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Relationship between service quality and customer's satisfaction regarding BillPay services of Grameenphone in Bangladesh



By

Fahmida Sharmin

ID: 0630208

An Internship Report Presented in Partial Fulfillment

of the Requirement for the Degree

Bachelor of Business Administration

INDEPENDENT UNIVERSITY, BANGLADESH

April 2012

Relationship between service quality and customer's satisfaction regarding BillPay services of Grameenphone in Bangladesh

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Letter of Transmittal

April 29th, 2012

Ms. Elma Zahir
Lecturer in Department of Marketing
School of Business
Independent University, Bangladesh (IUB).
Bashundhara R/A, Dhaka-1229

Subject: Submission of internship report 2012.

Dear Madam,

I, undersigned, would like to submit here with Internship report as a partial fulfillment of Bachelor of Business Administration program.

I tried at my best to prepare this report according to your guide line on "Relationship between service quality and customer's satisfaction regarding BillPay services of Grameenphone in Bangladesh".

I sincerely hope that this report meets your approval. I would be glad to furnish you with any clarification if required.

Thanking you,

Sincerely yours,

Fahmida Sharmin
ID # 0630208

Acknowledgement

The success of this report depends on the contributing of a number of people, especially those who take the time to share their thoughtful guidance and suggestions to improve this report. I express my sincere gratitude and thanks to my respected supervisor Lecturer Ms. Elma Zahir of Independent University, Bangladesh for providing me such precious help to work on internship report. I am really thankful to the authority of Grameenphone and my supervisor Mr. Ashraf Dawood, Deputy GM, Financial Service, and Mr Nasimul Islam in Grameenphone for his guide and support during the internship period.

Executive Summary

Although Grameenphone BillPay is highly available, convenient and secured not all of the consumers who has that ability and eligibility to pay the bill of the enlisted Although Grameenphone BillPay is highly available, convenient and secured not all of the consumers who has that ability and eligibility to pay the bill of the enlisted organization that has allowed GP. Importantly it is also seen that a number of utility users has become irregular or completely discontinue getting this service. On the other hand it is clear that the service quality is basically related to customer satisfaction of the group of consumers who are using this service or has a using experience at any time previously. Therefore it is important to review the relationship between the service quality and the customer satisfaction regarding BillPay services of Grameenphone in Bangladesh.

The aim of this study is to help Grameenphone to set a win-win combination for both the company and customer by identifying the essential steps to increase the level of customer's satisfaction as well as the number of users. Ultimately these study findings will help the growth of industry. The study was a Cross-sectional, descriptive and analytical study. The study period was 1 March 2012 to 15 April 2012 and location was Grameenphone Main office (GP house). The primary data were collected by interview with the users of BillPay service through mobile phone or telephone. The main instrument for data collection was SERVQUAL instrument. The secondary data the contact number and location of the users were collected from the data base of Grameenphone. The data was entered in Microsoft Excel 2007 and analyzed.

After completion of data analysis it is evident that there is positive relationship between the service quality and customer's satisfaction. The Reliability and Responsiveness were more point of interest among irregular users, with large gap in all dimensions of service quality. On the other hand tangibility was more focused by regular user. The ultimate significance of this study is the findings that imply the positive relationship between service quality and customer satisfaction. For Grameenphone and other telecom companies, this finding has important implications with regard to brand building strategies and recruitment of competent staff.

1. Introduction

1.1 Background

The liberalization of Bangladesh's telecommunications sector began with small steps in 1989 with the issuance of a license to a private operator for the provision of inter alia cellular mobile services to compete with the previous monopoly provider of telecommunications services the Bangladesh Telegraph and Telephone Board (BTTB). Significant changes in the number of fixed and mobile services deployed in Bangladesh occurred in the late 1990s and the numbers of services in operation have subsequently grown exponentially in the past five years. The incentives both from government and public sectors have helped to grow this sector. It is now one of the dominant industries from the last decade comparing others in Bangladesh on account of substantial contribution to the national exchequer. Not only national but international companies started operations in Bangladesh and created stiff competition nation wide. This competitive environment shows the trend in for entering a new market of global telecom through utilitarian methods. These methods have different directive procedures and the purposes, possible entry strategy; joint venture, licensing, acquiring national player or the fully own subsidiary. Therefore, telecom businesses have to develop different sectors and strategies in order to survive in long run. One of the best strategies is about satisfying the customers that ensure a long term growth of business. Since satisfied customer is the core concern of any organization therefore they pay close attention toward the factors that influence a customer's decision towards brand. Grameenphone is one of the examples in Bangladesh that is well aware of the benefits lies with retaining customer and strive to know the reasons in black box of customer that have impact on the brand choice to reduce the turn over rate. Although the first telecom company, Citycell, was introduced ages ago, the device has not become so pervasive until 1997, the year when the biggest telecom of the country, Grameenphone (GP) hit the market with its GSM technology. Since then there was no looking back. The industry grew at such an incredible rate in just a decade that anyone could hardly imagine. Now there are a number of players

battling so hard for their respective market share and the consumers as well as the economy benefited tremendously from this fierce competition. In order to maintain the growth Grameenphone has established not only the mobile telephony but also a number of customer services including Mobile BillPay, a mobile bill payment system. It is a unique service to enable users to pay their utility bills Electricity/Gas through mobile; it can be a definite port folio for GP and can flourish the way for extraordinary turn over.

1.2 Company profile of Grameenphone

1.2.1 History

The idea of providing universal mobile phone access throughout Bangladesh, including its rural areas, was originally conceived by Iqbal Quadir, who is currently the founder and director of the Legatum Center for Development and Entrepreneurship at MIT. He was inspired by the Grameen Bank microcredit model and envisioned a business model where a cell phone can serve as a source of income. After leaving his job as an investment banker in the United States, Quadir traveled back to Bangladesh, after meeting and successfully raising money from New York based investor and philanthropist Joshua Mailman, and worked for three years gaining support from various organizations including Nobel Peace Prize laureate Muhammad Yunus of Grameen Bank and the Norwegian telephone company, Telenor. He was finally successful in forming a consortium with Telenor and Grameen Bank to establish Grameenphone. Quadir remained a shareholder of Grameenphone until 2004.

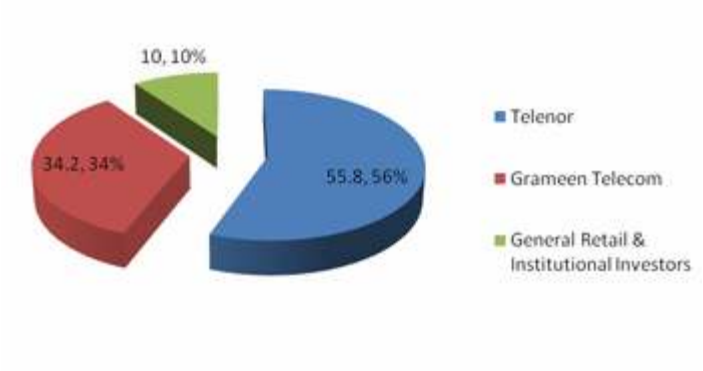
Grameenphone received a license for cellular phone operation in Bangladesh from the Ministry of Posts and Telecommunications on November 28, 1996. Grameenphone started operations on March 26, 1997, the Independence Day in Bangladesh.

Grameenphone originally offered a mobile-to-mobile connectivity (widely known as GP-GP connection), which created a lot of enthusiasm among the users. It became the first operator to reach the million subscriber milestone as well as ten million subscriber milestone in Bangladesh

1.2.2 Ownership structure

The shareholders of Grameenphone contribute their unique, in-depth experience in both telecommunications and development.

It is a joint venture enterprise between Telenor (55.8%), the largest telecommunications service provider in Norway with mobile phone operations in 12 other countries, and Grameen Telecom Corporation (34.2%), a non-profit sister concern of the internationally acclaimed micro-credit pioneer Grameen Bank. The other 10% shares belong to general retail and institutional investors.



Ownership structure of Grameenphone

The technological know-how and managerial expertise of Telenor has been instrumental in setting up such an international standard mobile phone operation in Bangladesh. Being one of the pioneers in developing the GSM service in Europe, Telenor has also helped to transfer this knowledge to the local employees over the years

The international shareholder brings technological and business management expertise while the local shareholder provides a presence throughout Bangladesh and a deep understanding of its economy. Both are dedicated to Bangladesh and its struggle for economic progress and have a deep commitment to Grameenphone and its mission to provide affordable telephony to the entire population of Bangladesh.

1.2.3 Corporate responsibilities

Vision: To be recognized as the most socially responsible mobile operator in Bangladesh and in the corporate sector.

Goal: Create shared value for Grameenphone and society through our mobile technology

Values:

- Maximize the enabling effect of mobile telecommunications
- Promote safer products and services
- Minimize our carbon footprint

Focus areas:

Health, Education and Environment

1.2.4 Products

Mobile Telephony

Grameenphone was the first operator to introduce the pre-paid mobile phone service in Bangladesh in September 1999. It offers the pre-paid subscription under the name Easy Prepaid which is currently called "smile prepaid". Besides smile, Grameenphone also offers a youth based mobile to mobile connectivity within Bangladesh named djuice. Grameenphone also offers postpaid mobile service, xplore Postpaid is the name of its post paid service. As at 31 March 2011, Grameenphone had 32.0 million subscriptions, while the mobile penetration and number of inhabitants in Bangladesh were 46% and 158 million, respectively.

Internet

Grameenphone provides internet service in its coverage area. As it has EDGE/GPRS enabled network, any subscriber can access to internet through this network. Grameenphone was the first mobile operator in Bangladesh to offer EDGE services to its subscribers.

BillPay

In Bangladesh Grameenphone's BillPay service is a hassle free and highly secured service, monitored strictly by Grameenphone Ltd. and the utility partners. It provides the electronic solution to pay utility bills. The following table shows the names of Utility bills that can be paid by pay through BillPay:

BillPay is somehow more convenient customer service than standing in long queues and trying to make a bill payment within limited working hours of other traditional means of utility bill payments. Payments are made instantly and customers are sent a confirmation SMS as soon as payment is received in Grameen phone's official system with over 4000 BillPay marked shops all over Bangladesh. Anyone can also pay the bill through a GP subscribed handset by opening a mobile wallet and cashing in from his/her BillPay retailer.

Grameenphone Mobile BillPay facility in Bangladesh:

Utility Company	Area
PDB	Chittagong, Cox'sbazar, Rangamati, Khagrachari, Sylhet, Moulvibazar, Sunamganj, Rajshahi, Sirajganj, Pabna, Naogaon, Bogra
DPDC (Ex-DESA)	Dhaka
DESCO	Dhaka
Titas Gas	Greater Dhaka (where Titas Gas connection is available)
Jalalabad Gas	Greater Sylhet
Bakhrabad Gas	Chittagong, Comilla, Feni, Noakhali
Karnaphuli Gas	Chittagong
Chittagong WASA	Chittagong Metro area

The service charge for making a bill payment for using Grameen BillPay showing below indicates more convenient and the low price in comparison to standing in long queues and trying to make a bill payment within limited working hours of other traditional means of utility bill payments.

The service charge of Grameenphone Mobile BillPay:

Bill Amount	Service Charge	Bill Amount	Service Charge
Unto BDT 400	BDT 5	BDT 1501 TO BDT 5000	BDT 15
BDT 401 to BDT 1500	BDT 10	BDT 5001 or more	BDT 25

Other services

Various other services like Cell Bazaar, bKash, Bangladesh Rail way ticketing service (Mobitaka), Stock Information, Instant Messaging, SMS Based Alerts/Services, Voice-based Services, Downloads, Music, Cricket Updates, Web SMS, and Mobile Backup etc.

2. Statement of the problem

Although Grameenphone BillPay is highly available, convenient and secured not all of the consumers who has that ability and eligibility to pay the bill of the enlisted organization that has allowed GP. Importantly it is resulting the deprivation of a lot of turn over for the company as well the customers from a convenient facility. There are two types of reasons for not paying these bills by the GP consumers: (1) It is known but has never been used by the consumers and (2) It was previously used but it is not continuing now by the consumers. It is very much important for Grameenphone to identify the basic reasons for the first two reasons, however it is more important to define reasons that develops customer's dissatisfaction and ultimately results the discontinuation from using this facility. It is clear that the service quality is basically related to customer's

satisfaction of the group of consumers who are using this service or has a using experience at any time previously. Therefore it is important to review the relationship between the service quality and the customer's satisfaction regarding BillPay services of Grameenphone in Bangladesh.

3. Purpose of this study

It will help Grameenphone to set a policy for the benefit of both the company and customer by identifying the essential steps to increase the level of customer's satisfaction as well as the number of users. Ultimately these study findings will help the growth of industry.

4. Limitation of the study

This study has a limitation with the small sample size. The way of interview through telephone had also contributed to the technical limitation. Furthermore this study was restricted to only one of mobile companies.

5. Literature review

5.1 Customer services

Gronroos (2000, p.46) defined service as, "A service is a process consisting of a series of more or less intangible activities that normally, but not necessarily always, take place in interactions between the customer and service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems". Customer service is the provision of service to customers before, during and after a purchase. According to Turban et al. (2002), "Customer service is a series of activities designed to enhance the level of customer's satisfaction – that is, the feeling that a product or service has met the customer's expectation."

From the point of view of an overall sales process engineering effort, customer service plays an important role in an organization's ability to generate income and revenue (Paul H December 1998). From that perspective, customer service should be included as part of an overall approach to systematic improvement. A customer service experience can change the entire perception a customer has of the organization. Customer service is a system of activities of a company or organization that comprises customer support systems, complaint processing, speed of complaint processing, ease of reporting complaint and friendliness when reporting complaint (Kim, Park and Jeong, 2004).

5.4 Service quality

Quality is the overall experience which a customer perceives through interacting a product and services. Although idea and measuring of service quality is embraced from the goods sector, but a solid foundation for research work in this area is laid down in the mid-eighties by Parasuraman, Zeithaml and Berry in 1985. They have suggested that the concept of quality prevalent in the goods sector is not extendable to the services sector.

Being inherently and essentially intangible, heterogeneous and perishable, entailing simultaneity, inseparability of production and consumption, measurement of services require a different structure for analysis and improvement. While in the goods sector, tangible clues exist to satisfy consumers by product quality, but quality in the service sector is accompanied in terms of the parameters or attributes, that is, under the domain of “experience” and “credence” properties. These parameters are very much difficult to measure and to identify in a proper way.

One major contribution of Parasuraman et al in 1988 has provided a perfect definition of service quality. They describe service quality as “a global judgment or attitude is relating to the superiority of the service” and explicate it as involving evaluations of the outcome i.e. what the customer actually receives from service and process of service act; and the manner in which service is delivered. The same way of expressing service quality is realized by Gronroos 1982.

Parasuraman et al measures service quality as a difference between consumer expectations of “what they want” and their perceptions of “what they get”. Based on this conceptualization, they propose a service quality measurement scale called “SERVQUAL”. It is a projected service quality model that identified perceived service quality into following five dimensions:

1. Tangibles involve the appearance of physical facilities, including the equipment, personnel, and communication materials.

2. Reliability involves the ability to perform the promised service dependably and accurately.

3. Responsiveness involves the willingness to help customers.

4. Assurance involves the knowledge and courtesy of employees and their ability to convey trust and confidence. This assurance includes competence, courtesy, credibility and security.

5. Empathy involves the provision of caring, individualized attention to customers. This empathy includes access, communication, and understanding the customer.

5.2 Customer’s Satisfaction

The most common interpretations reflect the notion that ‘satisfaction’ is a feeling which results from a process of evaluating what was received against that expected, the purchase decision itself and the fulfillment of needs or want (Armstrong & Kotler, 1996; Berkowitz et al.1999).

Kotler (1999) also noted that satisfaction is a function of perceived performance and expectations which identifies feelings of a person resulting from comparing a product’s perceived performance in relation to his or her expectations. Fe and

Ikova (2004) added that the perception of the word "satisfaction" influences the activities which we conduct to achieve it. Customer's satisfaction is a psychological concept that involves the feeling of well-being and pleasure that results from obtaining what one hopes for and expects from an appealing product and/or service (WTO, 1985). Rust and Oliver (1994) define satisfaction as the "customer fulfillment response," which is an evaluation as well as an emotion-based response to a service. According to Vavra the definition of customer's satisfaction based as a process, emphasizing the perceptual, evaluative and psychological processes contributing to customer's satisfaction that is assessed during the service delivery process (Varva 1997, p.4). On other hand the 'outcome definition' of customer's satisfaction means the end-state resulting from the experience of consumption. This end state may be a cognitive state of reward, an emotional response to an experience or a comparison of rewards and costs to the anticipated consequences. (Varva 1997, p.4).

According to Fornell (1992) a satisfied consumer helps the firm to detain market share and to sustain it, creates customer loyalty. Similarly Jones and Sasser (1995) tied the satisfaction and loyalty together. Canadian scholar Barnes (1997) emphasize that loyal customer would keep recommending to others which helps the organization to earn more customers. Mcdougall & Levesque (2000) found that there is a direct link between customer's satisfaction and customer retention. Lai (2004) acknowledged satisfaction program facilitate to retain customers. Service industry depends on continuous cycle of repurchase so retention of customers requires hard efforts by organizations found that affective attitude, empathy and customer's satisfaction leads the customers towards further recommendation to other users (Baumann *et al*. 2006). Similarly Responsiveness leads to short term retention while affective attitude and empathy has long term impact on customer's satisfaction and retention that means perceived value of service and satisfaction with the service has significant positive effect on behavioral intentions of usage in future (Chen 2008). A very recent study of Akbar & Parvez (2009) found that there is positive relation between customer's satisfaction and loyalty of customer and leading to more favorable disposition of

commitment to re-patronize. They also found that Customer's satisfaction bridges between service quality and loyalty of customer. The same findings were seen earlier in the study of Henkel *et al.* (2006) that found satisfied customers of telecom sector have high extent of usage and intentions to repurchase in future.

5.4 Relation between customer service quality and customer's satisfaction

It is important to gain a clear idea of the customer needs and objectives that correspond to different kinds of satisfactions that necessitates the segmentation of the market, because no service or product can offer everyone the same degree of satisfaction (WTO, 1985). The SERVQUAL model (Parasuraman, Ziethaml & Berry, 1988) suggests that the differences between customers' expectations about the performance of a general class of service providers and their assessment of the actual performance of a specific firm in that class results in perceptions of service quality. The studies suggested that service quality is an important indicator of customer's satisfaction that has become a distinct and important aspect of the product and service offering (Caruana, 2002).

Philip Kotler (2008) observed that satisfaction is a person's feelings of pressure or disappointment resulting from product's perceived performance (outcome) in relation to his or her expectations. Consumer satisfaction is the level of a person's felt state resulting from comparing a product's perceived performance (outcome) in relation to the person's expectations. This satisfaction level is a function of difference between perceived performance and expectations. If the product's performance exceeds expectation, the customer is highly satisfied or delighted. If the performance matches the expectations, the customer is satisfied. If the products performance falls short of expectations, the customer is dissatisfied.

Consumer's satisfaction or dissatisfaction is the feeling derived by the consumer when he compares the product's actual performance with the performance that he expects out of it. Consumers make their expectations from the service quality,

service, delivery, communications, past experiences and references. These all are to be judged correctly by the management so that their perceptions match with consumer expectations. If any of these factors are wrongly interpreted then the expected level of consumer satisfaction cannot be reached.

One of the important issues that marketers are faced with is what the customers expect from the service purchased. Indeed, it is the first and crucial stage in delivering service quality. Customer's expectation revolves around their conviction about the products and services that they receive from the organization and company that serves them. It is comprehended as the reference point against which the performance of the service provided is judged. This understanding is imperative for marketers because customers compare the performance or quality of the services received and determines these as the reference points when they experience and evaluate the service quality (Zeithaml et al., 2006).In particular, consumers prefer service quality when the price and other cost elements are held constant (Turban, 2002) indicates that the evaluation of service quality leads to customer's satisfaction. However, customers' expectations however can be shaped through the influence of other people (Parasuraman, Zeithaml, and Berry, 1985).

On the other hand customers' perceptions are formed subsequent to their experience of the services received from an organization (Mersha, 1992). Researchers believe that customer's perceptions results from how customers recognize service quality (Avkiran, 1994).

Hence, in today's competitive environment one of the most important goals of corporate culture is retaining and satisfying current and past customers by the excellent service quality. Experience shows that only 'consumer oriented'' corporations can achieve this goal. These companies focus on different needs, objectives and past experiences that influence expectations of specific

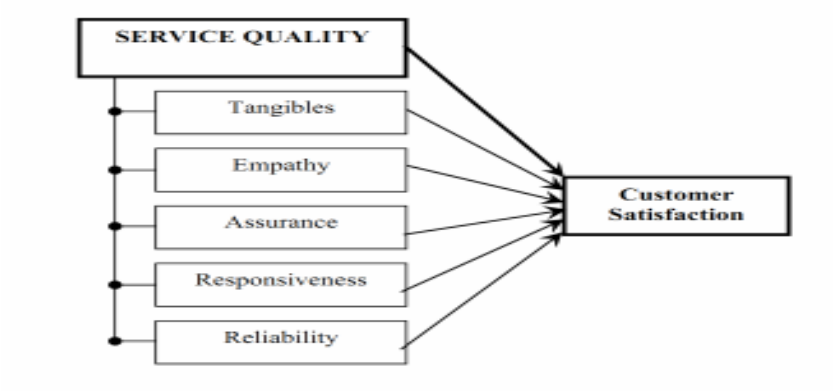
target groups and then work hard to maximize satisfaction with the product or service being offered (Vavra 1997, Pizam 1999, Bitner and Zeithaml 2003).

5.5 Mobile telecom services and customer's satisfaction

It is seen that the mobile operators are in intense competition regarding the products and services provided. Each is trying to outdo the other in order to capture their customers. However, because of the intense competition, retention of customer is the key to their survival. It can only be achieved through customer's satisfaction by the means of more reliable services, product variety and facilities with improved customer service quality that are added to mobile network to meet the needs other than voice services (Kuo, Wu and Deng, 2009, Turel and Serenko, 2006). On the other hand, from a social point of view, services should be available to the customers on reasonable terms. The study of Ahn, Han and Lee (2006) shows that in the mobile telecom arena the customer's satisfaction also depends on how the company dealing with customers complaints. Furthermore, the friendly attitude and courteous behavior of the service workers at service firms leaves a positive impression on the customer which lead towards customer's satisfaction (Soderlund and Rosengren, 2008). On the other hand, a telecom service provider should provide customer oriented services and that service must be a needed service for the customer in order to heighten up satisfaction (Ahn, Han and Lee, 2006).

6. Conceptual frame work

Based on narrowed downward scope derived from the literature review above the relationship between the different variables and customer's satisfaction can be shown as following. The only one dependent variable that is the customer's satisfaction and the independent variables are the factors or component of service quality that affect customer's satisfaction according to Parasuraman, Zeithaml and Berry (1988). These are tangibles, reliability, responsiveness, assurance and empathy.



The component of service quality (Factors) affecting customer's satisfaction.

7. Research question of the study

Although the service quality is considered as an independent variable in this study, it is itself actually dependent on its component dimensions. According to the literature review there are five dimensions of service quality that have to be testified for the measurement of service quality of an organization, which cumulatively expresses the total service quality. In order to measure the customer's satisfaction, the direct questions have to be answered by the participants for each dimension that ultimately implied the status of the service quality and the level of their satisfaction. In the literature review, it is seen that there is a positive relationship between the customer's satisfaction and the service quality, that describes the customers are satisfied or dissatisfied according to the level of the service quality.

Therefore, the research question was:

Does customer's satisfaction have a positive relation with the service quality and its dimensions of Grameenphone BillPay service?

8. Research Methodology

8.1 Research Type

This study was descriptive and explanatory analysis of the currently available BillPay service quality and customer's expectation and level of satisfaction. It is descriptive as all the primary data were collected through detailed interview and

explanatory as it has discussed the relationship between the different variables of service quality and customer's satisfaction.

8.2 Sampling Method

Simple random sampling method was used to collect the data. This sampling technique was chosen relative to the others because it is easily understood, covers most of the allocated areas for Grameenphone BillPay service facility, the sample results may be projected to the target population and there is no (human) interference in the selection of the sample. It is an important issue to realize that the feedback of Grameenphone BillPay service can only be given by the user of this special service. Therefore, only the BillPay service users (Customers) were enrolled by random selection method. Among them half were still using at the time of the study and another half has stopped using that service earlier.

8.3 Sample size

The study was limited to the experience holding users of Grameenphone BillPay service. The study was also limited to the measurement of BillPay service quality and customer's satisfaction as well. As a technique the convenient sampling has been applied and sample size was 30 consisting 15 Regular users and 15 Irregular users.

8.4 Data Collection procedure

The study was a Cross-sectional, descriptive and analytical study. The study period was 1 March 2012 to 15 April 2012 and the location was Grameenphone Main office (GP house). The secondary data the contact number and location of the users were collected from the data base of Grameenphone. The primary data were collected by interview with the users of BillPay service through mobile phone or telephone.

8.5 Instruments

The main instrument was data collection form that contained the particulars of a customer followed by two separate sets of questionnaire.

The first questionnaire was structured to gain the basic information, such as name, age, gender, address, education, occupation and names of Utility bills that was paid by the customers. The second questionnaire was based on the SERVQUAL Instrument that is subdivided in five dimensions (Tangibles, Reliability, Responsiveness, Assurance and Empathy) having a total of 22 questions. The questions were on a 7-point Likert scale. The scores were coded 7 for strongly agree or strongly satisfied, 6 for moderately agree or moderately satisfied, 5 slightly agree or satisfied, 4 for neutral or indifferent, 3 for somehow disagree or slightly dissatisfied, 2 for disagree or moderately dissatisfied and 1 for strongly disagree or highly dissatisfied.

The SRVQUAL scale is able to indicate the service quality by considering all attributes. These attributes are consisting of 44 numbers in two sets and 2 numbers in each one set.

8.6 Data Analysis Method

The data was entered in Microsoft Excel 2007 for initial setup and calculation.

The following steps were taken for calculate and analyze the data.

Step 1: Determining gap score between the perception and expectation regarding every question in every dimension = P - E

P= Perception

E= Expectation

Step 2: Individual Average Unweighted Dimension Specific Score =

Sum of gap scores in that dimension ÷ Number of questions in that dimension.

Note: The Dimension Specific Score means the scores obtained in a specific dimension (i.e. Individual Average Unweighted Tangible Score).

Step 3: Individual Average Unweighted SERVQUAL Score =

Sum of all Individual Average Unweighted Dimension Specific Scores ÷ Number of dimensions (n=5).

Step 4: SERVQUAL Importance Weights for each dimension (i.e. for tangible dimension)

It was measured by allowing the customer to allocate marks to that dimension from a total mark of 100. There was a direction to the customers by "Please allocate 100 points among the five features according to how important it is to you"; these allocated marks are called SERVQUAL Importance Weights

Step 5: Individual Average Weighted Dimension Specific Score =

Individual Average Unweighted Dimension Specific Score X SERVQUAL Importance Weights for that specific dimension.

Step 6: Individual Average Weighted SERVQUAL Score =

Sum of all Individual Average Weighted Dimension Specific Scores ÷ Number of all dimensions (n=5).

Step 7: Group differentiation

It was carried out after completing the individual interviews, all the customers were grouped between 'Irregular' and 'Regular" by their current status of using BillPay service.

Step 8: Mean of Individual Average Unweighted Score of All Users =

a) Sum of all Individual Average Unweighted Dimension Specific Scores ÷ Number of all users (N=30).

b) Sum of all Individual Average Unweighted SERVQUAL Score÷ Number of all users (N=30).

Step 9: Mean of Individual Average Unweighted Score of Groups =

a) Sum of all Individual Average Unweighted Dimension Specific Scores ÷ Number of users in each group (N=15)
b) Sum of all Individual Average Unweighted SERVQUAL Score ÷ Number of users in each group (N=15)

Step 10: Mean of Individual Average Weighted Score of All Users =

a) Sum of all Individual Average Weighted Dimension Specific Scores ÷ Number of all users (N=30).
b) Sum of all Individual Average Weighted SERVQUAL Score ÷ Number of all users (N=30).

Step 11: Mean of Average Weighted Score of Groups =

a) Sum of all Individual Average Weighted Dimension Specific Scores ÷ Number of users in each group (N=15)
b) Sum of all Individual Average Weighted SERVQUAL Score ÷ Number of users in each group (N=15)

.

9. Result

Table 1: Baseline characteristics

Parameter	Frequency	%
Utility		
Ctg WASA	4	13.3
DPDC	2	6.7
PDB	4	13.3
DESCO	5	16.7
Titas Gas	4	13.3
Jalalabad Gas	3	10.0
Bakhrabad Gas	3	10.0
Karnaphuli Gas	5	16.7
Gender		
Female	8	26.7
Male	22	73.3
Age		
Minimum 21 years		
Maximum 57 years		
Range 20 years		
Mean 38		
SD 8.92		
Occupation		
Non working/Dependant	7	23.3
Service holder	13	43.3
Self Employee	10	33.3
Education		
Post graduate	5	16.7
Graduate	8	26.7
Secondary level passed	13	43.3
Primary level passed	4	13.3
Below primary	0	0
Illiterate	0	0
User status		
Regular	15	50
Irregular	15	50

Table 1 showing the basic parameters frequency distribution where most of the users paid their bill for DESCO and Karnaphuli Gas (16.7%). Among the participant 30 users 22 were male and 8 were female. Their mean age 38 and ranging from 21 to 57 years old. Thirteen users had completed secondary level of education, eight were graduate and 4 were postgraduate degree holder. Fifteen users were irregular or stopped using the Mobil BillPay facility, equal

number of users were still using during the time of interview. Although 10 users were self employee Most of them (13) were service holder.

Table 2: SERVQUAL questioner gap scores

Dimension	Questions	Mean Score		
		All Users	Irregular Users	Regular Users
Tangibles	1. Grameenphone BillPay Outlet/Retail Point/ has modern looking equipment.	-1.67	-2.53	-0.80
	2. Grameenphone's BillPay Outlet/Retail Point/ physical facilities are visually appealing.	-1.80	-2.60	-1.00
	3. Grameenphone BillPay Outlet/Retail Point's Staff/ Operator are neat appearing.	-2.07	-3.73	-0.40
	4. Materials associated with the BillPay service (such as POSM/ Customer Awareness pamphlets) are visually appealing at BillPay Outlet/Retail Point.	-1.90	-3.47	-0.33
Reliability	5. When Grameenphone BillPay Outlet/Retail Point/ Agent promise to do something by a certain time, it does so.	-1.90	-3.27	-0.43
	6. When you have a problem, Grameenphone BillPay Agent/ Retailer show a sincere interest in solving it.	-1.53	-2.97	-0.13
	7. Grameenphone BillPay Outlet/Retail Point/ Agent performs the service right the first time.	-2.00	-3.00	-1.00
	8. Grameenphone BillPay Outlet/Retail Point/ Agent provide its service at the time it promises to do so.	-1.97	-2.93	-1.00
	9. Grameenphone BillPay Outlet/Retail Point/ Agent insists on error free records	-1.87	-3.67	-0.07
Responsiveness	10. Employees in Grameenphone BillPay Outlet/Retail Point/ Agent tell you exactly when services will be performed.	-2.15	-4.27	-0.03
	11. Employees in Grameenphone BillPay Outlet/Retail Point/ Agent give you prompt service.	-1.53	-2.93	-0.13
	12. Employees in Grameenphone BillPay Outlet/Retail Point/ Agent are always willing to help you.	-1.50	-2.93	0.20
	13. Employees in Grameenphone BillPay Outlet/Retail Point/ Agent are never too busy to respond to your request.	-1.57	-3.80	0.67
Assurance	14. The behavior of employees in Grameenphone Outlet/Retail Point/ Agent instills confidence in you.	-1.63	-3.27	0.02
	15. You feel safe in your transactions with Grameenphone BillPay.	-2.10	-3.27	-0.93
	16. Employees in Grameenphone BillPay Outlet/Retail Point/ Agent consistently courteous with you.	-1.77	-3.20	-0.33
	17. Employees in Grameenphone BillPay Outlet/Retail Point/ Agent have the knowledge to answer your questions.	-2.07	-3.80	-0.93
Empathy	18. Grameenphone BillPay Outlet/Retail Point/ Agent gives you individual attention.	-1.88	-2.87	-0.90
	19. Grameenphone BillPay Outlet/Retail Point/ Agent has operating hours convenient to all its customers.	-1.60	-2.87	-0.33
	20. Grameenphone BillPay Outlet/Retail Point/ Agent give you personal attention.	-2.00	-3.07	-0.93
	21. Grameenphone BillPay Outlet/Retail Point/ Agent has your best interest at heart.	-1.90	-3.73	-0.07
	22. The employees/ owner of Grameenphone BillPay Outlet/Retail Point/ Agent understand your specific needs.	-1.43	-2.86	- 0.02

Table 2 showing the SERVQUAL questioner that was answered by the all users. Among 22 questions, in the Responsiveness dimension the question number 10 (Employees in Grameenphone BillPay Outlet/Retail Point/ Agent tell you exactly when services will be performed.) was found with highest gap between perception and expectation (-2.15) of the over all users. It also remains highest gap among irregular users (-4.27). However, the regular users implied highest gap for question no 7 (Grameenphone BillPay Outlet/Retail Point/ Agent perform the service right the first time, -1.00) and question no 8 (Grameenphone BillPay Outlet/Retail Point/ Agent provide its service at the time it promises to do so, -1.00).

Table 3: Mean of Individual Average Unweighted Score.

	Mean Score		
	(N=30, All users)	N=15, Irregular user	N=15, Regular user
Individual Average Unweighted Tangibles score	-1.86	-3.08	-0.63
Individual Average Unweighted Reliability score	-1.83	-3.16	-0.49
Individual Average Unweighted Responsiveness score	-1.65	-3.50	-0.20
Individual Average Unweighted Assurance score	-1.99	-3.38	-0.60
Individual Average Unweighted Empathy scores	-1.75	-3.08	-0.41
Individual Average Unweighted SERVQUAL score	-1.816	-3.24	-0.386

Table 3 showing the Mean of Individual Average Unweighted Score among all users (-1.81) and that of in irregular (-3.24) and regular users (-0.36). On an average all users implied highest gap score in Assurance dimension (-1.99), the irregular users were found highest in Responsiveness dimension (-3.50) that is followed by Assurance dimension (-3.38), Reliability (3.16). The regular users were found with highest gap value in Tangibles dimension (-0.63).

Table 4: Mean of SERVIQUAL Importance Score

Dimension	Mean SERVIQUAL Importance Score		
	All participants (N=30)	Irregular user (N=15)	Regular user (N=15)
Tangible	11	6.33	15.67
Reliability	32.17	36	28.33
Responsiveness	29.17	31.67	26.67
Assurance	16.33	14	18.67
Empathy	11.33	12	10.67

Table 4 showing the mean of allocated marks to each dimension of SERVQUAL instruments by all users and mean of allocated marks to each dimension of SERVQUAL instruments by group specific users. The Highest mean marks (32.17) were given to Reliability section by all 30 users followed by Responsiveness is (29.17). The irregular users and regular users also allocated most marks for Reliability (36 and 28.33 respectively). The irregular user has allocated 31.67 and regular users have allocated 26.67 marks for responsiveness next to reliability.

Table 5: Mean of Individual Weighted Scores of All Users.

	Mean Score (N=30, All participants)
Individual Average Weighted Tangibles score	-14.99
Individual Average Weighted Reliability score	-70.27
Individual Average Weighted Responsiveness score	-62.62
Individual Average Weighted Assurance score	-28.92
Individual Average Weighted Empathy scores	-19.53
Individual Average Weighted SERVQUAL scores	-39.27

Table 5 showing, among all users, the mean of Individual Average Weighted SERVQUAL scores was -39.27 and the highest mean of Individual Average Weighted scores was found for Reliability (-70.27) that is followed by Responsiveness (-62.62) dimension.

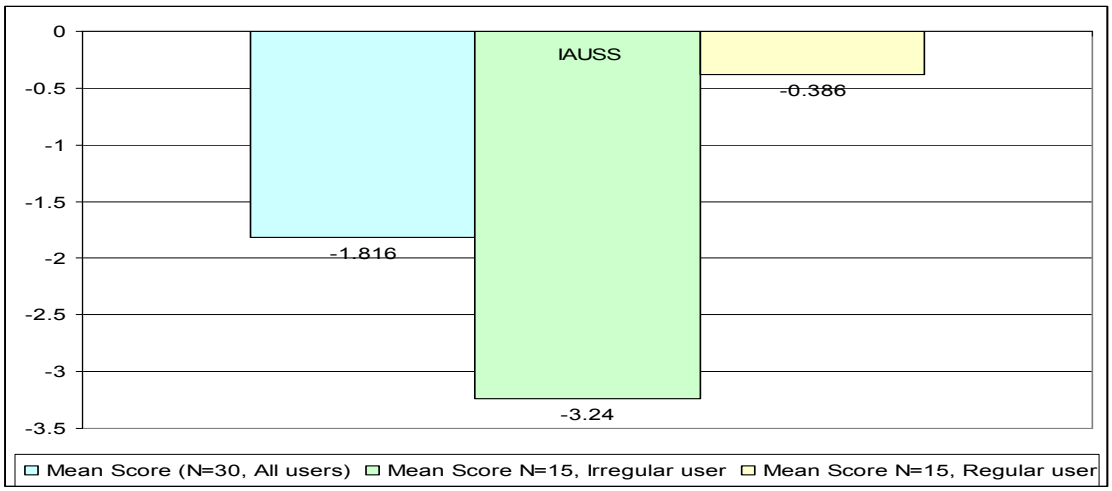
Table 6: Mean of Individual Average Weighted Score of Groups

	User Status	N	Mean	Std. Deviation	Std. Error Mean
Individual Average Weighted tangible score	Irregular User	15	-20.07	5.956	1.538
	Regular User	15	-9.92	9.407	2.429
Individual Average Weighted reliability score	Irregular User	15	-125.9333	17.28528	4.46304
	Regular User	15	-14.6000	6.52249	1.68410
Individual Average Weighted responsiveness score	Irregular User	15	-119.3667	9.13484	2.35860
	Regular User	15	-5.8667	2.51756	.65003
Individual Average Weighted assurance score	Irregular User	15	-47.0000	21.29617	5.49865
	Regular User	15	-10.8333	2.93785	.75855
Individual Average Weighted empathy score	Irregular User	15	-34.4000	14.50025	3.74395
	Regular User	15	-4.6667	1.44749	.37374
Individual Average Weighted SERVQUAL score	Irregular User	15	-69.3533	7.27070	1.87729
	Regular User	15	-9.1767	2.07174	.53492

Table 6 showing the mean of Individual Average Weighted Tangible, Reliability, Responsiveness, Assurance, Empathy and SERVQUAL score among Irregular and Regular user group. Among Irregular users the highest mean score was found for Average weighted Reliability (-125.93, SD: 17.28), followed by that for Responsiveness (-119.36, SD: 9.13), whereas, among Regular users the highest mean was found for Individual Average Weighted Reliability (-14.60, SD: 6.5), it was followed by Individual Average Weighted Assurance score (-10.83, SD: 2.9) and Individual Average Weighted Tangible score (-9.92, SD: 9.4).

The mean for Individual Average Weighted SERVQUAL score was -69.35 (SD: 7.2) and -9.17 (SD: 2.07).

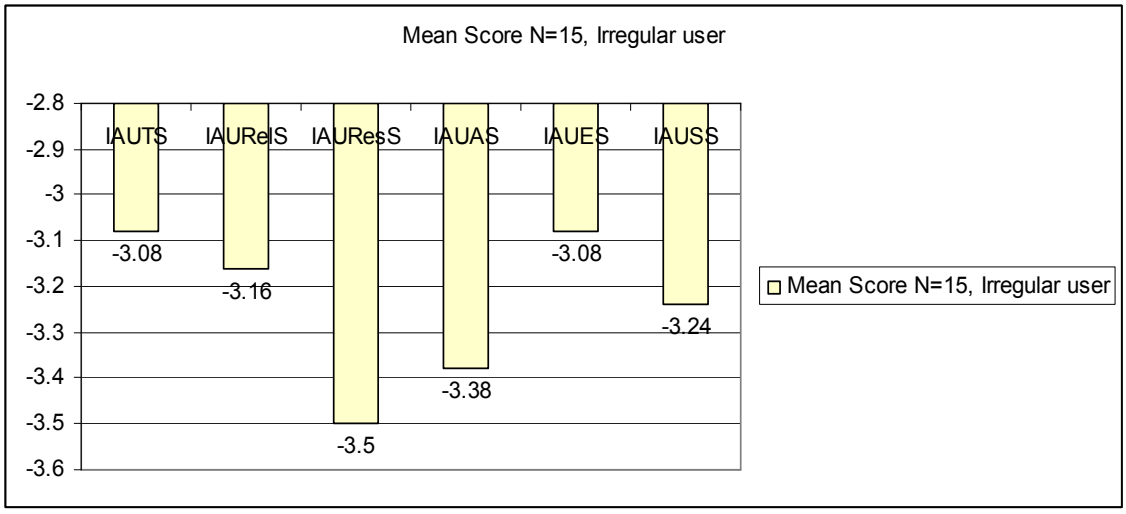
Figure I: Mean of Individual Average Unweighted SERVQUAL Score.



IAUSS- Individual Average Unweighted SERVQUAL score

Figure I showing Mean of Individual Average Unweighted SERVQUAL score (-1.816) was mostly influenced by Irregular user group (-3.24) where the contribution from regular user was only -0.386.

Figure II: **Mean of Individual Average Unweighted Score in Irregular Group**



IAUTS- Individual Average Unweighted Tangible Score
IAURelS- Individual Average Unweighted Reliability Score
IAUResS- Individual Average Unweighted Responsiveness Score
IAUAS- Individual Average Unweighted Assurance Score
IAUES- Individual Average Unweighted Empathy Score
IAUSS- Individual Average Unweighted SERVQUAL Score

Figure II showing the Mean of Individual Average Unweighted Score among users of irregular group; Responsiveness dimension (-3.50) is found as highest score that is followed by Assurance dimension (-3.38) and Reliability (3.16). The Individual Average Unweighted SERVQUAL score in this group was the average value of all dimensions, -3.24.

Figure III: Mean of SERVIQUAL Importance Score in All Participants

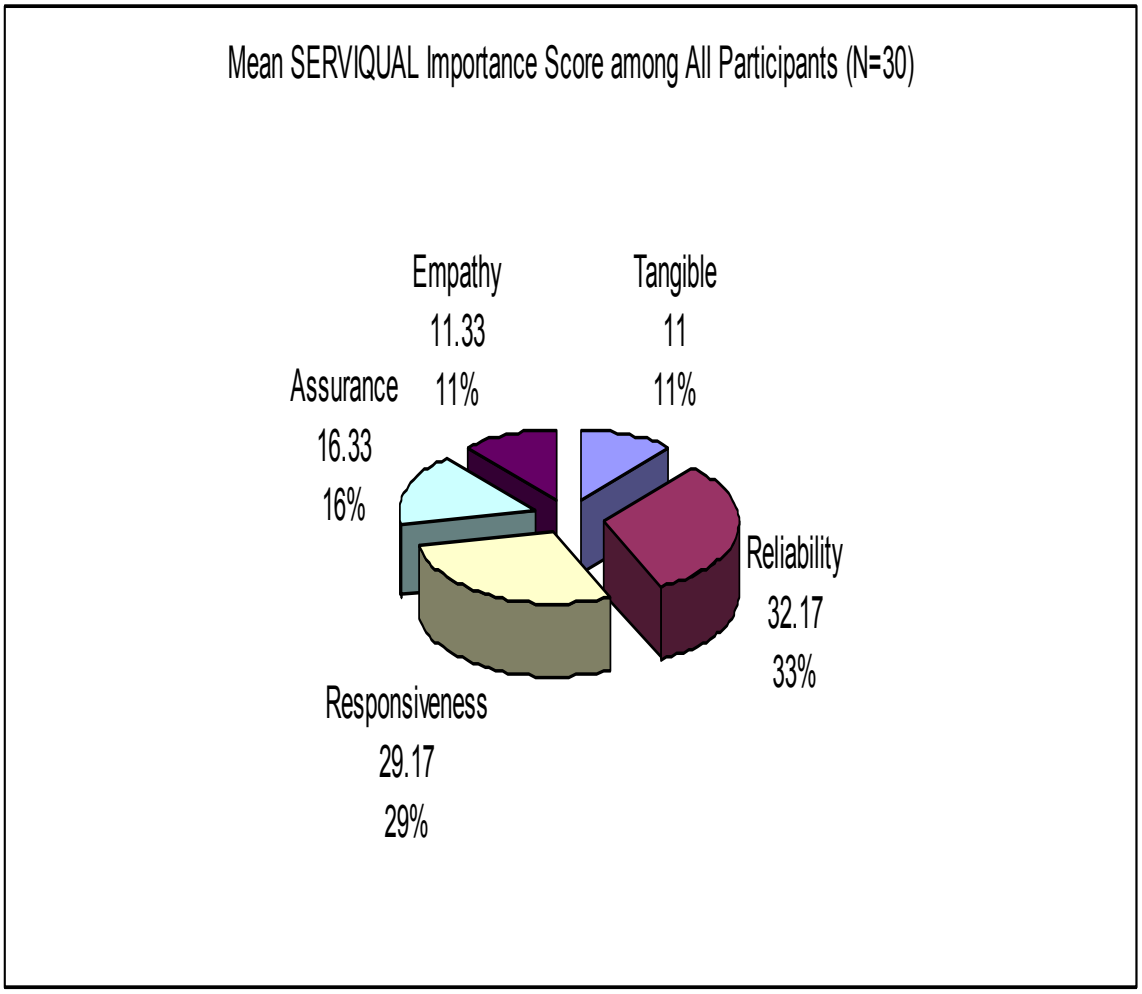


Figure III showing the highest Mean of SERVIQUAL Importance Score in All Participants is given to Reliability (32.17; 37%), that is followed by Responsiveness (29.17; 29%) and then to Assurance (16.33; 16%).

Figure IV: Mean of SERVIQUAL Importance Score in Irregular Group (Irregular users)

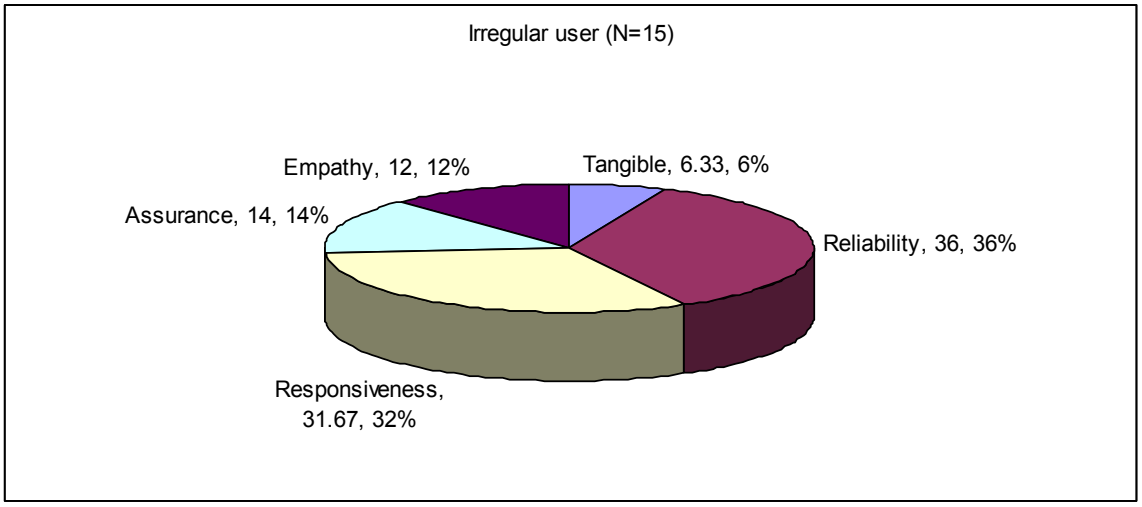


Figure IV showing the irregular users has allocated highest Mean of SERVIQUAL Importance Score for Reliability and Responsiveness (36; 36% and 31.67; 32% respectively).

Figure V: Mean of SERVIQUAL Importance Score in Regular Group (Regular users).

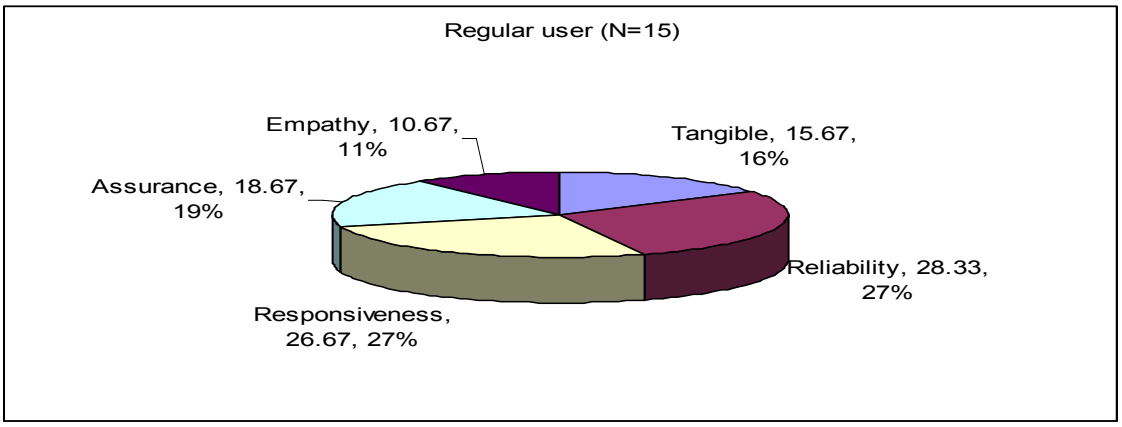
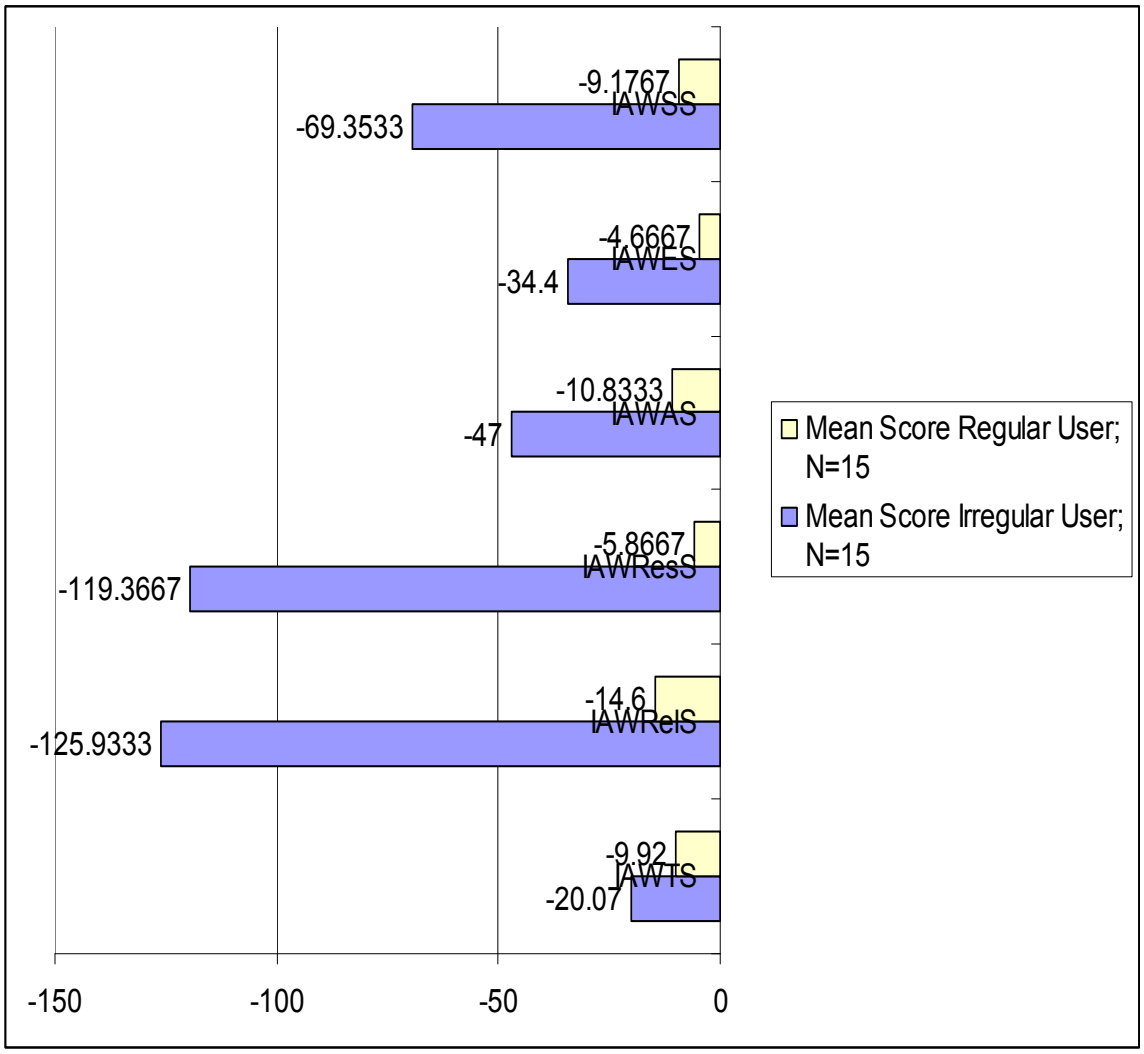


Figure V showing the regular users has allocated highest Mean of SERVIQUAL Importance Score for Reliability and Responsiveness (28.33; 27% and 26.67; 27% respectively).

Figure VI: Mean of Individual Average Weighted Score of Groups



IAWTS- Individual Average Weighted Tangible Score

IAWRelS- Individual Average Weighted Reliability Score

IAWResS- Individual Average Weighted Responsiveness Score

IAWAS- Individual Average Weighted Assurance Score

IAWES- Individual Average Weighted Empathy Score

IAWSS- Individual Average Weighted SERVQUAL Score

Figure VI showing the highest Mean of Individual Average Weighted Score in Irregular groups is given to Reliability and Responsiveness dimensions (-125.93 and -119.36). In Regular Group the highest mean was found for Reliability and Assurance (-14.60 and -10.83) dimensions.

Figure VII: Mean of Individual Average Weighted SERVQUAL Score

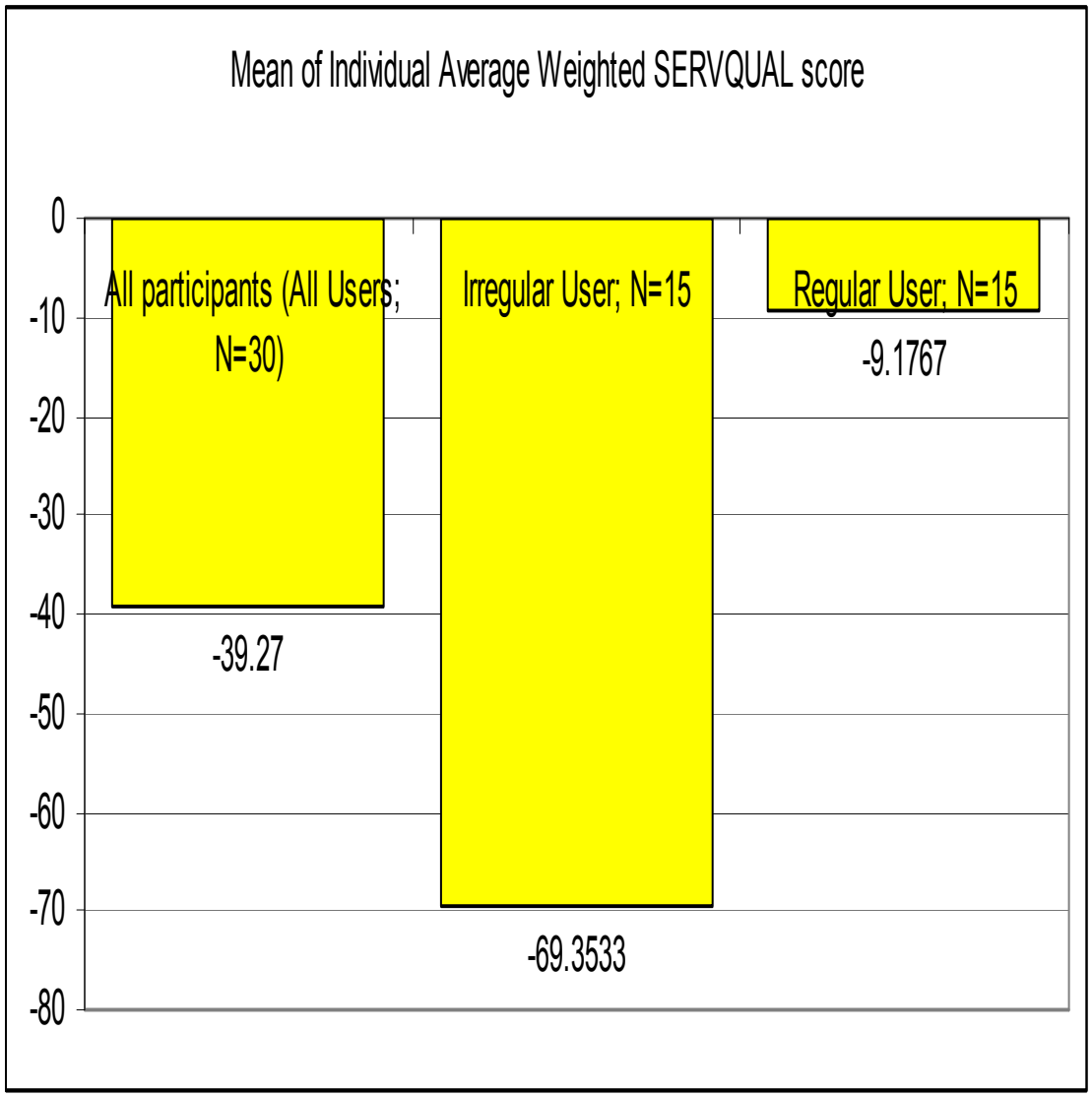


Figure VII showing the mean of Individual Average Weighted SERVQUAL scores among All Users is -39.27. In Irregular Group (Irregular users) it is -69.35 and in Regular Group (Regular users) it is -9.17.

10. Discussion

Grameenphone Mobile BillPay is a unique way for the user to pay their utility bill safely and in more convenient time. In this research work it was tried to find out the relationship between customer's satisfaction and service quality of Grameenphone BillPay service. The participants, 30 in number were everybody educated enough and appropriately aged (Table 1) that was helpful to administer the SERVQUAL questioner to make them easily understand.

The basic purpose of the SERVQUAL questioner was to measure the gap between the customer's perception and Expectation. Every customer (User) was asked 22 question of five section name Tangible, Reliability, Responsiveness, Assurance and Empathy. Among 22 questions of SERVQUAL questioner, in the Responsiveness dimension the question number 10 (Employees in Grameenphone BillPay Outlet/Retail Point/ Agent tell you exactly when services will be performed.) was answered with most gap between perception and expectation of the all users (Table 2) . This question basically fulfills the individual skill of service providers that is a combination of solid responsibility and knowledge regarding timeliness to ensure the users. The same table shows that it furthermore remains as highest gap among irregular users. Thereby, it is very clear to see that the irregularity of the customer or user was deeply bound to responsiveness. On the other hand the Regular user group implied highest gap for question no 7 (Grameenphone performs the service right the first time.) and question no 8 (Grameenphone BillPay Outlet/Retail Point/ Agent provide its service at the time it promises to do so). The fact is that these users, need neat and clean, modern and technology oriented speedy work-up that sometimes could not be arranged by facility that has a great focus of interest as this could be an early sign of dissatisfaction.

Table 3 and Figure I showed the highest mean of Individual Average Unweighted Score among all users was predominantly influenced by Irregular group as the mean value of Individual Average Unweighted Score was far higher than that of Regular group. In Irregular user group highest mean of Individual Average

Unweighted Score was found in Responsiveness (-3.50) followed by Assurance and Reliability (Figure II) dimensions of service quality of Grameenphone BillPay service. The same dimensions came more strongly evident by the Mean of Individual Average Weighted Score (Table 5), where Reliability and Responsiveness have scored as top two dimensions, among all users irrespective of regularity. Moreover, these two dimensions were also proved as the most crucial factor with highest mean of Individual Average Weighted Score among the users of irregular group (Table 6; Figure VI).

These findings raise a question of inconvenience regarding the willingness and capability of Grameenphone BillPay service to help their customers according to their promised competence, courtesy, credibility and security. Therefore, it was important to see the extent of interest to these dimensions by this specific group that was found in table 4 and Figure IV. Here the highest Mean of SERVIQUAL Importance Score were given to Reliability and Responsiveness dimensions by the users of Irregular group which expresses their basic need corresponding to the service provider's ability and commitment to perform the promised service dependably and accurately. It is very interesting to see that these two dimensions, Reliability and Responsiveness (Table 4; Figure III, V) were most area of interest that was found among all users and among the users of both the Irregular Group and Regular group. These results may draw an attention to the policy maker of Grameenphone to emphasize over these two dimensions of service quality.

However, in this study from the various table (Table 2, 3, 6) and figures (Figure I, II, VI, VII) it is seen clearly that the gap between expectation and perception regarding every dimensions of the service quality of Grameenphone Mobile BillPay among users of Irregular group remains so high clearly reflects their dissatisfaction. The more gaps between the perception and expectation imply the customer's dissatisfaction over the service quality that naturally results in discontinuation or irregularity in the Irregular group of this study. On the other hand the Regular User Group expressed a little or very negligible gaps between

their expectation and perception that importantly suggests the standard service quality at the site where they are going for BillPay.

In a summary, the gap of customer's perception and expectation in every dimension of SERVQUAL instruments vary between two groups; the regular customers have quite less gap score than irregular customers. It is evident by the mean of Individual Average Unweighted SERVQUAL score (Table 3 and Figure I) & the mean of Individual Average Weighted SERVQUAL score (Table 6 and Figure VII) among the two groups clearly showed that the customer's satisfaction has a strong positive relation with service quality regarding all five dimensions and it's basic results reflect over the retention of customer.

From the above discussion, the answer of the research question of this study describes the presence of a positive relationship between the service quality and customer's satisfaction in Grameenphone BillPay system.

11. Significance of the Study

The ultimate significance of this study is the findings that imply the positive relationship between service quality and customer's satisfaction. For Grameenphone and other telecom companies, this finding has important implications with regard to brand building strategies and recruitment of competent staff.

12. Conclusion

In Bangladesh there are a number of Mobile operators competing to provide efficient and quality services to their customers. Grameenphone mobile BillPay is a unique and safety process for users to pay different utility bill in a convenient way and time that is committed by the company. Importantly, according to official decorum, BillPay service system is a modern equipped and driven by skilled operators. However, despite of, a good brand name, well extent of basic telephony subscriber, corporate business policy and commitment neither all eligible utility payers nor all Grameenphone subscribers are using this BillPay

facility. On the other hand it is also seen that a number of utility users has become irregular or completely discontinued getting this service. However, the regular or irregular user must have individual satisfaction level that might remain in particular range regarding the BillPay service quality. In this study it was tried to identify the relationship between the service quality and customer's satisfaction. The well known SERVQUAL instrument was used to measure the level of customer's satisfaction.

The gap between customer's perception and expectation was found consistently different among the regular and irregular user group. The Reliability and Responsiveness was more point of interest among irregular users, with large gap in all dimensions of service quality. Moreover, others dimensions were also found significantly associated with satisfaction of the customer.

In this study it is clearly seen that he regular and irregular users regarding their perception and expectation, differs so high that was reflected on their continuity to use the BillPay service. Therefore, it can be concluded that there is a positive relationship between all the dimensions of a service quality and customer's satisfaction regarding Grameenphone BillPay service.

13. Recommendation

From a lot of international study it is evident that the satisfied customer results the long term benefit for company in multiple arrays and this satisfaction depends largely on service quality. Therefore, to improve customer services it is necessary to locating what the customers want, when they want it and serve accordingly. Thus, identifying and satisfying customers' needs could improve network services because what is offered can be used to separate the company's own services from competitors.

Although this study is conducted on only one service of cellular companies, its scope can be broadened to include other services. This research provides a direction to the decision makers regarding the dimensions of service quality those require high level of attention. In this study it is seen that all the service

quality dimensions were positively related with customer's satisfaction especially in the ground of Reliability and Responsiveness. Therefore, the Grameenphone management needs to emphasize service quality, especially on Reliability and Responsiveness by paying attention to staff skill possession, knowledge, attention to customers and their needs, offering of fast and efficient services and general attitude to customer services, confidentiality in transactions, trustworthiness, extension of working hours, and provision of insurance for customers.

Invariably, there is a need for the policymaker of Grameenphone to intermittently train the workers on relationship marketing skills that would build a customer-oriented climate in which they can deliver service efficiently and effectively, acknowledging that acquiring and retaining customers is the very essence of marketing. Importantly, customer relations behaviors can serve as the criteria for telecom staff performance evaluations and promotions.

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Appendix
Data collection form

Date-__ __/__ __/__ __

ID no:

Name:

Age:

Sex:

Address:

Mobile / Contact no.-_ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

Education:

Occupation:

Name of Utility used:

PDB	
DPDC (Ex-DESA)	
DESCO	
Titas Gas	
Jalalabad Gas	
Bakhrabad Gas	
Karnaphuli Gas	
Chittagong WASA	

Questionnaire (English Version)

THE SERVQUAL INSTRUMENT

Expectation (E)	Perception (P)
Stongly disagree strongly agree	Stongly disagree strongly agree
1 2 3 4 5 6 7	1 2 3 4 5 6 7

	(E)		(P)		Gap Score P - E
	E		P		P - E
Tangibles		Tangibles			
E1. Excellent BillPay companies will have modern looking equipment.		P1. Grameenphone has modern looking equipment.			
E2. The physical facilities at excellent BillPay companies will be visually appealing.		P2. Grameenphone's physical facilities are visually appealing.			
E3. Employees at excellent BillPay Company will be neat appearing.		P3. Grameenphone reception desk employees are neat appearing.			
E4. Materials associated with the service (such as pamphlets or statements) will be visually appealing at an excellent BillPay Company.		P4. Materials associated with the service (such as pamphlets or statements) are visually appealing at XYZ bank.			
		Individual Average Unweighted Tangibles SERVQUAL score			
	E		P		P - E

Reliability		Reliability			
E5. When excellent BillPay Company promises to do something by a certain time, they do.		P5. When Grameenphone promises to do something by a certain time, it does so.			
E6. When a customer has a problem, excellent BillPay Company will show a sincere interest in solving it.		P6. When you have a problem, Grameenphone shows a sincere interest in solving it.			
E7. Excellent BillPay Company will perform the service right the first time.		P7. Grameenphone bank performs the service right the first time.			
E8. Excellent BillPay Company will provide the service at the time they promise to do so.		P8. Grameenphone bank provides its service at the time it promises to do so.			
E9. Excellent BillPay Company will insist on error free records		P9. Grameenphone bank insists on error free records			
		Individual Average Unweighted Responsiveness SERVQUAL score			
	E		P		
Responsiveness		Responsiveness			
E10. Employees of excellent BillPay Company will tell customers exactly when services will be performed.		P10. Employees in Grameenphone bank tell you exactly when services will be performed.			
E11. Employees of excellent BillPay Company will give prompt service to customers.		P11. Employees in Grameenphone bank give you prompt service.			
E12. Employees of excellent BillPay Company will always be willing to help customers.		P12. Employees in Grameenphone are always willing to help you.			
E13. Employees of excellent BillPay Company will never be too busy to respond to customers' requests.		P13. Employees in Grameenphone are never too busy to respond to your request.			
		Individual Average Unweighted Responsiveness SERVQUAL score			

	E		P		P - E
Assurance		Assurance			
E14. The behavior of employees in excellent BillPay Company will instill confidence in customers.		P14. The behavior of employees in Grameenphone instills confidence in you.			
E15. Customers of excellent BillPay Company will feel safe in transactions.		P15. You feel safe in your transactions with Grameenphone.			
E16. Employees of excellent BillPay Company will be consistently courteous with customers.		P16. Employees in Grameenphone area consistently courteous with you.			
E17. Employees of excellent BillPay Company will have the knowledge to answer customers' questions.		P17. Employees in XYZ bank have the knowledge to answer your questions.			
		Individual Average Unweighted Assurance SERVQUAL score			
	E		P		P-E
Empathy		Empathy			
E18. Excellent BillPay Company will give customers individual attention.		P18. Grameenphone gives you individual attention.			
E19. Excellent BillPay Company will have operating hours convenient to all their customers.		P19. Grameenphone has operating hours convenient to all its customers.			
E20. Excellent BillPay Company will have employees who give customers personal attention.		P20. Grameenphone has employees who give you personal attention.			
E21. Excellent BillPay Company will have their customer's best interests at heart.		P21. Grameenphone has your best interest at heart.			
E22. The employees of excellent BillPay Company will understand the specific needs of their customers.		P22. The employees of Grameenphone understand your specific needs.			
		Individual Average Unweighted Empathy scores			

প্রশ্নাবলী (বাংলা ভারশান)

SERVQUAL প্রনালী

প্রত্যাশা (Expectation) (E)	অনুভূতি (Perception) (P)
দৃঢ়ভাবে অসম্মত দৃঢ়ভাবে সম্মত	দৃঢ়ভাবে অসম্মত দৃঢ়ভাবে সম্মত
1 2 3 4 5 6 7	1 2 3 4 5 6 7

	E		P	Gap Score P-E
অনুভবনীয়তা (Tangibles)		অনুভবনীয়তা (Tangibles)		
E .1একটি চমত্কার বিল পে আউটলেট / রিটেইল পয়েন্টে আধুনি যন্ত্রপাতি থাকবে .		P1. গ্রামীনফোন বিল পে আউটলেট / রিটেইল পয়েন্টে আধুনি যন্ত্রপাতি আছে .		
E .2একটি চমত্কার বিল পে আউটলেট / রিটেইল পয়েন্টে কাঠামোগত সুবিধা সমূহ দৃশ্যতঃ আবেদনপূরণ হবে		P2. গ্রামীনফোন বিল পে আউটলেট / রিটেইল পয়েন্টে কাঠামোগত সুবিধা সমূহ দৃশ্যতঃ আবেদনপূরণ		
E3. একটি চমত্কার বিল পে আউটলেট কর্মচারীবৃন্দ /রিটেইল পয়েন্টের কর্মচারীবৃন্দ /স্টাফ /অপারেটরবৃন্দদের ঝরঝরে পরিস্কার পোষাক পরিচ্ছদ থাকা উচিত।		E3. গ্রামীনফোন বিল পে আউটলেট / রিটেইল পয়েন্টের কর্মচারী /স্টাফ /অপারেটরবৃন্দদের ঝরঝরে পরিস্কার পোষাক পরিচ্ছদ আছে ।		
E4. একটি চমত্কার বিল পে আউটলেট / রিটেইল পয়েন্টে পরিসেবার সঙ্গে সংযুক্ত উপাদান সমূহ)যেমন পোষ্ট /গ্রাহক সচেতনতা সম্পর্কিত তথ্য-কনিকা) দৃশ্যত আবেদনপূরণ হবে।		P4. গ্রামীনফোন বিল পে আউটলেট / রিটেইল পয়েন্টে পরিসেবার সঙ্গে সংযুক্ত উপাদান সমূহ)যেমন পোষ্ট /গ্রাহক সচেতনতা সম্পর্কিত তথ্য-কনিকা) দৃশ্যত আবেদনপূরণ ।		
ব্যক্তিগত গড় অনুভবনীয়তা SERVQUAL স্কোর				
	E		P	P-E
নির্ভরযোগ্যতা (Reliability)		নির্ভরযোগ্যতা (Reliability)		
E5. একটি চমৎকার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ যখন একটি নির্দিষ্ট সময়ের মধ্যে কোন কিছু করতে প্রতিশ্রুতিবদ্ধ হয় তখন তা তারা রক্ষা করে থাকে।		P5. গ্রামীনফোন বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ যখন একটি নির্দিষ্ট সময়ের মধ্যে কোন কিছু করতে প্রতিশ্রুতিবদ্ধ হয় তখন তা তারা রক্ষা করে থাকে।		
E6. যখনই কোনো গ্রাহকের সমস্যা দেখা দিবে তখন একটি চমৎকার চমত্কার বিল পে আউটলেট / তা সমাধানে আন্তরিক আগ্রহ দেখাবে		P6. যখনই আপনার কোনো সমস্যা দেখা দিবে তখন একটি চমৎকার গ্রামীনফোন বিল পে আউটলেট / তা সমাধানে আন্তরিক আগ্রহ দেখায়।		
E7. একটি চমৎকার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ প্রথমবারই সঠিকভাবে পরিসেবা প্রদান করতে সক্ষম।		P7. গ্রামীনফোন বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ প্রথমবারই সঠিকভাবে আপনার পরিসেবা প্রদান করতে সক্ষম হয়েছিল।		
E8. একটি চমৎকার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ প্রতিশ্রুতি মোতাবেক সময়ের মধ্যেই পরিসেবা সমূহ প্রদান করবে.		P8. গ্রামীনফোন বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ প্রতিশ্রুতি মোতাবেক সময়ের মধ্যেই আপনার পরিসেবা সমূহ প্রদান করে।		
E9. একটি চমৎকার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ ত্রুটি মুক্ত রেকর্ডের উপর দৃঢ়তাসহকারে বহাল থাকবেন।		P9. গ্রামীনফোন বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ ত্রুটি মুক্ত রেকর্ডের উপর দৃঢ়তাসহকারে বহাল থাকেন।		
ব্যক্তিগত গড় নির্ভরযোগ্যতা SERVQUAL স্কোর				

সংবেদনশীলতা (Responsiveness)	E	সংবেদনশীলতা (Responsiveness)	P	P-E
E10. একটি চমৎকার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ গ্রাহকদেরকে ঠিক যখন পরিষেবা সঞ্চালিত হবে তা সঠিকভাবে বলে থাকেন।		P10. গ্রামীনফোন বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ আপনার ঠিক যখন পরিষেবা সঞ্চালিত হবে তা সঠিকভাবে বলে থাকেন।		
E11. একটি চমৎকার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ গ্রাহকদের ত্বরিত পরিসেবা প্রদান করে থাকেন।		P11. চমৎকার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ আপনার ত্বরিত পরিসেবা প্রদান করে থাকেন।		
E12. একটি চমৎকার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ সবসময় গ্রাহকদের সাহায্য করতে ইচ্ছুক হবেন।		P12. গ্রামীনফোন বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ সবসময় আপনাকে সাহায্য করতে ইচ্ছুক।		
E13. একটি চমৎকার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ কখনই গ্রাহকদেরকে অনুরোধে সাড়া দিতে গিয়ে অন্যত্র খুব ব্যস্ততা দেখাবেন না।		P13. গ্রামীনফোন বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ কখনই আপনার অনুরোধে সাড়া দিতে গিয়ে অন্যত্র খুব ব্যস্ততা দেখান না।		
ব্যক্তিগত গড় সংবেদনশীলতা SERVQUAL স্কোর				
	E		P	P - E
নিশ্চিতকরণ (Assurance)		নিশ্চিতকরণ (Assurance)		
E14. একটি চমৎকার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ এর আচরণ গ্রাহকদের বিশ্বাস অর্জন করতে সক্ষম হবে করবে।		P14. গ্রামীনফোন বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ এর আচরণ আপনার বিশ্বাস অর্জন করতে সক্ষম হয়েছে।		
E15. একটি চমৎকার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ সাথে টাকা লেনদেনে গ্রাহকবৃন্দ নিরাপদ বোধ করবে।		P15. গ্রামীনফোন বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ সাথে টাকা লেনদেনে আপনি নিরাপদ বোধ করেছেন।		
E16. একটি চমত্কার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ গ্রাহকদেরকে সঙ্গে সব সময় বিনীত হবেন।		P16. গ্রামীনফোন বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ আপনার সঙ্গে সব সময় বিনীত রয়েছে।		
E17. একটি চমত্কার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ গ্রাহকদের প্রশ্নের উত্তর দেওয়ার জন্য জ্ঞানের অধিকারী হবেন।		P17. গ্রামীনফোন বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ আপনার প্রশ্নের উত্তর দেওয়ার জন্য জ্ঞানের অধিকারী।		
ব্যক্তিগত গড় নিশ্চিতকরণ SERVQUAL স্কোর				
	E		P	P-E
সহানুভূতি (Empathy)		সহানুভূতি (Empathy)		
E18. একটি চমত্কার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ ব্যক্তিগতভাবে গ্রাহকদের প্রতি মনোযোগ দেবেন।		P18. গ্রামীনফোন বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ ব্যক্তিগতভাবে আপনার প্রতি মনোযোগ দিয়ে থাকেন।		
E19. একটি চমৎকার বিল পে আউটলেট / রিটেইল / এজেন্টদের অপারেটিং সময়কাল গ্রাহকদের জন্য সুবিধাজনক হয়ে থাকে।		P19. গ্রামীনফোন বিল পে আউটলেট / রিটেইল / এজেন্টদের অপারেটিং সময়কাল আপনার জন্য সুবিধাজনক।		
E20. একটি চমত্কার বিল পে আউটলেট / রিটেইল পয়েন্ট / এজেন্টদের এমন কর্মচারী থাকবে যারা গ্রাহকদেরকে প্রতি ব্যক্তিগতভাবে মনোযোগ দিবেন।		P20. একটি চমত্কার বিল পে আউটলেট / রিটেইল পয়েন্ট / এজেন্টদের এমন কর্মচারী রয়েছে যারা আপনার প্রতি ব্যক্তিগতভাবে মনোযোগ দিয়ে থাকেন।		
E21. একটি চমত্কার বিল পে আউটলেট / রিটেইল পয়েন্ট / এজেন্টবৃন্দ তাদের গ্রাহকদের সর্বোত্তম স্বার্থ হৃদয়স্থলে ধারন করে থাকে।		P21. গ্রামীনফোন বিল পে আউটলেট / রিটেইল পয়েন্ট / এজেন্টবৃন্দ তাদের আপনার সর্বোত্তম স্বার্থ হৃদয়স্থলে ধারন করে থাকে।		
E22. একটি চমত্কার বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ তাদের গ্রাহকদের নির্দিষ্ট চাহিদা বুঝতে সক্ষম হবেন।		P22. গ্রামীনফোন বিল পে আউটলেট কর্মচারীবৃন্দ / রিটেইল পয়েন্ট কর্মচারীবৃন্দ / এজেন্টবৃন্দ তাদের আপনার নির্দিষ্ট চাহিদা বুঝতে সক্ষম।		
ব্যক্তিগত গড় সহানুভূতি SERVQUAL স্কোর				

TABLE 1: CALCULATIONS TO OBTAIN UNWEIGHTED SERVQUAL SCORE

Individual Average Unweighted Tangible score	
Individual Average Unweighted Reliability score	
Individual Average Unweighted Responsiveness score	
Individual Average Unweighted Assurance score	
Individual Average Unweighted Empathy score	
Individual Average (= Total / 5) Unweighted SERVQUAL score	

TABLE 2: SERVQUAL IMPORTANCE WEIGHTS

Listed below are five features pertaining to Grameenphone BillPay services they offer. We would like to know how much each of these features is important to the customer. Please allocate 100 points among the five features according to how important it is to you. Make sure the points add up to 100.

গ্রামীণফোন BillPay পরিসেবা সংক্রান্ত পাঁচটি বৈশিষ্ট্য নীচে তালিকাভুক্ত করা হল। গুরুত্ব অনুযায়ী পাঁচটি বৈশিষ্ট্য বরাবর সেবা গ্রহিতা/গ্রাহক (সাক্ষাতকার প্রদানকারী) পয়েন্ট বরাদ্দ করবেন। মোট পয়েন্ট ১০০।

Dimensions	Descriptions	Points
Tangible অনুভবনীয়তা	The appearance of the Grameenphone BillPay service's physical facilities, equipment, personnel, and communication materials গ্রামীণফোন বিলপে পরিসেবার উপস্থিত ভৌত সুবিধা, যন্ত্রপাতি, কর্মচারীবৃন্দ, এবং যোগাযোগ মাধ্যম।	
Reliability নির্ভরযোগ্যতা	The Grameenphone BillPay service's ability to perform the promised service dependably and accurately. গ্রামীণফোন বিলপে পরিসেবার প্রতিশ্রুত নির্ভরযোগ্যতার সাথে এবং সঠিকভাবে সম্পাদন ক্ষমতা।	
Responsiveness সংবেদনশীলতা	The Grameenphone BillPay service's willingness to help customers and provide prompt service গ্রাহকদের সাহায্য এবং ত্বরিত সেবা প্রদানে গ্রামীণফোন বিলপে পরিসেবার সাগ্রহ ইচ্ছা।	
Assurance নিশ্চিতকরণ	The knowledge and courtesy of the Grameenphone BillPay service's employees and their ability to convey trust and confidence. গ্রামীণফোন বিলপে পরিসেবায় নিয়োজিত কর্মচারীদের জ্ঞান এবং সৌজন্যতা এবং গ্রাহকদের বিশ্বাস এবং আস্থা বহন করার জন্য প্রয়োজনীয় ক্ষমতা।	
Empathy সহানুভূতি	The caring, individual attention the Grameenphone BillPay service provides its customers গ্রামীণফোন বিলপে পরিসেবার গ্রাহকদের প্রতি ব্যক্তিগত মনোযোগ ও যত্নশীল পরিসেবা প্রদানে।	

TABLE 3: SERVQUAL WEIGHTED SCORES

SERVQUAL Dimension	Score from Table 1	X	Importance Weight from Table 2	=	Weighted Score
Individual Average Weighted Tangible					
Individual Average Weighted Reliability					
Individual Average Weighted Responsiveness					
Individual Average Weighted Assurance					
Individual Average Weighted Empathy					
TOTAL					
Individual Average (= Total / 5) Weighted SERVQUAL Score					

Total 100 points