

Determinants of Users' Satisfaction Regarding Mobile Operators in Bangladesh: An Exploratory Factor Analysis Approach on University Students

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Abstract

Customer satisfaction is an important issue in current marketing field. This paper basically prepared based on 444 respondents (University Students) to understand which factors make them most satisfied toward their using cell phone operator's service. Five major cell phone operators (Grameenphone, Banglalink, Robi, Airtel, and Teletalk) have been picked up along with 28 service items (Such as call charge rate, network facility, various offers, balance transfer system etc.) The study is conducted by factor analysis to identify the major factors that influencing users' satisfaction. The study attained 7 factors as-Various Offers, Charge Rate, Digital Services, Internet Services, Recharge Facilities, Network Coverage and Customer Care Services. The study reveals that users (University Students) have more emphasis on various offers. The findings confirmed that Various Offers, Charge Rate, Digital Services, Internet Services, Recharge Facilities, Network Coverage and customer Care Services contribute strongly to generating customer satisfaction. From the study cell phone operators of Bangladesh can get a specific view about the factors that directly influence customer satisfaction especially the University students' demands.

Keywords: Users' Satisfaction, Cell Phone Operators, Factor Analysis, Bangladesh

1. Introduction

Today, telecommunication is an essential part of our regular life. Now-a-days mobile phones are assuming an incredible part to impart starting with one place then onto the next spot. The mobile phone is not just utilized for making calls, among numerous different uses; it is utilized for communicating through text-messages, multi-media messages, digital services, as well as to interface us to the web. The prospects and scopes that lie in the telecom market appear to be endless demand for mobile telephone communication frameworks is making an overall business sector all over the world. Performers in this industry are looking for the most profitable markets all through the world (Hossain & Suchy, 2013).

The mobile telecommunication industry is one of the quickest developing modern divisions in Bangladesh. It is anticipated that Bangladesh will be the third greatest telecom market in Asia after China and India (Uddin & Akhter, 2012). The competition in this arena has turned out to be extremely intense and the organizations' requirement for survival, in these very tough conditions which govern in this arena, forces them to search for the ways to attract and retain their customers (Vranakis *et al.*, 2012). Despite some wonderful and outstanding advancement in mobile telecommunication industry in Bangladesh; there are higher rate of client complaints and dissatisfaction on the high rate of call charge, interrupted voice signals, poor client service, and weak network connection. For that reason, the operators need to assess the factors affecting customer's satisfaction in the mobile telecommunication industry in Bangladesh.

It is an established truth that success of a service provider industry depends on the long term relationship with their customers which is measured by customer's satisfaction and loyalty (Mosahab, 2010). It is likewise settled by worldwide researchers that high service quality results in high customer's satisfaction and loyalty, high intention to recommend to others, reduction in complaints and objection and enhanced client consistency standards (Danaher, 1997; Magi & Julander, 1996; Levesque & McDongall, 1996; referred to in Dhandabani, 2010). This effort accelerates the increase in sales volume, profit and market share, enhancement of corporate and brand image and thereby leads the organization toward better performance and long lasting competitive advantages (Mosahab *et al.*, 2010). Organizations are creating diverse methodologies keeping in mind the end goal to build up long run relationship with clients by ensuring quality service. Being on the flames of rivalry telecom service providers are likewise attempting to utilize their best methodologies to attract, satisfy and keep the clients for survival in long run (Hanif *et al.*, 2010; Nimako, 2012).

Nimako (2012) inspected the impacts of service quality on consumer satisfaction and behavioral expectation in mobile telecommunication industry applying organized condition displaying methods. This study recognized that tangibles, relations among customers, quality of network and Image value parts of service quality directly influence customer satisfaction, which thusly influences intention in Ghana's mobile telecom industry. The discoveries further demonstrate a solid relationship between quality of service, level of satisfaction and that service quality and satisfaction. However the present study is designed to analyze the factors which affect the customer's satisfaction in the mobile telecommunication industry in Bangladesh. The paper is designed as

follows; the second section narrates the major objectives of the study, then reviewing some closely related articles regarding customer satisfaction on telecommunication operators. The fourth section discusses the methods of the study, sample design, data collection techniques and questionnaire development for the current study. The fifth section analyzes empirical results, then findings. Finally the paper ends with concluding remarks.

2. Objectives of the Study

The major objectives of the study are:

- To identify the factors which may influence the satisfaction level of the customers regarding major telecommunication operators in Bangladesh
- To scrutinize the most dominant factors among the selective factors that influence customer satisfaction.

3. Literate Review

Many researchers have been run around the globe to explore the customer satisfaction on cell phone operators. Reichheld and Sasser (1990) measured 'customer satisfaction' as crucial determinant of client dedication. They said that satisfaction enhances repeat purchases and produces positive mouth publicity.

There are a few components that go before customer satisfaction. In such manner, Rust and Oliver (1994) and Taylor and Baker (1994) recognized a few elements that go before customer satisfaction and proposed that these variables emphatically impact the degree of customer satisfaction. Some of these predecessors include: Clear Understanding of Customer requirements and hope (Basic wants, stimulation needs and Expected needs) and perceived value. Previous research studies have recommended four elements, which are key drivers of the customer value of mobile telecommunication service. These include: network quality, price, customer service, and individual benefits (Booz, Allen and Hamilton, 1995, Danaher and Rust, 1996; Bolton, 1998; Gerpott, 1998).

Customer satisfaction is considered as the key to achievement in the competitive mobile industry (Siddiqi, 2011) However, customer satisfaction is not rigid in nature. Organizations can't feel safe with their presently "appeared to be satisfied customers". It is necessary for organizations to know about the procedure of retaining their clients reliably satisfied on the grounds that satisfied clients may search for better service quality (Thakur, 2011). Generally, level of satisfaction increases when customers get maximum benefit at minimum cost (Jamal and Naser, 2002 cited in Afsar *et al.*, 2010).

Silva and Yapa (2009) led an informative study to recognize the qualities corporate clients consider applicable in choosing whether to hold with the present service provider or to move or switch totally. The study found that the normal conviction of cost or the ease being the most essential element that determines the customer loyalty did not work here; rather the most significant factor for concerned groups was value addition to the customer. Gustafsson *et al.* (2005) it is vital for a firm to focus on enhancing service quality and charge proper reasonable cost keeping in mind the end goal to fulfill their clients who might at last help the firm to hold its clients. Customer satisfaction can give a firm major competitive advantage, which can straightforwardly prompt increment in benefit and development of business.

Rust and Oliver (1994) pointed out that customer satisfaction is the "customer's accomplishment reaction". It is believed that satisfaction of clients with products and services of an organization is the most important issue which accelerates the strength and achievement of the organization. Khan and Afsheen (2012) directed an examination study on customer satisfaction on mobile telecom industries and discover that, most miserable customers are the best wellspring of learning and attempted to investigate for the most important factors that can affect customer satisfaction in Telecom industry of Pakistan. The study found that various components have impact on customer satisfaction, however price fairness (mostly significant), coverage (secondly important) and customer services (thirdly important) were three fundamental contemplations which can exceedingly impact the consumer loyalty.

Hossain and Suchy (2013) researched the effect of customer satisfaction on customer commitment in the telecom business of Bangladesh. This study focused on six parts communication, cost structure, value-added service, comfort, sales-promotions and customer service and the result showed that beside sales-promotions, all other five parts have positive associations with customer satisfaction. Frempong and Henten (2004) states that in light of the poor execution of various telecom firms especially in developing countries, governments have expected to mediate through divestiture and privatization programs. In another study Thakur (2011) remarks that, customer satisfaction has been seen as a key determinant behind the customer's decision to leave or stay with an organization.

Ojo (2010) investigated the relationship between service quality and consumer satisfaction in the Nigerian telecom industry. The study revealed a positive relationship between these two variables. It similarly recommended that organizations should focus more thought on service quality for ensuring the better future. Hafeez *et al.* (2010) show that customer service and cost fairness have a positive relationship with customer satisfaction. The results further show that free variables not just impact subordinate variable and also supplement

each other in that if customer services are of good quality, then customers will pay more for the telecommunication service provider.

Paulrajan and Rajkumar (2011) found that customers' acknowledgment changed according to the service quality; call charge, client care and service render's quality. The study found that cost has huge positive effect on customers' view of a telecom service provider. Frempong and Henten (2004) states that due to the poor execution of various telecom firms especially in developing nations, governments have expected to mediate through divestiture and privatization programs.

In another study Thakur (2011) remarks that, consumer loyalty has been seen as a key determinant behind the client's choice to leave or stay with an association. Rajpurohit and Vasita (2011) watched that when gathered genuine execution is more than client's desire it means that clients are satisfied and if the real execution is poor than client's desire then disappointment of clients emerges. Dhandabani (2010); and Loke *et al.*, (2011) distinguish customer satisfaction as an individual's assumption either satisfaction or negativity coming to fruition in view of the appraisal and what's more an inclination based response to a service. This evaluation comes from the comparison of expected services with the services truly received by the client. Oliver (1980); Leisen & Vance (2001); and Loke *et al.*, (2011)

Ocloo and Tsetse (2013) revealed a relationship between quality service and satisfaction while customer satisfaction has been found to effect customer support in enormous degree. According to Boselie *et al.*, (2002) fulfillment is a positive, full of feeling state coming about because of the evaluation of all parts of a gathering's working relationship with another. Cronin and Taylor (1992) expressed that; customer satisfaction can be analyzed by overall feelings towards an organization. Muhammad *et al.*, (2011) expressed that customer satisfaction relies on the managers' desire and keep up the required services and service quality. He has also stated that for promoting the better marketing strategists to draw the attention of the clients.

Loke *et al.*, (2011) endeavored to highlight the service quality and customer satisfaction of a telecommunication service provider in Malaysia. They inspected the effects of reliability, responsiveness, confirmation, compassion and substantial perspectives on customer satisfaction. This study found that reliability, responsiveness, affirmation and compassion altogether decidedly impacted client states of mind as far as customer satisfaction. Additionally, a important gap between the supposed satisfaction and significance on all of the service quality dimensions was also found.

Kabir *et al.*, (2009) searched for the components determining the customer satisfaction of mobile telecommunication industry in Bangladesh. They strived to distinguish the relationship between service quality and customer satisfaction alongside service quality, switching cost. The study found the presence of positive relationship between service quality and customer satisfaction. Among different variables, trust has been observed to be the hugest indicator of client devotion.

Chung *et al.*, (2016) conduct a research study and suggest that innovative strategies for mobile communications providers can develop for each division to enhance more satisfaction. To improve satisfaction levels, more concentration need to be employed in the fundamental services and functions. Goode *et al.*, (2005) investigates the connections between various key info components and customers' overall satisfaction with their cell telephone, and builds up a neural system model to anticipate the general level of customers' satisfaction from cellular telephones in the UK. In the last model there are eleven information considers, the most essential of which are experience of product quality, service charges, level of cost, and level of satisfaction with the service provider.

The aforementioned literatures describe about different issues regarding customer satisfaction towards cell phone operators in different countries. Different countries have different factors to consider for customer satisfaction towards mobile phone operators. This paper investigates Bangladeshi users' (University Students) satisfactions factors regarding mobile operators by using Exploratory Factor Analysis.

4. Methodology & Data Collection

This study has been run to scrutinize the factors which influence the users' satisfaction on mobile telecommunication industry in Bangladesh. The paper basically prepared on the basis of primary data. A structured questionnaire has been designed to collect primary data on the basis of the objective of the study. The feedback has been collected from the respondents physically through pen & paper.

The questionnaire is structuring of two parts, designing for the purpose of measuring University students' satisfaction with services of mobile operator, their likelihood to the satisfaction to the operator, and their likelihood to recommend it to relatives, friends and others. In the first section, demographic information about the University students with four items such as gender, age, operator's name and using period have obtained.

The second section is composed of 28 questions based on a 7-point Likert scale ranging from *strongly disagree (1) to strongly agree(7)*, has been structured to measure levels of University students' satisfaction with loyalty, offers, facilities, care and services of the various mobile operators. Literature suggests that Likert-type

scale can be employed for the purpose of evaluating customer's experiences at the satisfaction because they are effective in measuring consumer attitudes and are feasible to assemble and manage (Echtner and Ritchie 1991; Ryan 1995b). Empirical researches findings demonstrate that the Likert-type scale have high reliability and validity values (Westbrook and Oliver 1991). The use of the Likert scale has been employed to reduce the skewness of satisfaction responses (Maddox 1985; Westbrook 1980). The 'Neutral' choice also has been included in the scale for those who might not have any opinion about their experience with any of the satisfaction attributes.

The target populations of this study cover the students from ten universities of Bangladesh (Established in Dhaka). 500 students have been conveniently selected and surveyed the questionnaire among them; complete 444 responses have been used for the study. The collected data has been analyzed by using SPSS 22.0 and MS Excel 2007. Principal component analysis has performed to identify the factors of customer satisfaction attributes.

5. Data analysis and Results

5.1 Demographic Characteristics

Table-1 depicts the descriptive statistics. Out of 444 participants, about two thirds of the sample is male, and the average age is about 20.54 years. Almost fifty percent of the students use mobile phone above more than five years. Small number of students (5%) use mobile phone, less than one year. 37.4% of the students use Grameenphone operator whereas only about 2% students use Teletalk operator.

Table 1. Sample Profile

Demographic Characteristics	Frequency	Percentage
Operator's Name (n=444)		
Grameenphone	166	37.4
Banglalink	115	25.9
Robi	40	09.0
Airtel	116	26.1
Teletalk	07	01.6
Gender (n=444)		
Male	350	78.8
Female	94	21.2
Using Period (n=444)		
0-1 Year	21	4.7
1-2 Years	25	5.6
2-3 Years	57	12.8
3-4 Years	59	13.3
4-5 Years	72	16.2
Above 5 years	210	47.3

5.2 Reliability Measure

A reliability statistics (Cronbach's alpha) has been performed to test the reliability and internal consistency of each of 28 satisfaction attributes measured. The scale has found to be internally reliable (alpha = .866). This alpha has exceeded the minimum standard ($\alpha \geq .70$) (Nunnally, 1978). The average inter-item correlation is 0.184, falling within the acceptable range of 0.15-0.50 recommended by Clark & Watson (1995). Principal component analysis has performed to identify the satisfaction factors or attributes that influences the operator services for the overall level of satisfaction, intention to repurchase the operator and intention to recommend to others.

5.3 Results of Factor Analysis

An exploratory factor analysis has performed on satisfaction attributes to investigate university students' satisfaction with their mobile operators' quality of services in Bangladesh. Bartlett's test of sphericity (with a value of $\chi^2 = 4628.697$, $df = 378$, $p < .001$) and Kaiser Meyer-Olkin statistic calculated as .832, indicate that data seems suitable for factor analysis. Principal component and varimax rotation procedures have been used to identify factor dimensions. Principal component factors with eigen values of 1.0 or greater has been rotated by the varimax analysis. Variables with loadings equal to or greater than .669 include in a given factor to decrease the probability of misclassification. A total of 28 satisfaction items from the factor analysis results in seven factor groupings and has explained 62.94% of the variance. All of the factor loadings are greater than .60, indicating good correlations between the items and the factor groupings to which they belong. A Cronbach's alpha test has been used to determine the internal consistency. The coefficients ranged from .73 (Factor 7) to .88 (Factor 1), indicating that variables are considered to be internally consistent. All of the final communalities are

higher than .50, indicating strong correlations between the indicators and the associated factors. The results of the factor analysis are presented in Table-2.

Table 2. Factor Analysis of Users' Satisfaction on Major Mobile operators in Bangladesh

Factor and Items	Mean(SD)	Factor Loading	Communalities	Eigen value	Variance Explained	Cronbach's Alpha
Factor#01: Various offers				6.276	22.41	.879
1. Give free SMS and bundle offers	4.56(1.830)	.846	.792			
2. Give free talk times	4.33(1.799)	.820	.745			
3. Affordable offers	4.40(1.553)	.804	.731			
4. Lots of services offered	4.61(1.496)	.769	.677			
Factor#02: Charge rate				2.578	9.21	.833
1. Low call charge rate	4.34(1.825)	.818	.738			
2. Essential services with low cost	4.04(1.557)	.779	.692			
3. Low cost for welcome tune	3.73(1.561)	.758	.638			
4. Low call charges for FNF (Friends and Family) numbers	4.90(1.777)	.731	.635			
Factor#03: Digital services				2.139	7.64	.789
1. Call block service is available	4.82(1.698)	.776	.634			
2. Existence of Missed call alert facilities	4.87(1.688)	.775	.659			
3. E-Bill is available	4.16(1.667)	.756	.612			
4. Welcome tune service is enjoyable	4.18(1.676)	.686	.588			
Factor#04: Internet services				1.962	7.01	.784
1. Good internet connection available	4.22(1.732)	.816	.705			
2. Internet Speed is very high	4.09(1.803)	.775	.668			
3. 3G service is available in everywhere	4.07(1.827)	.724	.572			
4. Flexible internet bill	4.30(1.590)	.674	.551			
Factor#05: Recharge facilities				1.650	5.89	.747
1. The operator has available recharge point	5.77(1.559)	.798	.682			
2. Need extra charge for low amount of recharge	5.46(1.537)	.784	.626			
3. Emergency balance facility is satisfactory	5.39(1.775)	.711	.551			
4. Balanced Transfer is available	4.95(1.657)	.669	.517			
Factor#06: Network Coverage				1.584	5.66	.730
1. Network is available during travelling	4.98(1.322)	.759	.612			
2. Less call disconnection during call	4.97(1.158)	.745	.582			
3. Network disconnection rate is very low	4.92(1.134)	.742	.565			
4. Network availability is good	4.77(1.697)	.700	.565			
Factor#07: Customer Care Services				1.434	5.12	.730
1. Service quality of CCC is satisfactory	4.65(1.752)	.745	.625			
2. Service hour is convenient	4.40(1.599)	.739	.572			
3. Servicing cost is reasonable	4.35(1.673)	.683	.543			
4. Customer Care Center (CCC) is in my reaching zone	4.60(1.965)	.669	.542			

Note: SD = Standard Deviation; Kaiser-Meyer-Olkin measure of sampling adequacy = .832; Total variance explained at 62.94%

The factors' are labels as- various offers (Factor 1), charge rate (Factor 2), digital services (Factor 3), internet services (Factor 4), recharge facilities (Factor 5), network coverage (Factor 6) and customer care services (Factor 7). Factor 1, various offers explains 22.41% of the variance in the model and encompasses 4 statements regarding give free SMS and bundle offers, Give free talk times, Affordable offers, Lots of services offered. Factor 2, charge rate; narrates 9.21% of the variance in the model and is composed of four statements regarding Low call charge rate, Essential services with low cost, Low cost for welcome tune, Low call charges for FNF numbers. Factor 3, digital services illustrates 7.64% of the variance in the model and is loaded with four statements relating to Call block service is available, Existence of Missed call alert facilities, E-Bill is available, Welcome tune service is enjoyable. Factor 4, internet services, explains 7.01% of the variance in the model and is loaded with four statements relating to Good internet connection available, Internet Speed is very high, 3G service is available in everywhere, Flexible internet bill. Factor 5, recharge facilities, interprets 5.89% of the variance and referred to four statements indicating- The operator has available recharge point, Need extra charge for low amount of recharge, Emergency balance facility is satisfactory and Balanced Transfer is available. Factor 6, network coverage, explains 5.66% of the variance in the model and encompasses 4 statements regarding

Network is available during travelling, Less call disconnection during call, Network disconnection rate is very low and Network availability is good. Factor 7, customer care services, explains 5.12% of the variance in the model and is composed of four statements regarding Service quality of customer care services is satisfactory, Service hour is convenient, Servicing cost is reasonable, Customer Care Center (CCC) is in my reaching zone.

6. Findings

Cell phones are one of the essential devices for university students for their daily life. Recent studies (Lepp, Barkley & Karpinski, 2014), suggests the average university students spends nearly 5 hours per day using the cell phone. The purpose of the study is to examine the factor structure of the users' satisfaction specially the university students on the services of the mobile operator. The young generation use mobile phone not only for making call but also for sends and receives short messages; modernize social networking sites (e.g. viber, imo, tweeter, facebook etc), video streaming and live events, playing video games, and internet searching.

From the factor analysis it is apparent that there are some major factors that influence users' satisfaction on services of the mobile operator in the telecommunication sector in Bangladesh.

Factor 1 (Various Offers) consists of four items, including give free SMS and bundle offers, Give free talk times, Affordable offers, Lots of services offered and illustrates 22.41% of the variance. All the items are highly loaded on this factor. From the study it has been found that users are highly interested in the various offers of the operator, especially with free SMS and Bundle offers. They also prefer offers regarding free talk times and the offers that which are affordable to them.

Factor 2 (Charge Rate) is another most important critical factor which influences the satisfaction level of our target respondents. From the factor analysis it can be argued that students prefer low call charge rate and essential services with low call charge rate. Moreover they are also demand welcome tunes with low cost and low charge rate for FNF (friends and family) numbers.

Factor 3 (Digital Services) build with Call block service is available, Existence of Missed call alert facilities, E-Bill is available, Welcome tune service is enjoyable. The most dominating item of this factor is call block service which has been proved from our analysis. The analysis also shows that missed call alert services and e-bill also have significant impact on users' satisfaction level. Users also concern with the welcome tune service of the operators.

Factor 4 (Internet Services), has formed by four items, Good internet connection available, Internet Speed is very high, 3G service is available in everywhere, Flexible internet bill. Since now a day's young generation is engaged on various social network services using all phone for example facebook, twitter etc. that's why internet services are another expected dominant factor for the users. So the users like to get good internet services with high speed at everywhere anytime with flexible internet bill.

Factor 5 (Recharge Facilities), encompasses with four variables that are- The operator has available recharge point, Need extra charge for low amount of recharge, Emergency balance facility is satisfactory, Balanced Transfer is available. From this research it has been found that availability of recharge point, satisfactory level of emergency balance and also essential balance transfer have an positive effect on users' satisfaction level. But whenever the users need extra charge for low amount of recharge, it has dissatisfied impact on the operators.

Factor 6 (Network Coverage), is an important factor which explains 5.66% of the variance of the model. This factor has a positive consequence on customers' satisfaction. Because the factor contains with four statements regarding Network is available during travelling, Less call disconnection during call, Network disconnection rate is very low and Network availability is good which have tremendous impact on operator's best quality services. If the network coverage for any operator is not good then the satisfaction level about that operator will be low for the users. The users seek for available network coverage when they communicating other at the time of travelling and they do not expect call disconnection during call and network disconnection when they want to communicate with others.

Factor 7 (Customer Care Services), has composed with four statements regarding Service quality of CCC is satisfactory, Service hour is convenient, Servicing cost is reasonable, Customer Care Center (CCC) is in my reaching zone. It has been found from the study that customer satisfaction also depends on the customer care services. If the service quality of the customer care center is not good that will affect the satisfaction of the customer. Also customer care center at reaching zone and servicing with convenient hour also important for them. They also concern about the servicing cost of the customer care center of the operator.

Form the above findings of the analysis; it has been observed that various offers and call charge rate are vital reason for the satisfaction of the users. Then again digital services another dominating factor that satisfied the customers especially the young users. For the university students internet services are also important. Then the operators' recharge facility, network coverage and customer care services are also crucial for the satisfaction of the users.

7. Conclusion

The present research reveals the young users' satisfaction regarding the different services of the mobile operators in Bangladesh. Now a day mobile telecommunication has become a popular and easy communication system to the mass people. Customer satisfaction is the vital issues of the every mobile telecom operator companies because there is no scope to reach desired level of every mobile telecom operator companies in Bangladesh without customers' satisfaction.

The study has considered 5 major cell phone operators (Grameenphone, Banglalink, Robi, Airtel, & Teletalk) and their service arena. 28 items have been picked for measuring the customer satisfaction factors regarding the different services of mobile operators such as call charge rate, network facility, various offers, balance transfer system, FNF services, billing services; services of customer care centre and internet service and these factors are related with customer's behavior. The result of research shows that 'Customer satisfaction' depends on seven (7) factors that are- various offers, charge rate, digital services, internet services, recharge facilities, network coverage and customer care services. Among these factors young generation gives more emphasis on the various offers. From the study it is visible that charge rate, digital services and internet services have significant impact on customer satisfaction. Even though equal weight is given to recharge facilities but students are also concern about the network coverage of the operators. And customer care services at reaching zone with reasonable quality services are also important to them.

So the operators need to be analyzing all these factors carefully and find out the best suitable solution for providing quality services to the students as well as the customers for best satisfaction. Thus the awareness and positive attitudes of the mobile operators to the increase of quality of various services that will influence the satisfaction of the customers and that will lead to them better benefits.

Even though the rigorous validation process allows us to develop the factor analysis for exploring the factors of customer satisfaction of the services of mobile operators, the current study has some limitations. Due to time constraint the study only captured the university students and also only 10 universities in the Dhaka city. But since there may be differences between Dhaka and other cities in Bangladesh, researchers should use some caution when citing the results. The study was tested only on university students but there are some other classes' people & institutions exist in the country. Finally, even though the variables used in this study are derived from reviewing the literatures to identify the factors that have impact on customer satisfaction and the variance explained by 62.94%, there are some other factors (items) which have been omitted. That's why market practitioners showed pay attention to the factors other than those mentioned in our study. The researchers can also try to show the relationship between satisfaction & customer loyalty which is also missed in this study.

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