Abstract

The dynamic nature of telecommunications industry in Bangladesh has led to a considerable lack of analysis and efforts for service improvement. Telecommunications is an emerging and one of the fastest growing sectors of business in Bangladesh with huge potential for future expansion. But the pace of development of the telecommunication industry in Bangladesh is very slow which is an outcome of lack of research on its service standards. The Telecommunication facilities are still unreachable from many of the city dwellers. Where as for the rural areas it is still a matter dream, but Grameen Telecom has materialized the dreams for rural people. With that aim and objective, Grameen Bank is the pioneer to take a leading step in providing the modern telecommunication facilities in the Rural Bangladesh. But there are few basic differences in the lifestyle of rural and urban people in Bangladesh due to the income, education and other relevant socio-economic factors. This prevailing situation has facilitated the present study.

The present study is an investigation of Customer Satisfaction on Grameen Telecom in the Rural Areas of Bangladesh. The study was aimed, at seeing "What are the outcomes of the *Comparison Process between Perceived Performance and Expectation* of Grameen Telecom products and services?"

In this study, questionnaires were used as a tool for collecting the primary data employing the survey research. There were 395 copies of questionnaires were completed for this comprehensive study. Questionnaires were completed by the target population (mobile phone users in the rural Bangladesh); at 4 of the districts and 10 thanas. Under each of the Thanas researcher surveyed 2 of the villages, thus which enabled the researcher to conduct the survey in 20 of the villages. In each of the villages 20 questionnaires were distributed in an average. Apart from the survey, the secondary data was collected from several sources; e.g., Grameen Bank Annual Report, Grameen Bank Web Sites, and Interviews with the management.

This is an empirical research, the mode of analysis of the data was in frequencies form and also by using the Descriptive Statistics. Additionally, for the hypotheses testing One Sample t test was used to test the differences of the means (μ) of five sets of hypotheses. Out of the five two of the hypotheses were substantiated. While the other three has left away an abundance of scope for analytical findings to contribute to the academics of services marketing based on the underlying assumptions of the theoretical model being used for this study. The findings from these hypotheses have added a new dimension to The Disconfirmation of Expectation model. That this model is inapplicable to some extent in the case of a different socio-economic infrastructure, where it doesn't conform fully with the previous findings.

Reliability test was conducted for all of the multi attribute constructs by applying the "Cronbach's Alpha" value, which indicates that there are certain acceptance of whether such particular concepts are statistically applicable for further test of association between two dimensions in future. Also, discriminant and convergent validity test was also

conducted by using pair wise correlation between the key constructs. In the validity test, based on the questions being used in the questionnaire there were mainly three sets of key constructs, e.g., the multi attribute measures, the global measures, and the satisfaction measures. Where through the correlation test it has been found that, the pattern in the data indicates sound convergent and discriminant validity. That is, measures of the same construct are, in most instances, more highly correlated with each other than with the measures assessing other constructs.

This study has achieved all of the three objectives, which are as follows:

The first objective was, to test the applicability of the Disconfirmation of Expectation Model in the context of rural Bangladesh. From the theoretical perspective of this research, it has been found that out of the five constructs being studied two are applicable and they are conducive to the previous findings based on the Disconfirmation of Expectation Model, that means they are applicable too in the context of Bangladesh. While other three constructs, have been found to be not applicable in the context of Bangladesh due to the different reasons. The reasons for which they are not applicable in the context of Bangladesh are mainly because of the demographic, socio-economic, and infra-structural differences.

The second objective was, to identify the outcome of comparison process between Perceived Performance and Expectation from the point of view of the customers. This research has established the fact that there are differences between the perceived Performance and expectations of three constructs; while the other two have shown that perceived performance and expectation both are to be significant.

The third objective was, to recommend Grameen Telecom to improve the areas of possible weaknesses for enhancing the customer satisfaction. Based on this objective, it has been found from the survey findings that; Grameen Telecom needs improvements in its product capabilities, features, and they need to add some new products with the existing product line as recommended by the respondents.

This study has looked into the pre-purchase and the post-purchase stages of evaluations by the customers, not the during purchase phase. Because these are the two situations when the consumers truly evaluate the product. Pre purchase evaluation is based on the marketing activities while the post-purchase evaluation is based on the consumers experience with the product.

Customer satisfaction is a central issue for the organizations wishing to create a sustainable competitive advantage in the 21st century. Empirical work in this research, concentrating on high-involvement, durable products, has concluded that both prior expectations and product performance or post-purchase experience has relationship with customer satisfaction. The current study employs One Sample *t* Test approach using pre-purchase expectations and post-purchase experience to measure the comparison process for a high-involvement product e.g., mobile phones. The findings has shown that the comparison process of perceived performance and expectation of reliability and service

quality are statistically significant, by one sample t test through the comparison of the two means. This research has added a new dimension with the previous empirical findings that the disconfirmation of expectation model does not fully support the findings if that had been conducted in a developing economy context. This has been established through the study on mobile phone users in the rural Bangladesh.

Finally, the core of Customer Satisfaction/Dissatisfaction is arguably the most fundamental and pervasive concept in marketing and is a major outcome of marketing activity. Customer Satisfaction is the ultimate objective of every business: Not to supply, not to sell, not to service, but to satisfy the needs that drive customers to do business (Hannan & Karp 1989).