



Internship report

On

“Supply Chain Model of Mobile Financial Industries”

Course Code: BUS400

Submitted to:

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Internship Report
“Supply Chain Model of Mobile Financial Industries”

April 30, 2019
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Subject: Submission of an Internship Report Title Supply Chain Model of Mobile Financial Industries

Dear Sir,

I am very pleased to submit my internship report on “Supply Chain Model of Mobile Financial Industries” by fulfilling the specifications. The whole internship report was based on the best effort, continuous mentioning and application of cumulative knowledge gained in the tenure of my BRAC University studies.

The report has been prepared under your supervision and I respectfully acknowledge your guidance. I put my best effort here and hope it will be able to meet your expectation.

Thanking you for your heartiest co-operation.

Yours sincerely,

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Letter of Endorsements

This is to confirm that Tahmina Anwar Misha, ID 15104070, of BRAC Business School, BRAC University has completed the report on titled “Supply Chain Management of Mobile Financial Service Industry” as a part of the internship program of the degree. Therefore, I accept this as the final internship report.

Md. Mamun Habib, PhD
Associate Professor
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Acknowledgement

First of all, I would like to show my gratitude towards my Almighty for keeping me healthy during my internship period and giving me the strength to complete the report within time. I would like to thank Md. Mamun Habib, PhD for providing the guideline and instructions which helped me to complete this report. I am really grateful to him for being available and supportive to me all the time during my internship period.

I would also like to show my heartfelt gratitude to Rezwanul Karim, Manager, Contract Management, and Supply Chain & Procurement Department of bKash Limited for providing me the opportunity to work in his department. Then I would specially like to thank my onsite supervisor Partha Sarathi Roy, Assistant Manager, Supplier Management for helping me with all my questions and queries throughout the last 16 weeks. I would also like to express my gratitude to my mentor, Moshiur Rahman for all the guidance and support throughout my journey at bKash. Moreover, I want to thank all the employees of the Supply chain and procurement department of bKash Limited, Head Office who helped me in every stage of my internship by providing with their valuable insights and suggestions. Finally, I am grateful to all the concerns including my friends, colleagues, and well-wishers because of their heartiest support without which I couldn't complete my report effectively within the given time.

Executive summary

Reading this report, the reader may expect to get ideas of how the supply chain division of mobile financial industries work. Moreover, the reader may get an overall knowledge about the company, bKash itself.

The internship period at “bKash Limited” has been a great learning experience for me. I have learned the practical work life skills and developed some soft skills. The wonderful work environment along the brilliant sets of people helped me to acquire organizational knowledge, which would work as tips in my future career.

I had to do several tasks as an intern of supply chain department. I was assigned especially for vendor management department. I contributed my work in vendor enlistment, maintaining strong communication with third parties. I have visited the warehouse several times to understand our supply chain better. During these four months, I realized this job requires patience, motivation and high level of tolerance. For the very first time in my life, I got to work with large data sets and have gained some practical knowledge about Microsoft Excel. The people of my team were really helpful and cooperative, which made my life a lot easier.

“bKash” encourages diversified culture as a result, I got to meet people from different backgrounds which developed my communication skills. While working there, I have realized that educational qualification is important, however, practical experience makes a person more valuable for a company. Having previous knowledge about a particular work, enables the person to do that work more efficiently.

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Organizational Overview

bKash Limited (bKash) is a Bank-led Mobile Financial Service Provider in Bangladesh operating under the license and approval of the Central Bank (Bangladesh Bank) as a subsidiary of BRAC Bank Limited. bKash provides safe, convenient and easy ways to make payments and money transfer services via mobile phones to both the unbanked and the banked people of Bangladesh. At present, bKash is one of the leading Mobile Financial Services Provider in the world. bKash started as a joint venture between BRAC Bank Limited, Bangladesh and Money in Motion LLC, USA in 2010. In April 2013, International Finance Corporation (IFC), a member of the World Bank Group, became an equity partner and in March 2014, Bill & Melinda Gates Foundation became the investor of the company. In April 2018, Ant Financial (Ali Pay), an affiliate of globally reputed Alibaba Group, became an investor in bKash. The ultimate objective of bKash is to ensure access to a broader range of financial services for the people of Bangladesh. It has a special focus to serve the low income masses of the country to achieve broader financial inclusion by providing services that are convenient, affordable and reliable.

More than 70% of the population of Bangladesh lives in rural areas where access to formal financial services is difficult. Yet these are the people who are in most need of such services, either for receiving funds from loved ones in distant locations, or to access financial tools to improve their economic condition. Less than 15% of Bangladeshis are connected to the formal banking system whereas over 68% have mobile phones. These phones are not merely devices for talking, but can be used for more useful and sophisticated processing tasks. bKash was conceived primarily to utilize these mobile devices and the omnipresent telecom networks to extend financial services in a secure manner to the under-served remote population of Bangladesh. bKash can be accessed via all the mobile networks operating in Bangladesh. Currently, bKash is running a network of more than 180,000 agents throughout urban and rural areas of Bangladesh with over 30 million registered accounts. In 2017, bKash was ranked as the 23rd company in the annual list of Fortune Magazine's 'Change the World in 2017' among the top 50 companies to make changes based on social issues.

In 2018, bKash launched its app using a human centric design. Currently bKash App is the No.1 financial app in Bangladesh with more than 2,000,000 active users in just 4 months of its launch. Moreover, bKash has introduced many services for the convenience of its growing customer base. Services like ride sharing payments, water bills, gas bills, school fees, online shop, payment gateway integration, bank account integration and more to follow. Their mission is to continue empower more people and unlock newer possibilities enriching lives through simplified financial services

Mission and Vision Statement:

It aspires to be a worldwide trend setter in financial inclusion, and a contributor in enriching people's lives through alternative platforms. By providing financial services that are convenient, affordable and reliable, bKash aims to widen the net of financial inclusion. bKash wants to provide a solution for Mobile Financial Services, built on a highly scalable Mobile Money platform, allowing the people of Bangladesh to safely send and receive money via mobile devices.

Products of bKash Limited:

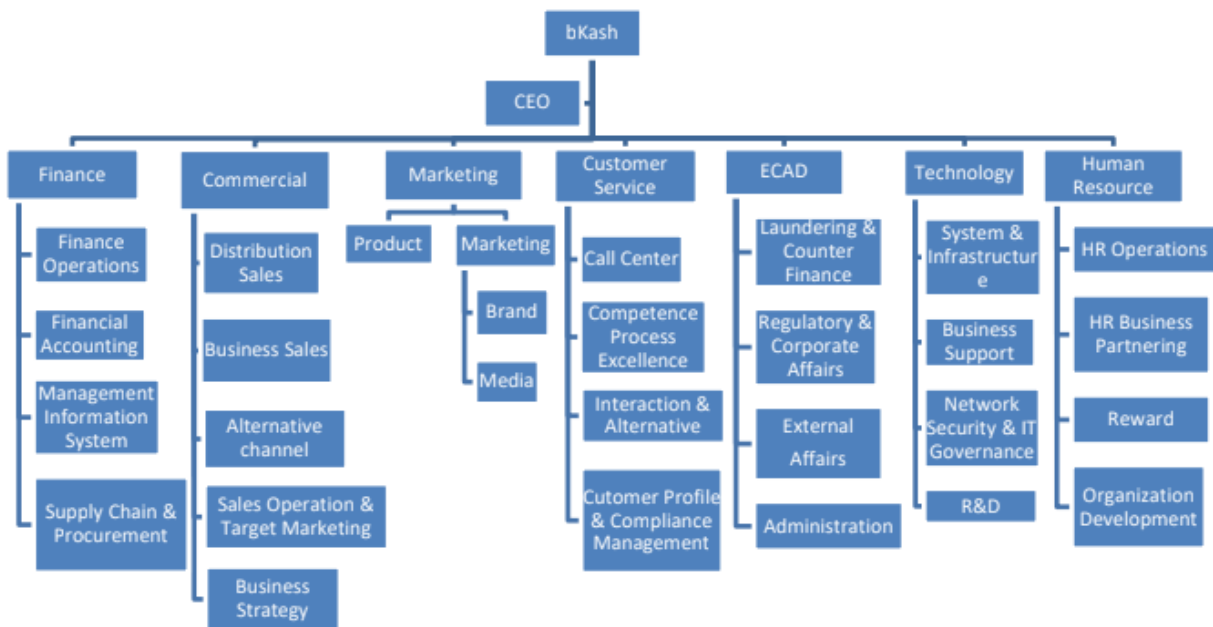
bKash Limited currently offers following services to the customers. They are:

- Send Money: A user can transfer money from one bKash account to another bKash account free of charge.
- Mobile Recharge: Customers can recharge their own mobile phone or someone else's mobile phone of desired amount through their bKash amount.
- Cash-In: The user has to go to a bKash agent and recharge their bKash account by providing the desired amount to the agent.
- Cash-Out: One can withdraw cash from any bKash agent or any BRAC Bank ATM by paying a very small charge.
- Payment: Users can make payment through bKash to registered merchants nationwide. Now people can also make payments of their universities, colleges and schools through bKash payment. .
- Pay Bill: bKash users can now pay bills of DESCO, NESCO and Palli Bidyut from their bKash accounts.
- Remittance: People living abroad can send money to bKash account in Bangladesh through

authorized and enlisted Foreign Bank, Money Transfer Organization (MTO) and Money Exchange House.

- Add Money: People can add money from their bank account and using their Card.
- Movie Tickets: People can buy movie tickets of Blockbuster Cinemas.

Organogram of bKash Limited



Supply Chain of bKash

All kind of procurement and distribution of bKash has been took place through Supply chain and Procurement department which works under Finance division. bKash follows centralized Procurement strategy with a provision for procurement to meet the day-to-day and emergency requirements for all its offices and functions.

In general, Total Supply chain process performs in following order:



Industry Analysis

Mobile Financial service (MFS) is now a fast growing service in Bangladesh. Mobile Financial Service is a newly introduced technique in the financial sector which gained popularity in a very short period of time especially for serving the low income rural and urban population. According to the independent more than 50 million people using mobile financial services which is offered by 18 banks in Bangladesh. (AZAD, 2019) According to central bank official bKash is the leading financial service providers in Bangladesh with a lion share of the market followed by Rocket and Sure Cash.

According to the recent World Bank Report (2015), 66% Bangladeshi people of the total population are living in a rural area, of which most do not have any access to formal bank account. However, establishing bank branches across rural Bangladesh is not an appropriate option as Bangladesh Bank the Central Bank of Bangladesh only grants new branch opening licenses for a maximum of 15 branches a year. Therefore, the financial sector in Bangladesh is continuously increasing because of the need of a growing economy, but it is unable to reach out low income rural and urban population with adequate financial service for economic activities. Under this circumstance, Bangladesh bank introduced and Bank lead Mobile Financial service (MFS) model with a supported guideline in the year 2011 with the intention to promote financial inclusion all around the country and to reach the unbanked people. There are two major objectives by Bangladesh Bank working behind the introduction of MFS model in the country-

- To allow the women and poor population avail the financial service in the most convenient way
- To formalize financial service by promoting the registered transaction.

Fact	Description	
Inception	31 st Jan,2011 by DBBL	
Primary Goal	To reach the unbanked people	
Secondary Goal	Creation of E-wallet	
Total Licensed Banks (Active)	18	
	Subsidiary	1
	SBU's	17
Most Popular Service Providers	bKash, Rocket, mCash, Surecash, Ucash, My Cash	
Policy and Regulation	Mobile Financial Services (MFS) Guideline, 2018	
Policy Restriction	Mobile Network Operators are not allowed	

Table: Industry at a glance

According to the Bangladesh MFS Regulations, 2018, Mobile Financial Service will be led by banks as a bank product or a bank may form an MFS providing subsidiary with at least 51% of the share held by the bank with control of the board.

The journey of mobile financial service in Bangladesh started with the launching of Dutch Bangla Bank Mobile Banking. They got permission from Bangladesh Bank in early 2010 and started its operation on 31st March 2011. At that time the concept was really new, but people embraced it

quickly because of the benefits of the service. Right after Dutch Bangla Bank, bKash; a subsidiary of BRAC Bank started its journey with a value proposition of simple, safe, convenient place to store money, a safe and easy way to make payments and money transfers which changed the scenario of mobile financial service and helped it to establish as one of the biggest MFS service providers around the nation within a very short period of time. Bangladesh Bank issued the license to 28 commercial banks to launch mobile financial services in the country and later canceled the license of three of the banks. Now there are 25 banks have the authority to provide mobile financial service among which 18 banks are active in providing the service in the market.

Digital wallet service happens because of mass availability of smart phone and internet. No one actually think about it this could be happened in Bangladesh before.

Here is the some list of Digital Wallet and mobile financial service providers of Bangladesh-

1. **bKash:** bKash is the pioneer of among all digital wallet and mobile financial services in Bangladesh. bKash is an initiative of Brac Bank Limited. According to Bangladesh Bank law Brac Bank holds 51% share of bKash Limited. bKash has become so popular because of its convenience and widely availability in Bangladesh. bKash has now smart phone app. It is both for IOS and Android platform. bKash has around 180000 agents both urban and rural areas of Banglasesh. In Fortune Magazine 2017, bKash ranked 23rd among the world best 50 companies.
2. **Rocket:** Rocket is created by Dutch Bangla Bank Limited. At first it was name as DBBL Mobile Banking. Rocket has total 225832 agents around the whole country. The largest amount of agents are in Dhaka total 54535 and the smallest amount of agent is in Sylhet Division 12389.
3. **iPay:** iPay is the first online payment platform in Bangladesh. iPay is also the easiest way to do financial transaction. One can easily cash in money from dedicated bank account to iPay. Anyone can easily link his iPay account with his bank account. iPay is available on both Android and IOS platform. iPay users also have the opportunity to send money among themselves.
4. **NxusPay:** NexusPay is a big platform of Dutch Bangla Bank Limited. It is a complete digital wallet service. Anyone can easily add DBBL or any other debit/credit card easily in NexusPay. A user can also tag his Rocket account with NexusPay. Using NexusPay

anyone can easily payment their pays and different bills in an online and offline platform. Anyone can also find NexusPay app in both Android and IOS platform.

Apart from these four digital wallet and mobile financial platform there are many more digital wallet and MFSs like tcash from Trus Bank, Upay from United Commercial Bank, My Cash from Mercantile Bank Ltd, Ok Wallet from One Bank and most importantly Bangladesh Post Office Limited have recently launched a mobile financial service which is named Nagad. Nagad is now also doing a great job in mobile financial service sector. But these four mentioned digital wallet and MFSs playing the major role in MFSs and digital wallet sector.

Chapter 1- Introduction

People's republic of Bangladesh, the 8th most populous country of the world with a GDP of 7.86% of FY2018 has a very prominent sector growing over the years which is the financial service sector contributing almost 60% to the economy. This financial sector includes a profound industry which is the mobile financial service industry which is only growing over the years. This sector includes almost 50 million customers and the leading company in the industry alone contributes 8% of the total GDP of the country. Mobile Financial Services (MFS) is an approach to offering financial services that combines banking with mobile wireless networks which enables users to execute banking transactions. This means the ability to make deposits, withdraw, and to send or receive funds from a mobile account this services has enabled banking opportunities in the unbanked population of developing countries. The initial targets of these MFS providers were the rural areas of the country and now they are aiming to expand their target market by aiming the urban population and corporates, which opens up immense opportunities in this sector.

1.1 Rationale of the study

As a requirement of undergraduate business student of BRAC University, pursuing an internship for at least 3 months is needed and a report is submitted in order to highlight the learnings during this period. As a result the report is written with the help of mostly secondary data In order to showcase my learnings achieved during this period and to further analyze the supply chain of the Mobile financial service industry. Furthermore, this idea of MFS is quite new to the country which has led to very few studies on this topic. The report explains the change in the environment from academics to corporates and explains how this internship has given me a opportunity to work is=n one of the prestigious companies of the country.

1.2 Statement of the problem

Supply chain management is slowly becoming popular in Bangladesh, however it is still quite new to most of us. The common question that everyone has is what is the purpose and model of supply chain in a financial service providing industry especially where I am currently pursuing my internship. As a result, I tried to create a supply chain model for the mobile financial service

industry which will not only help everyone to understand SCM of a mobile financial service provider but also help practitioners to further study.

1.3 Scope and delimitation of the study

The study helps to understand the model of supply chain in a mobile financial service along with that allows practitioners to study the model and in future identify the gaps in the process so that these gaps can be reduced and the whole supply chain industry is benefited.

However, I have also faced many hurdles which includes:

- Time constraints- The duration of the report is only 3 months which is quite less if we think of creating a good quality research. As we have entered into the corporate environment it is very important to maintain professionalism, resulting to difficulties in managing time to finish the report Furthermore, in bKash interns are provided with many important task just like any other employee of the company which is why the amount of tasks that i am assigned to does not allow me to continue with my report at work.
- Availability of information- Supply chain management and the mobile financial industry both are quite new concepts especially in our country which is why there were very less information available to construct my report.
- Restriction in disclosing information- As the world's largest MFS bKash needs to maintain many confidentiality which no employee can disclose to the public. Therefore, this created many limitations to my study which could have been helpful in creating a good quality report.

1.4 Objectives

The purpose of the study is to create a supply chain model for practitioners and academicians who are not clear about the supply chain management of the mobile financial service industry. Furthermore, this report also allows scopes for further study in order to create a more efficient and effective supply chain model for MFS industry.

1.5 Research questionnaire

The study is done to answer the following questions,

- How the supply chain management of a mobile financial service company works?
- The scope of the study
- The importance of supply chain management in MFS industry.

Chapter 2- Literature Review

In the recent years, practice of supply chain management has become popular among businesses and corporations both locally and globally as firms are striving to survive in the competitive markets. (Seuring & Muller, 2008). Companies started to feel the need of a systemized supply chain and logistics support since 1911, as Fedrick Taylor published the first ever book on industrial engineering named “The Principles of Scientific Management”. Later, after the world war one and two supply chain management got recognition as “Supply Chain Management” given by Keith Oliver in 1982. (Robinson, 2018). As practitioners realized the significance of a conjoint association in and out of their own organization from the beginning of 1980s, they started to be inquisitive over supply chain management. (Lummus and Vokurka, 1999). Over the years, this term has received many definitions by many researchers however, all of these revolves around bringing efficiency and effectiveness for smooth flow of daily operations. Supply chain management amalgamates various departments within an organization or between different organizations. According to Oliver & Webber, 1982, Supply chain management is a process which combines the important business operations to create value for client service and intensifies the competitive advantage with the help of different management strategies. It began with the name logistics support. However, it changed from operations dependent to strategy dependent which is has many diversified variables. (Cooper et al. 1997; Harland et al. 2006; Harland 1996; Lummus & Vokurka 1999; Mentzer et al. 2001; Tan 2001).

Supply chain management is the formation of three interrelated components which are, model of the supply chain, management element and business processes. In other words, the process of offering a product to its end users starting from production by combining and harmonizing all the operations. (Lummus and Vokurka, 1999). It also includes harmony between channel partners which maybe, suppliers, third parties, customers or the middle man in order to convert a product from primary stage to manufacturing it and delivering it to the market (Mentzer et al, 2001). Supply Chain Stages includes raw materials, supplier, manufacturer wholesaler/distributor, retailer and customer who are interrelated in a flow and often in both directions. (Basak et al., 2014)

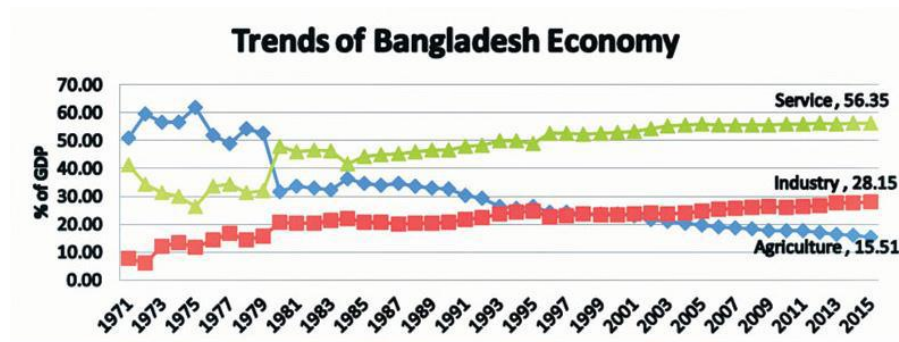
Recently SCM is more than just conversion of raw materials to finished goods, practitioners are heading towards practicing a sustainable or green supply chain as they are interested in

environment and society (Ageron et al. 2012; Björklund et al. 2012; Gimenez & Tachizawa 2012; Green Jr et al. 2012). As a result, many new dimensions have opened in this field which has led to increasing importance of studies of supply chain management Cousins et al. (2006).

Supply chain management of service industry is similar to that of manufacturing industry in the way that its components are also connected and interdependent. Delivering products to the end users with the help of appropriate planning and management of support functions is more important here (Cheng et al., 2011) the service supply chain consists of three parties, the user, the service provider and the procurer, and the whole system is a multiplex system that joins different primary and secondary service providers with the service assimilator (Cheng et al., 2011).

Since independence, one of the booming sectors of Bangladesh includes the service sector contributing almost 56.35% to the country’s GDP during 2015. (Abdin, 2016). According to Mominul Islam, firm’s efficiency can be determined by measuring the time it takes to produce and deliver finished goods to its client. Supply chain management is therefore one of the most important factors in any industry (The Daily Star, 2018). As a result an efficient SCM is necessary for the development of the country.

Not only locally, service sector has also a huge impact on the exports of the country growing a rate of almost 8 percent every year. Remittances are increasing which is a major contributor to the export. (Chowdhury, Alam and Habib, 2018)



Source: World Development Indicators 2016. The World Bank.

However, the idea of SCM is very new to the practitioners of this country mostly for service industries and there are very few studies based on this topic which has left many unexplored opportunities here (Rahman. 2018).

Chapter 3- Methodology

The report is a qualitative, descriptive research based on primary and secondary data, after reviewing different literatures from scholars articles the variables were identified for further research and data collection. The report can be useful to practitioners of SCM of different organizations, researchers who are seeking for different papers related to this topic and academicians or students who are trying to understand how the whole supply chain of the mobile financial service industry works.

3.1 Data Collection Methods:

Data is collected from different online research papers, journals, books and digital libraries of different open access journals and websites. Also, the supply chain and procurement details of bKash collected from different previous procurement copies and documents also helped in writing the report. Along with that I have taken the help from different industry experts from the mobile financial service providing companies to help get an overview of the total Supply Chain model.

Chapter 4- Conceptual Model

With the help of the data collected, a basic model has been made to describe the supply chain management of a MFS. (Fig: 1)

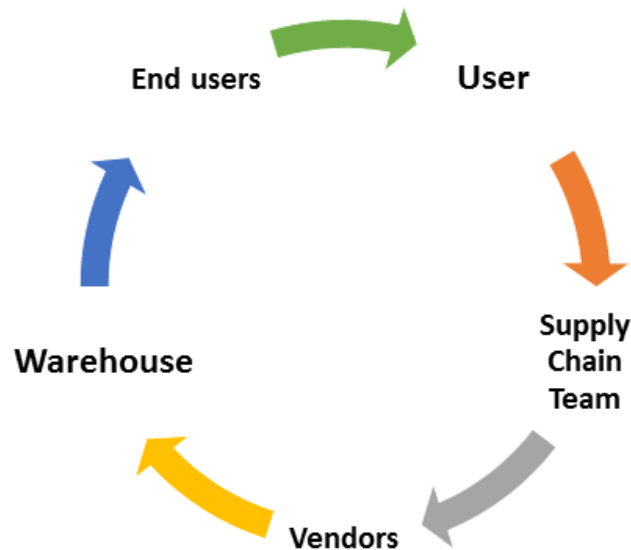


Fig 1: The supply chain model of Mobile Financial Service providers

The supply chain model begins with the user who informs the supply chain and procurement team about their need. The SC&P team then contacts different vendors and procures the requirements required by the users. After the procurement is complete, the vendors supplies the goods to the warehouse of the company where those are checked and accepted for further dispatch. Finally, as the goods becomes ready it is delivered to the end users who are the actual user of the goods.

The question that arises in our minds as we hear about supply chain management of MFS is what the goods that they procure is. There can be many types of things procured by the companies but mostly they includes branding and gift materials. Branding materials such as leaflets, banners, posters, cut outs and many such items as usually procured and stored. Along with these other items includes gift materials for example leather bags which are usually gifted to different important personals are also procured by this team. Furthermore, every necessity no matter small or big required by the company is the responsibility of the supply chain team to procure.

Chapter 5- Analysis and interpretation of findings

5.1 Users

The users are the departments of the companies who issues requisitions for the product needed to procure. Whenever any need arise, both tangible and intangible the user department notifies the supply chain team with the help of an authorized document often known as a purchase requisition. It can be handwritten but most companies like bKash, Nagad and others have a computerized system which allows them to produce this document with the help of an internal connection of network or software. The requisition document will include the details of the requirements like the quantity, specifications and also an estimated cost of the required goods or services so that it is easy for the supply chain team to understand. Sometimes the user raises purchase requisition for themselves and sometimes for another party who are the end users which we will know further as we proceed.

5.2 Supply Chain Team

After the requisition is sent to the supply chain team, they analyze the requisition and classify it in terms of the goods and service needed and the amount of the PR raised. Most firms have different types of units like the branding materials unit, digital advertising unit, technology, fleet etc. This classification is done in order to find the correct vendor to carry on with the purchase. Large organization like bKash and Nagad has supplier management to bring the suppliers through a systematic approach. Proper documentation of the supplier information is taken here in order to first decide whether that company is eligible to be a supplier and later on keep a track on how are they performing in the market. After the appropriate supplier has been chosen the supply chain team contacts the supplier and sends them a formal request for quotation. Often bidding is done in order to get the lowest possible price, however if there is no option for bidding it is ignored and direct procurement is done. For a normal purchase process bidding is done and then the lowest vendors are invited for further negotiation so that the maximum amounts of savings can be ensured. After the negotiation the deal is finalized and purchase order is issued to proceed with the purchase. Furthermore, the task of supply chain team also includes proper administration of the overall procurement process as it is deals with huge amount of money belonging to the company.

5.3 Vendors

After the vendors receive the order they will deliver the goods to the company within the time stated in the contract of the purchase. It is often seen that failure to deliver the service within the stated lead time leads to penalty set by the rules of the organization. It is the responsibility of the vendors to deliver the products to the warehouse of the respective organizations.

5.4 Warehouse

After the goods are delivered to the company then starts the work of the warehouse. Some MFS does not maintain a proper warehouse but most of them do. The fig:2 explains the total process in the warehouse,



Fig 2: Warehouse process

Inbound is the total process of receiving the goods. It begins with receiving the goods in the warehouse which is usually done by matching the work order or PO received from the supply chain team with the Challan and the physical quantity. After receiving, the goods are checked for quality by the warehouse personals and a report is produced on whether they are accepted or not. Lastly, an inventory database is being updated and maintained which contains all the details of the goods received.

After the goods have been received they go through many inventory management process which includes safety stock management for emergency situations, damaged stock management for the goods that are rejected or damaged and a database is maintained which includes the storage life of the goods present in the warehouse so that it is easy to identify which goods should be delivered when.

Lastly comes the outbound which is basically the delivery of inventories to the end users. Again, databases are maintained to have a count on the inventory. Packaging is done according to the needs of every user and then they are sent to them through courier services or through personal vehicles of the companies. Most of the time these materials are sent throughout Bangladesh therefore it is necessary to maintain accuracy throughout the whole process of warehouse.

5.5 End Users

Finally, after dispatching from the warehouse the goods are received by the end users who are the actual users of the goods. They are mostly the customer services, offices, units throughout the country including merchants and agents. However the user who raises the requisition also uses the goods.

Conclusion

After working in the supplier management team in bKash limited, I got the opportunity to experience the supply chain of a service providing company as a result I understood the importance of supply chain in real corporate world. Supply chain management is beyond just conversion of raw materials to finished goods. It is a large set of operations which needs proper planning and structure so that the operations of the company goes on smoothly. From the information I got from the supply chain team of bKash and other secondary research I constructed this report which answers how the supply chain management of a service sector works.

Chapter 6- Recommendations

From my 4 months experience in bKash limited and from different personal interviews few recommendations can be deduced by further analyzing the supply chain of mobile financial service providing companies. These includes:

6.1 Communication: Lack of communication between end user and supply chain team can lead to inefficiency in the whole process thus leading to wastage. Errors in the procurement process can occur and also excessive amount of the required product can also purchase due to lack of proper communication. Therefore it is necessary to create proper bridge for a productive supply chain management.

6.2 Planning: it is often found that goods are not been received by the end user in the estimated time they should have been. Also, incorrect quantity is being sent, mostly excessive which most of the time remains in the warehouse using unnecessary space. Therefore a proper planning between the users and the supply chain team so that this can be controlled from beforehand.

Warehouse: most companies ignores warehouse management as they consider it a very insignificant part of their business system. As a result many monetary damages can be seen which is ignored most of the times. Therefore, all companies should take this seriously and set proper guidelines for maintaining the warehouse to avoid unnecessary losses which as a result can lead to huge savings.

6.3 Technology: technology is taking over the world in this 21st century and supply chain management has also advanced due to this takeover. Many warehouse management software has been introduced in order to quicker the whole process and also save money. However in Bangladesh mobile financial service industry still lack the usage of warehouse management software in their systems, even the largest MFS bKash is falling behind in this race. As a result inefficiency and lack of effectiveness is experienced. Therefore it is recommended to introduce such systems in the total flow.

6.4 Trainings and job rotations: it is often seen that miscommunication between user and supply chain personnel leads to many disputes arising between them while carrying out their jobs. This is mostly due to lack of empathy between both the parties. Among many trainings and workshops of

the HR of a company a training should be introduced which will teach everyone to be empathetic so that they can understand what is the role and duty of their fellow colleagues so that any dispute does not arise. Furthermore, rotation of jobs for a specific period of time can also help employees understand how other functions work so that they can be more empathetic towards others and disputes can be ignored.

6.5 Transparency: it is often seen that even belonging in the same organizations different departments are not aware of the process that other departments needs to follow. Especially in the supply chain team, in order to carry on with the procurement a lot of formalities needs to be fulfilled in order to finally complete the procurement. This often leads to errors made by the users which results in many errors in the legal documentations which delays the total procurement, therefore, if there was proper transparency between departments other departments would have known about the total process of the supply chain department and follow the rules accordingly with less possible errors

6.6 Special situations: sometimes some requirements are needed on an emergency basis but the whole process from raising requisitions to completion of purchase through work order is very lengthy and time consuming. Along with that, cases can be seen where the procurement is done earlier but the formalities are fulfilled later due to the urgency of the need. Also, the teams assigned in the supply chain department needs to put extra time on these cases which might delay other procurements that are normally done. Therefore a separate team can be formed only to carry on with these cases so that time can be saved and efficiency can be maintained.

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