friends and family) numbers, free talk time, call charges in peck off-pick and supper off pick hours. Here it is need to mention that all the operators offer relatively lower call charges within the same operator. Peck, off-pick hours also varied from operator to operator. So, to consume maximum benefit from different operator’s respondents use multiple SIM cards. That is followed by the users who prefer to get better network performance by multi operators (39%) and the rest 10% are emphasizing the lower initial cost in using multiple SIMs.

**Table1.** Distribution of respondents by Number of SIM card holding and the Reasons of Use

Reasons for Using Cell Phone			Number of SIM			Reasons for Using Multi-SIM		
Reason	Frequency	Percent	Number	Frequency	Percent	Reasons	Frequency	Percent
Business	1	1.0	Three	41	41.0	Initial Cost	10	10.0
Friends	26	26.0	two	46	46.0	Call Charge	51	51.0
family	43	43.0	One	13	13.0	Network Performance	39	39.0
Status	13	13.0	Total	100	100.0	Total	100	100.0
Other	17	17.0						
Total	100	100.0						

**Source:** SPSS output from the survey conducted on August-December, 2014

The demographic profiles of the respondents can be studied to identify the using patterns of multiple SIMs by them. The ages and gender of users are mentioned in Table 2 with Chi-square analysis to find out the significant difference of users age and genders.

**Table2.** Distribution of respondents by Age and Gender

Age	Using_multiple_SIM		Total	Gender	Using_multiple_SIM		
	Yes	No			Yes	No	
below 18	4	4	8	Male	57	3	60
	50.0%	50.0%	100.0%		95.0%	5.0%	100.0%
18-23 years	35	6	41	female	30	10	40
	85.4%	14.6%	100.0%		75.0%	25.0%	100.0%
23-28 years	34	2	36				
	94.4%	5.6%	100.0%				
28-33 years	11	1	12				
	91.7%	8.3%	100.0%				
Above 33 years	3	0	3				
	100.0%	.0%	100.0%				
Total	87	13	100	Total	87	13	100
	87.0%	13.0%	100.0%		87.0%	13.0%	100.0%
Chi-Square	Value	df	Asymp. Sig. (2-sided)	Chi-Square	Value	df	Asymp. Sig. (2-sided)
Linear-by-Linear Association	6.730	1	.009	Linear-by-Linear Association	8.403	1	.004

**Source:** SPSS output from the survey conducted on August-December, 2014

Importance of communication increased with the age levels as higher age indicate more liabilities than the lower age. The network of communication is increased more with the increase in age levels. So it is found that people of higher age are using multiple SIMs more than the people of lower ages, The Chi-square test verifies the significant difference in uses of multiple SIMs with the increase in age of users. Among sixty male respondents ninety five percent and seventy five percent are female students of total 40 are using multiple SIMs. The Chi-square test established a significant difference between

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male and female respondents in using Multiple SIMs. The male respondents are leading position than females in this respect.

It is also important to study the level of education of the respondents and the type of university to know whether there are any significant difference exists in using the multiple SIMs by them. Table 2 illustrates the respondents education level and type of university in respect of multiple SIMs usage.

**Table3.** Distribution of respondents by Educational level and Type of University

level	Using_multiple_SIM		Total	Type of University	Using_multiple_SIM		Total
	Yes	No			Yes	No	
Undergraduate	35	10	45				
	77.8%	22.2%	100.0%				
Graduate	44	3	47	Private	46	4	50
	93.6%	6.4%	100.0%		92.0%	8.0%	100.0%
Other	8	0	8	Public	41	9	50
	100.0%	.0%	100.0%		82.0%	18.0%	100.0%
Total	87	13	100	Total	87	13	100
	87.0%	13.0%	100.0%		87.0%	13.0%	100.0%
<b>Chi-Square Tests</b>	Value	df	Asymp. Sig. (2-sided)	<b>Chi-Square Tests</b>	Value	df	Asymp. Sig. (2-sided)
Linear-by-Linear Association	5.998	1	.014	Linear-by-Linear Association	2.188	1	.139

**Source:** SPSS output from the survey conducted on August-December, 2014

It is found that 77.8% of undergraduate students and 93.6% of graduate students are using multiple SIMs to fulfill their necessity to communicating with more persons by minimum costs and with better network performance. The Chi-Square test proved that there are significant difference in using multiple SIMs by the students of different level of education.

But the difference between students of public and private universities is not significant in respect of multi-SIMs usage as proved by the Chi-Square test (.139>.05). Ninety two percent students of private universities and eighty two percent of public university are using multi-SIMs.

Selection of multi operators depends on the ranking of them on the basis of their services in network, cost, SMS/MMS, more offers, internet/social media, Value added services and more FnF opportunities. These are illustrated by Table 4 and Table 5 respectively.

**Table4.** Distribution of respondents by Preferred for good networking, cost saving, SMS/MMS facility and more offers of Multi-SIM

Operator	Good Network		Cost Saving		SMS/MMS		More Offers	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
GP	39	39.0	5	5.0	3	3.0	3	3.0
Robi	23	23.0	18	18.0	8	8.0	18	18.0
Banglalink	21	21.0	45	45.0	29	29.0	39	39.0
Airtel	13	13.0	31	31.0	28	28.0	26	26.0
Teletalk	4	4.0	0	0.0	29	29.0	13	13.0
Citicell	0	0.0	1	1.0	3	3.0	1	1.0
Total	100	100.0	100	100.0	100	100.0	100	100.0

**Source:** SPSS output from the survey conducted on August-December, 2014

It is found that for better network services users prefer GP most. It is followed by Robi and Banglalink. For cost saving and more offers, Banglalink is the most favorite. It is followed by Airtel and Robi and for SMS/MMS facilities Banglalink, Teletalk and Airtel are favored by the users almost equally. So in ranking in respect of network GP is staying at first position but in other respect like cost savers, SMS/MMS and more offers Banglalink is in leading position among the operators.

It is also found that, in respect of internet/social media and more FnF facilities Banglalink is most preferred by the respondents. But in value added services Airtell is abit advanced from Banglalink and Robi.

**Table5.** Distribution of respondents by Preferred for FNF of Multi-SIM use

Operator	Net/Social Media		More FnF		Better VAS	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
GP	9	9.0	0	0.0	4	4.0
Robi	21	21.0	21	21.0	27	27.0
Banglalink	27	27.0	43	43.0	27	27.0
Airtel	21	21.0	34	34.0	29	29.0
Teletalk	21	21.0	2	2.0	13	13.0
CityCell	1	1.0	0	0.0	0	0.0
Total	100	100.0	100	100.0	100	100.0

**Source:** SPSS output from the survey conducted on August-December, 2014

The satisfaction level is examined on different operators in respect of initial cost of installing, call charge, network facilities, SMS/MMS, customer care and value added services.

**Table6.** Multi SIM Users' Satisfaction level on different items

Level	Initial Cost		Call Charge		Network	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Very Satisfied	61	61.0	30	30.0	4	4.0
Satisfied	30	30.0	35	35.0	25	25.0
Indifferent	9	9.0	29	29.0	53	53.0
Dissatisfied	0	0.0	6	6.0	18	18.0
Very Dissatisfied	0	0.0	0	0.0	0	0.0
Total	100	100.0	100	100.0	100	100.0

**Source:** SPSS output from the survey conducted on August-December, 2014

It is found that by using multi SIMs, users are very satisfied on initial minimum cost to install (61%), by minimizing the call charge, 35% are satisfied. But greater portion of users are found indifferent in network performance (53%), in SMS/MMS service (53%), in customer care (28%) and in value added services (50%). It is also found from interview that customers are indifferent in VAS by using multi SIM because of the charges on every item of it. A smaller portion is found dissatisfied or mostly dissatisfied by using multi SIMs on almost all the factors but on customer care. A total of 43% is found dissatisfied or mostly dissatisfied on customer care of multi operators.

**Table7.** Level of Satisfaction by Multi SIM users in SMS/MMS, Customer Care and Value Added Services (VAS)

Level	SMS/MMS		Customer Care		Value Added Services	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Very Satisfied	3	3.0	7	7.0	6	6.0
Satisfied	27	27.0	22	22.0	24	24.0
Indifferent	55	55.0	28	28.0	50	50.0
Dissatisfied	15	15.0	19	19.0	12	12.0
Very Dissatisfied	0	0.0	24	24.0	8	8.0
Total	100	100.0	100	100.0	100	100.0

**Source:** SPSS output from the survey conducted on August-December, 2014

It was found earlier that most important reason of using multi SIMs is to minimize the calling charge of mobile phone by using competitive class charge and different offers. The perception of saving the call charge by using multi SIMs in a month is given in Table 8.

**Table8.** Perception of Saving Phone Bill Monthly by Using Multi-SIM

Amount	Frequency	Percent
200-600	49	49.0
600-1000	40	40.0
Above 1000	11	11.0
Total	100	100.0

**Source:** SPSS output from the survey conducted on August-December, 2014

It is found that most of the users have a perception of saving the monthly mobile bill by using multi SIMs fall in TK. 200-600 category. It is followed by 40% of the users who are in the range of Tk.

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600-1000 per month. Only 11% have the perception of saving more than 100 per month by using multi SIMs. It is inferred that most of the users in university level have monthly bill of mobile phone in the range of Tk. 500-2000.

Choice of users in future in case of switching is the reflection of their perception regarding the benefits of the operator. The choice of users are illustrated on Table 9.

**Table 9.** Operator to select in Future if they switch

Operator	Frequency	Percent
GP	2	2.0
Robi	5	5.0
Banglalink	26	26.0
Airtel	40	40.0
Teletalk	17	17.0
CityCell	6	6.0
No	4	4.0
Total	100	100.0

**Source:** SPSS output from the survey conducted on August-December, 2014

The choice of users to use the operator in future is dominated by Airtell (40%). This is followed by Banglalink (26%) and Teletalk (17%). The researchers came to know from the supplementary interview with the users that from the advertisement on different offers they have built this perception of benefits of the operator. The least popularity of operator lies to GP (2%), Robi (5%) and Citycel (6%). That is because most of the users are using GP and Robi. Citycell has less popularity because of the operation by RIM instead of SIM. There is no option to use that operator in a single set with other operator. This is not indication of popularity as this is the option of next switch over from one to another.

## 6. OVERALL DISCUSSION

To minimize the monthly bill on mobile phone is found as the main reason of using multi SIMs along with the getting better network performance to communicate with family members, friends and others without any disrupts (Table 1). The demand of multi SIMs increased with the spread of network of any person. Naturally the senior persons and males have wide network to communicate than juniors and females, so they are found in using multi SIMs more than their counterparts (Table 2). Similarly the graduate level students are using more than the undergraduates but there are no difference between the students of public and private universities as there are no difference in width of network in type of universities (Table 3). Preference on operator in respect of network, cost, internet and value added services, it is found that Grameen Phone is preferred most for its network but Banglalink is preferred for cost saving by call rate, more offers, SMS/MMS and FnF facilities. Banglalink is also preferred by users due to its internet and social media facilities and in slight behind than Airtell in value added services (Table 4 & 5). Satisfaction level by using multi SIMs proved that in initial cost to install multi SIMs and call charge most of the users are satisfied or most satisfied. But in SMS/MMS and value added service most of the users showed their indifference in using multi SIMs. Customer care of different operators are failed to bring satisfaction to most of the users as they expressed their dissatisfaction or most dissatisfaction on this factor (Table 6 & 7). The users have perception in saving monthly bill by using multi SIM in a significant amount (Table 8). The opinion of users in case of switching expressed their opinion of testing other operators by installing (Table 9). Their opinion may be influenced by the promotional activities of the operators and word of mouth program. So, promotional activities with better services should be in the priority list of operators in the competitive environment of Bangladesh.

## 7. CONCLUSION

Service is rendered in channels and every channel has some limitation along with facilities. So the users prefer multi channel to consume the services of different channels. Multi SIM facilities in a single set brings the facility to the users to use different operators at a time. Identification and exploration of factors of multi SIM users showed indifference of users on different factors and intention to switch to other unused operators being influenced by their promotional activities. So the competitors of mobile phone operation should improve their services and intensify promotional activities competitively to be in better position in the race.

## 8. MANAGERIAL IMPLICATION

Using the study, operators should give proper attention in their limitation as it is found that users need to communicate in their network according to their level. Users ranking of different operators on different factors proved that no operator is in leading position in all aspect. So the operator with good network should emphasize of cost and other services. The leading operator in cost savings should provide better network and the operator with better value added services should emphasize on cost saving of users and better network performance. The satisfaction level on initial cost to install other operator by paying a small amount of SIM paves the way to the users to check other channel at a same time. So, the operators should emphasize on different factors to stay in the race of stiff competition in a land of 160 million population. The expression of users intention regarding to switch to other operator reminds the operators to improve their services more competitively. The customer care units of different operators are not in optimum level. So, the entire operator should emphasize more on those factors.

## 9. LIMITATION

This study cannot be generalized because of sampling frame to only university students of Sylhet, Bangladesh. The sample size also suffers from that limitation. The factors of the study are not so wide to pinpoint the problem and prospect of mobile phone operators of Bangladesh.

## 10. FURTHER STUDY

By removing the limitation of the study, further research can be conducted to generalize the findings. The sample size and sampling frame can be widen and factors of study may be increased more to do more study in the field. The comparison of cost of single and multiple SIM users can be studied with the other facilities.

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