

## **The Determinants of Customer Satisfaction of Telecom Service: Empirical Evidence from Bangladeshi**

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**Abstract.** The aim of this article is to propose a model for measuring customer satisfaction in users of telecommunications services. The methodological design is quantitative descriptive and explanatory type, using a survey as data collection tool, with a sample of 200 users of telecommunications services (Service quality, Access of facility of telecom service, Customer involvement, Switching cost, Basic telecom service, and value added service) in the city of Jessore. Among the results, it is found that the service in the Call Centers and timely response to requests, inquiries, or complaints, and network coverage are among the factors that have the most influence in the satisfaction of users of telecommunications services. In addition, it is noted that number of customer care, recharge point, pay bill system also influence the customer's satisfaction. Good customer relation, product development, customer facilities have a great impact on customers satisfaction. Switching cost, basic telecom service, and value add service also influence customer's satisfaction.

**Keywords:** telecommunications services; customer satisfaction; service quality, mobile operators, mobile phone subscriber

### **1. Introduction**

Mobile or Cell phone is such a vehicle that made the communication easier for the urban and rural people. This sector is showing an inspiring growth in last few decades. Bangladesh is the third biggest telecom market in Asia after China and India. Presently, there are 5 mobile phone operators operating in Bangladesh namely: Grameen Phone (GP), Banglalink, Robi (Aktel), Teletalk (state-owned company), Airtel (Warid). The numbers of mobile phone subscribers are more than 165.615 million at the end of January, 2020 in Bangladesh (see BTRC web). The Mobile phone operators in Bangladesh are competing with each other to capture a major portion of market share. The operators offering different new packages, voice services, promotional offers, value added services including SMS (short message service), MMS (multimedia message service), ringtone, games, electronic transaction, and web browsing etc.

As competition has escalated among the operators, it is necessary for them to learn about the customer's perception regarding the service quality, brand image, and customer's satisfaction. However, very few researchers paid attention to this industry to judge customer

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perception and satisfaction issues in telecom industry, and there is no available measurement scales for service quality, especially in Bangladesh. This study attempts to design the measurement scales for factors that affects customer satisfaction for mobile telecommunication industry in Bangladesh.

## 2. Theoretical backgrounds and hypothesis development

### 2.1. Concept model

The conceptual model of this study is shown as figure 1.

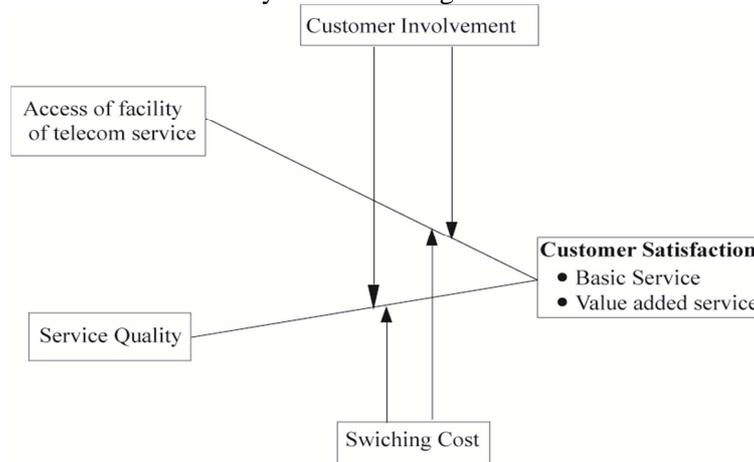


Figure 1: Concept model

### 2.2. Hypothesis of the relationship between independent variables and dependent variable

#### 2.2.1. Determinant of Access of facility of telecom service

According to Abdulai et al. [1], customers' facility has significant positive influence on brand choice based on the principle of 'the more, the better'. In addition, customers' satisfaction generally depends on wider array of product or services and facilities offered by the marketers regardless of conditions remain constant. Thus, product differentiation and customers' facility (availability of recharge, Bill payment system, customer care facility, strategy can be used as powerful tool of competitive advantage adopted by organizations for offering products to the customers that satisfy individual customer's needs. However, the degree of competitiveness of the telecommunication sector, including variations of services and facilities as well as the degree of customization, may influence customers' satisfaction level and subsequently their brand choice.

Value added services and promotional offers have the capability to distinguish the service features than competitors. According to the Ahmed Shamsad [2] the value added services and promotional offers like: Ring tones, SMS, MMS, credit transfer, Bonus have significant influence on customers' satisfaction but Welcome Tune, mobile jokes, occasional gifts do not have much influence on customers' satisfaction. However, value added and promotional offers not merely includes above factors but other factors like: internet speed, Transaction safety, Balance transfer facility, and live steaming quality.

H1a: Access of facility of telecom service is positively associated with customer satisfaction of basic telecom service.

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H1b: Access of facility of telecom service is positively associated with customer satisfaction of value-added telecom service.

### **2.2.2. Determinant of service quality**

Service quality measures signal of mobile phone network coverage, Call center service, and required time to connect from caller number to receiver dialed number, frequency of call drops, level of voice clarity and time duration of sending and receiving of short messages.

Chen, Y Lu, Gupta, Xiaolin [3] conducted a survey on 783 mobile subscribers in China. The results of the study showed that low quality network service creates more dissatisfaction among mobile phone subscribers and increase the tendency to switch to the other network operators [4-7]. Similarly, both the network quality and fair pricing have significant influence to choose the mobile operators as service provider [4]. Thus, low network quality increases the more number of complaints which undoubtedly lead to high customer dissatisfaction. In this regard, mobile operators must have to ensure strong network quality to satisfy their subscribers. Therefore, the hypothesis would be:

H2a: Service quality is positively associated with customer satisfaction of basic telecom service.

H2b: Service quality is positively associated with customer satisfaction of value-added telecom service.

### **2.3. Hypothesis of moderation effect**

#### **2.3.1. About customer involvement**

Involvement means mental feeling of peoples about affection, importance, and personal dependency, about a conception and it is an exciting matter related to a subject or activity. Sharma et al [8-11] define involvement as importance and personal dependency to a product which is based on a kind of motivation in consuming that class of product. Good customer's relation, product development, facilities of customers can increase customer's involvement. Customer involvement can improve customer's satisfaction [12-16].

H3a: Customer involvement plays a positively moderating role on the relationship between access of facility of telecom service and customer satisfaction of basic telecom service.

H3b: Customer involvement plays a positively moderating role on the relationship between service quality and customer satisfaction of basic telecom service.

H3c: Customer involvement plays a positively moderating role on the relationship between access of facility of telecom service and customer satisfaction of value-added telecom service.

H3d: Customer involvement plays a positively moderating role on the relationship between service quality and customer satisfaction of value-added telecom service.

#### **2.3.2. About switching cost**

A switching cost can manifest itself in the form of significant time and effort necessary to change suppliers, the risk of disrupting normal operations of business during a transition period, high canceling fees, or a failure to obtain similar replacement of product or services [17-19]. Some switching cost such as searching offer, canceling old contract, making new

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contract, outdated technology cost, learning new service cost has a great impact on customer's satisfaction [20-22].

H4a: Switching cost plays a positively moderating role on the relationship between access of facility of telecom service and customer satisfaction of basic telecom service.

H4b: Switching cost plays a positively moderating role on the relationship between service quality and customer satisfaction of basic telecom service.

H4c: Switching cost plays a positively moderating role on the relationship between access of facility of telecom service and customer satisfaction of value-added telecom service.

H4d: Switching cost plays a positively moderating role on the relationship between service quality and customer satisfaction of value-added telecom service.

### **3. Methodology**

#### **3.1. Research design**

Quantitative research methodology, especially the regression method, has flowed for my research work. For fulfilling the research objectives primary source has used. Interview technique has used with structured questionnaire for the collection of primary data. The judgmental sampling procedure has used to select the sample units from different customers of different mobile operators' company of Bangladesh, who were willing to respond to the questionnaire. All the Bangladeshi telecom industries customers will be taken as the population of the study and 200 customers has taken as the sample of the survey.

We use Likert scale of 5 grades to assess the extent of the respondents with each variable (in which 1 - strongly disagree and 5 - strongly agree). Based on the scale establishment of previous researches about Customers satisfaction, the author established the scale for this research, including six factors which totally 17 items.

#### **3.2. Questionnaire design and testing**

For the purpose of collecting the data, the structured questionnaire consisting of two parts was designed. The first part incorporated questions concerning the demographic (e.g. gender; age; educational background) and Married us status, occupation, operators users, monthly income .The second part was divided into 6 sections – seventeen variables of the research, Service charge; Access of facility of telecom service; customers involvement; Switching cost; Basic telecom service, value-added service, ranging from 1 = strongly disagree to 5 = strongly agree.

### **4. Results**

#### **4.1. Descriptive statistics**

Firstly, based on the questionnaires and research results of previous researches relating to topic "Customer satisfaction" and the characteristics of the topic, the author collected six controlling variables: gender; age; education; occupation; relationship status; monthly income to analyze the Satisfaction of consumers who have intention use different telecom SIM card, which helps the author analyze and summarize the satisfaction level of customers.

According the result analysis of the research; because the research topic is about "customer's satisfaction" which attracts more male customers, the table 1 shows that the percentage of customer who is male is higher than the percentage of female customers. Specifically, there are 118 male customers who answered the survey, making up 59% while the female customers are 82, accounting for 41%.

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In a conclusion about the descriptive statistics for controlling variable “Gender”, it is witnessed that male will be the kind of customers having much more intention to make satisfaction of customers.

**Table 1:** Descriptive statistics for gender

		<b>GENDER</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
	MALE	118	59.0	59.0	59.0
Valid	FEMALE	82	41.0	41.0	100.0
	Total	200	100.0	100.0	

Turning to the controlling variable “Age” (shown in table 2), it is clear that the age group between 27 and 40 making up the highest percentages of the total (31.5%) with 63 people, following by the age group between 41 and 50 with 54 people, accounting for 27% of the total. While the people belongs to the three age groups between 18 and 22, between 23 and 26; and over 50 accounting for 6.5%, 19.5% and 15.5% respectively. Therefore, it is evident that the people of age groups between 27 and 40 and between 41 and 50 are people who have great effect on customer’s satisfaction.

**Table 2:** Descriptive statistics for age

		<b>AGE</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
	18-22	13	6.5	6.5	6.5
	23-26	39	19.5	19.5	26.0
Valid	27-40	63	31.5	31.5	57.5
	41-50	54	27.0	27.0	84.5
	OVER 50	31	15.5	15.5	100.0
	Total	200	100.0	100.0	

According to the statistics of the table 3, the people who graduated from university making up the highest percentages (30.5%) of the total with 61 people, following by 47 people who are Undergraduate which accounts for 23.5% of the total. There are not too many people who have not graduated from high school, graduated from high school and Graduated from technical school or college having high effect on customers satisfaction, taking up just 4%, 13% and 14.5% respectively. The reason is because the survey was conducted in the employees and business of Jessore City where the educational background of citizens is quite high.

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**Table 3:** Descriptive Statistics for Education

		<b>EDUCATION</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Have not graduated from high school	8	4.0	4.0	4.0
	Graduated from high school	26	13.0	13.0	17.0
	Graduated from technical school or college	29	14.5	14.5	31.5
	Graduated from university	61	30.5	30.5	62.0
	Undergraduate	47	23.5	23.5	85.5
	Other	29	14.5	14.5	100
	Total	200	100.0	100.0	

Moving to the occupation of the surveyed people shown in table 4, there are 115 surveyed customers working for business, accounting for 57.5%, following by Employees, people working as administrative with 85 people, making up 42.5% respectively.

**Table 4:** Descriptive statistics for occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employee	85	42.5	42.5	42.5
	Business	115	57.5	57.5	100.0
	Total	200	100.0	100.0	

In terms of Relationship status of the surveyed people shown in table 5, there are up to 95 people who get married, making up 47.5%, following by single ones with 44 people (taking up 22% of the total). According to the statistics, there are not too many surveyed people in the relationship status of divorce, widow: just 18 people and 6 people, accounting for 9% and 3% of the total. Besides, the people who are single moms or single dads made up 18.5% with 37 people.

Hence, it is evident that not only people who get married but also single ones or even single moms, singles dads have high intention to use operator SIM card.

**Table 4:** Descriptive Statistics for Relationship Status

		<b>RELATIONSHIP STATUS</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SINGLE	44	22.0	22.0	22.0
	GET MARRIED	95	47.5	47.5	69.5
	DIVORCE	18	9.0	9.0	78.5
	WIDOW	6	3.0	3.0	81.5
	SINGLE MOM / SINGLE DAD	37	18.5	18.5	100.0
	Total	200	100.0	100.0	

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More importantly, monthly income (in table 6) is one of the most significant controlling variables that showing the potential customers of telecom market. According the statistics of table the group of the people who have the monthly income from 20 above Thousand accounts for the highest percentages of the total (32.5%) with 65 people, following by the group of people who have the monthly income from 15 to under 20 BDT (61 people); 10000-15000 (61 people) and under 10 thousand (19 people) with 30.5%; 27.5% and 9.5% respectively.

**Table 6:** Descriptive Statistics for Monthly Income

<b>MONTHLY INCOME</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 10000thousand BDT	19	9.5	9.5
	From 10000 to 15000thousand BDT	55	27.5	37.0
	From 15000 to 20000thousand BDT	61	30.5	67.5
	Over 20000thousand BDT	65	32.5	100
	Total	200	100.0	100.0

Finally, the table 7 shows the result of descriptive statistics for the controlling variable “Telecom operator” which is one of the most important variables of this research. It shows which telecom operator the surveyed customer is using, and the certain service provided by the operator will influence the customer’s perception of satisfaction. Specifically, there are 44% of surveyed people are using Grameen Phone company’s telecom service, 24% of surveyed people are using Bang link company’s telecom service,9% of surveyed people are using Robi company’s telecom service,10.5% of surveyed people are using Airtel company’s telecom service, and 12.5% of surveyed people are using Tele Talk company’s telecom service.

**Table 7:** Descriptive Statistics for service operator

<b>SERVICE OPERATOR</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Grameen phone	88	44.0	44.0
	Banglalink	48	24.0	68.0
	Robi	18	9.0	77.0
	Airtel	21	10.5	87.5
	Tele Talk	25	12.5	100
	Total	200	100.0	100.0

**4.2. Reliability statistics**

The reliability of each construct is measured by using the Cronbach’s Alpha. The author used a confirmatory factor analysis to test the validity of the constructs, including reliability statistic, scale mean if item deleted; scale variance if item deleted; corrected item – total correlation and Cronbach’s alpha if item deleted. After analysis and rejected the variable that is not suitable

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for the standard of reliability statistics, the table 8 shows the final results of Cronbach's Alpha coefficients for all variables after item deleted. The results show that all constructs have higher scores than that of the acceptable level of Cronbach's Alpha 0.6. All the scale items are statistically significant at the significance level of 0.05. Therefore, the data of this research have good convergent validity.

**Table 8:** Final variable measurement and Cronbach's Alpha

Variable	Final measurement	Cronbach Alpha
Access of Facility (AoF)	AoF1, AoF2	0.853
Service Quality (SQ)	SQ5, SQ6, SQ7	0.656
Customer Involvement (CI)	CI2, CI3	0.641
Switching Cost (SwC)	SwC1, SwC2, SwC4, SwC5	0.784
CSBS	CS2, CS4	0.660
CSVAS	CS5, CS6, CS7, CS8	0.627

### 4.3. Exploratory factor analysis

#### 4.3.1. KMO and Barlett's test

According to Garson (2003), the standard of factor analysis method, Kaiser-Meyer- Olkin (KMO) Measure of Sampling Adequacy must be greater than 0.5 and the Significance of Barlett's Test is less than 0.05, which proves that the data for factors analysis is accepted.

**Table 9:** KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.694
	Approx. Chi-Square	962.078
Bartlett's Test of Sphericity	Df	136
	Sig.	.000

The result in table 9 shows the KMO = 0.694 (>0.5); therefore, it is evident that the data which is used for factors analysis is totally accepted. Besides, the Barlett's Test of Sphericity is 4962.078 with the Sig. is 0.000<0.05, which suggests that factor analysis is appropriate for the data.

#### 4.3.2. Total variance explained

Conducting the component analysis according to the Principal Components Analysis method with Varimax Rotation Method, the results show that 17 observed variables (Initial Eigenvalues) are divided into 6 iterations. The value of Total Variance is 66.414%(>50%): Significant, which means that these 6 iterations explain 66.414% for the data variation with the Eigenvalues of all components are higher than 1 as well as the total value of Eigenvalue is 1.015>1. In a conclusion, this EFA model is significant.

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**4.4. Regression results**

**4.4.1. Regression results of direct effects**

Table 10 shows the determinants of customer satisfaction of basic service (CSBS), demonstrating that service quality (SQ) plays significant positive role on CSBS. Table 11 shows the determinants of customer satisfaction of value-added service (CSVAS), illustrating that both the AOF and SQ impact on CSVAS significantly.

**Table 10:** Coefficients of Regression between determinants and CSBS

Coefficients <sup>a</sup>							
Dependent variable: customer satisfaction of basic service (CSBS)							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.620	.311		1.996	.047	
	AoF	.085	.046	.118	1.842	.067	0.999
	SQ	.476	.072	.423	6.610	.000	0.999

**Table 11:** Coefficients of Regression between determinants and CSVAS

Coefficients <sup>a</sup>							
Dependent variable: customer satisfaction of value-added service (CSVAS)							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.819	.236		3.475	.001	
	AoF	.071	.035	.128	2.039	.043	.999
	SQ	.400	.055	.458	7.326	.000	.999

**4.4.2. Moderating effect test**

**(1) Moderation effect of Customer involvement (CI)**

For dependent variable of customer satisfaction of basic telecom service, the moderating effect test result is shown in table 12. From the regression result we can see, the significance of coefficients of interaction variables AoF\_CI and SQ\_CI are 0.204 and 0.578 respectively, which are greater than 0.05. It reveals that the moderating role of CI between determinants and CSBS is not significant, demonstrating the hypothesis H3a and H3b are not supported by empirical data.

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**Table 12:** Moderating test of CI on CSBS

Coefficients <sup>a</sup>								
Dependent Variable: Customer satisfaction of basic service (CSBS)								
Model		Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.	Collinearity Statistics	
		B	Std. Error				Tolerance	VIF
1	(Constant)	1.576	.594		2.653	.009		
	AoF	.089	.046	.124	1.951	.053	.996	1.004
	SQ	.450	.073	.399	6.159	.000	.961	1.040
	CI	-.194	.103	-.122	-1.884	.061	.960	1.042
2	(Constant)	4.815	2.680		1.797	.074		
	AoF	-.450	.425	-.627	-1.060	.291	.012	86.681
	SQ	.155	.529	.137	.292	.771	.018	54.572
	CI	-.904	.586	-.569	-1.543	.124	.030	33.690
	AoF_CI	.117	.092	.822	1.275	.204	.010	102.887
	SQ_CI	.066	.118	.277	.558	.578	.016	61.064

Furthermore, from the regression result in table 13 we can see, the significance of coefficients of interaction variables AoF\_CI and SQ\_CI are 0.048 and 0.013 respectively, which are lower than 0.05. It reveals that the moderating role of CI between determinants and CSVAS are all significant, demonstrating the hypothesis H3c and H3d are supported by empirical data.

**Table 13:** Moderating test of CI on CSVAS

Coefficients <sup>a</sup>								
Dependent Variable: Customer satisfaction of value-added service (CSVAS)								
Model		Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.	Collinearity Statistics	
		B	Std. Error				Tolerance	VIF
1	(Constant)	1.223	.453		2.699	.008		
	AoF	.073	.035	.131	2.092	.038	.996	1.004
	SQ	.389	.056	.445	6.984	.000	.961	1.040
	CI	.082	.079	.067	3.045	.027	.960	1.042
2	(Constant)	.627	2.050		.306	.760		
	AoF	.340	.325	.612	1.048	.296	.012	86.681
	SQ	.264	.405	.302	.653	.515	.018	54.572
	CI	.044	.448	.036	.099	.921	.030	33.690
	AoF_CI	.058	.070	.527	2.829	.048	.010	102.887
	SQ_CI	.049	.090	.155	3.315	.013	.016	61.064

**(2) Moderation effect of Switching Cost (SC)**

For dependent variable of customer satisfaction of basic telecom service, the moderating effect test result is shown in table 14. From the regression result we can see, the significance of coefficients of interaction variables AoF\_SwC and SQ\_SwC are 0.551 and 0.904 respectively,

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which are greater than 0.05. It reveals that the moderating role of SwC between determinants and CSBS is not significant, demonstrating the hypothesis H4a and H4b are not supported by empirical data.

**Table 14:** Moderating test of SwC on CSBS

Coefficients <sup>a</sup>								
Dependent Variable: Customer satisfaction of basic service (CSBS)								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.181	.662		-.273	.785		
	AoF	.089	.046	.123	1.931	.055	.995	1.005
	SQ	.471	.072	.417	6.531	.000	.996	1.004
	SwC	.210	.153	.088	1.368	.173	.992	1.008
2	(Constant)	-.937	3.076		-.305	.761		
	AoF	.355	.449	.495	.791	.430	.010	95.349
	SQ	.376	.791	.333	.475	.635	.008	119.981
	SwC	.404	.794	.169	.509	.611	.037	26.766
	AoF_SwC	-.069	.116	-.384	-.597	.551	.010	100.919
	SQ_SwC	.025	.205	.094	.121	.904	.007	146.633

Furthermore, from the regression result shown in table 15 we can see, the significance of coefficients of interaction variables AoF\_SwC and SQ\_SwC are 0.025 and 0.008 respectively, which are lower than 0.05. It reveals that the moderating role of SwC between determinants and CSVAS are all significant, demonstrating the hypothesis H4c and H4d are supported by empirical data.

**Table 15:** Moderating test of SwC on CSVAS

Coefficients <sup>a</sup>								
Dependent Variable: Customer satisfaction of value-added service (CSVAS)								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.624	.491		-1.270	.206		
	AoF	.078	.034	.141	2.302	.022	.995	1.005
	SQ	.390	.053	.446	7.298	.000	.996	1.004
	SwC	.378	.114	.204	3.324	.001	.992	1.008
2	(Constant)	2.036	2.273		.896	.372		
	AoF	-.021	.332	-.037	-.062	.951	.010	95.349
	SQ	-.270	.584	-.310	-.463	.644	.008	119.981
	SwC	-.313	.587	-.168	-.533	.595	.037	26.766
	AoF_SwC	.026	.085	.183	2.299	.025	.010	100.919
	SQ_SwC	.172	.151	.839	3.134	.008	.007	146.633

## 5. Conclusions

Telecommunication industry facilitates the communication process much easier than ever before in Bangladesh as using cell phone now become a part of the country's culture across the society. In today's complex business environment, customer satisfaction plays a vital role to capture the market share. Change of customers' demand is a continuous process, mobile service providers should carry on research continuously for finding the best possible way of satisfying the customers. Otherwise, it will not be possible for the operators to retain the existing subscribers and to attract the potential users.

This study has been conducted for measuring the critical factors affecting customers' satisfaction. Data has been collected from 200 respondents by using a semi-structured based questionnaire. However; we are able to get positive response from 200 respondents in this regard. Researchers follow the judgment sampling method to confine specific people in order to collect desired information for this study. 5-point Likert type scale has been applied for collecting data on four main factors and sub factors.

To analyze data, researchers have used SPSS as statistical tools. The results of the study found that all of the identifying factors (Service quality, network quality, product diversity, and facilities for the customers) are significantly and positively correlated with overall customer satisfaction level in the telecom industry of Bangladesh.

The study suggest that mobile service providers should develop appropriate marketing strategies by taking into consideration of price level (lower call rate for net tariff, off net tariff), network quality( strong network coverage, infrequent call drops, minimum time required for dialing numbers, voice clarity), product diversity (increasing promotional offers and value added services), and facilities for the customers (easy recharge facility, easy utility bills payments, higher speed in internet service, efficient customer care service).

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