

**Report On**  
**Digital Brand Communication Transformation In The Stock**  
**Brokerage Industry**

**By**

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**An internship report submitted to the Brac Business School in partial fulfillment of the**  
**requirements for the degree of**  
**Bachelor of Business Administration**

**Brac Business School**  
**Brac University**  
**September 2022**

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## Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing the degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material that has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

**Student's Full Name & Signature:**

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**Roger Nicothem Baroi**

18304037

**Supervisor's Full Name & Signature:**

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**Shamim Ehsanul Haque**

Assistant Professor, Department  
Institution

## Letter of Transmittal

Shamim Ehsanul Haque  
Assistant Professor,  
Department  
BRAC University  
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report on Digital Brand Communication Transformation In  
The Capital Market Industry

Dear Sir,

I am very glad to present to you my internship report that I completed as part of my Bachelor's degree at BRAC University while being employed with UCB Stock Brokerage Limited as an U-Succeed flagship intern.

The internship provided me with an excellent chance to get insight into the capital market industry. I have tried to depict the information through necessary information and collections of data and visuals as per the topic requirements.

Lastly, I would like to thank you for your assistance and guidance, and I hope that my internship report has met your expectations.

Sincerely yours,

---

Rojer Nicothem Baroi

ID: 18304037

BRAC Business School

BRAC University

Date: September 25, 2022

## Non-Disclosure Agreement

This agreement is made and entered into by and between UCB Stock Brokerage Limited and the undersigned student at BRAC University.

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UCB Stock Brokerage Limited

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Rojer Nicothem Baroi

## Acknowledgment

I would first of all like to express my most sincere gratitude towards my line manager Ashfaque Mahmood Sir, VP, and Head of Priority Brokerage Services. He has guided me through all the time I have spent during my internship period at UCB Stock Brokerage Limited. Special thanks to our one and only CEO & Managing Director of the leading stock brokerage firm in the industry, MD. Rahamat Pasha Sir for always taking my ideas into account and immensely inspiring me about the capital market industry.

Now I would especially like to thank both my academic advisors, Shamim Ehsanul Haque Sir and Md. Hasan Maksud Chowdhury Sir for making time to support me through this internship period. Without their guidance, it would have been impossible to finish this internship report successfully.

Lastly, I would like to thank UCB Stock Brokerage Limited for selecting me as one of the special 10 candidates among thousands of applications for the U-Succeed internship program. It was truly a memorable experience.

## Executive Summary

Here I have tried to showcase my experience at UCB Stock Brokerage Limited and depict how digital branding transferred how marketing used to be done in the Capital Market Industry. Throughout my report, I have tried to showcase the branding strategies that UCB Stock Brokerage Limited have decided to change and do them digitally too. In the analysis, I have tried to portray the current situation of digital marketing and branding significance and tried to showcase what UCB Stock Brokerage Limited has been doing to stay up to date with the digital brand communication transformation that has been happening throughout the world to cater to their customers.

**Keywords:** Stock Market, UCB Stock, Branding, Digital Marketing, Brand Communication

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## List of Acronyms

BO	Bracket order
CDBL	Central Depository Bangladesh Limited
UCB	United Commercial Bank
BSEC	Bangladesh Securities and Exchange Commission
DSE	Dhaka Stock Exchange
CSE	Chittagong Stock Exchange
OMS	Order Management System

## Chapter 1: Overview of Internship

### 1.1 Student Information

- Name: Rojer Nicothem Baroi
- ID: 18304037
- Program: Bachelor of Business Administration
- Major/Specialization: Marketing and Management Information System

### 1.2 Internship Information

#### 1.2.1 Period, Company Name, Department/Division, Address

- Period: 12/06/2022 till 12/09/2022
- Company Name: UCB Stock Brokerage Limited
- Department/Division: Corporate Affairs & Digital Marketing
- Address: 6/6 Dilkusha, Motijheel, Dhaka 1000, Bangladesh

#### 1.2.2 Internship Company Supervisor's Information

- Name of Supervisor: Ashfaque Mahmood
- Position: Vice President & Head of Priority Brokerage Services

#### 1.2.3 Job Scope

During my internship period, we trained to understand how the capital market works through a knowledge sharing session of two weeks with all the departments of UCB Stock Brokerage Limited. Moreover, we were given branch visits where our respective seniors taught us about how the branch and all its daily activities work. We also had an exclusive session with our research team which is considered the best currently in the country where we learned about how to utilize information and how to analyze the capital market better. Every day during my internship period my daily routine started at 9 AM and ended at 4 PM. During this period I had

the opportunity to work with our corporate affairs and digital marketing team. I contributed by providing my marketing expertise and skills. I was responsible for strategizing a better output for the further development of the marketing ideas which were quite appreciated by the management committee.

### 1.3 Internship Outcome

#### 1.3.1 Student's Contribution to the Company

During my internship period, I worked with the digital marketing team to bring out better ideas to formulate and communicate information. UCB Stock Brokerage Limited has its own in-house branding team and has been the leading team that has been working on digital branding. During my internship period, I made several strategies to brand the company digitally and cater more to the modern and new generations to come.

#### 1.3.2 Benefit of the student

Being part of a Flagship Internship Program really got me praised everywhere when I became one of the 10 selected candidates out of thousands of applicants after a rigorous selection process. This program really boosted my confidence and has given me the knowledge to understand the capital market.

#### 1.3.3 Problems/Difficulties faced during the internship period

My internship period was a little challenging as there was a shortage of brand communication strategists. As my department was the communication department I used to require access to digital reach and other sorts of key performance indicators to strategize better however I as an intern was not given that access.

#### **1.3.4 Recommendation to the company on future Internship**

This internship program is one of a kind to learn valuable knowledge and make impactful self-growth. However, I felt as if this was the first batch of this program, from the next on they could make it better by organizing the internship program in a better way.

## Chapter 2: Organization Information

### 2.1 Stock Market Industry of Bangladesh

Bangladesh has a developing stock market that circulated its activities mostly around DSE. CSE in Chittagong has also been growing but has been slower. There are over 250 active brokerage houses that are performing trades within the country including top names like Lanka Bangla Securities, EBL Securities, Investment Corporation of Bangladesh, Royal Securities, IDLC Securities, etc. and above all currently UCB Stock Brokerage Limited is standing at the top with the highest generating brokerage firm in turnover.

### 2.2 About UCB Stock Brokerage Limited

Bangladesh has a growing capital market and is extremely supported by its booming new businesses that come every day. When it comes to the stock brokerage industry in Bangladesh, UCB Stock Brokerage Limited formerly known as UCB Capital has quickly become one of the most reputable and successful firms in the stock brokerage and financial service industry. United Commercial Bank Limited is a reputable commercial banking institution in the nation, and its subsidiary, UCB Stock Brokerage Limited, is a highly competent financial institution too. Under the Companies Act 1994 of Bangladesh, UCB Stock Brokerage Limited was established in the name of UCB Capital as a private limited company with limited liability.



*Figure 1: Logo of UCB Stock Brokerage Limited*

Since its inception in June 2013, UCB Stock Brokerage Limited has operated with the goal of providing investment banking services of international grade to domestic and international customers trading in assets having a Bangladeshi origin.

United Commercial Bank Limited, which is one of the top leading banks in Bangladesh, currently owns 100% of UCB Stock Brokerage Limited. Since June 2013, when UCB Stock Brokerage Limited was established under the name of UCB Capital, have their business expanded tremendously over time. Dhaka Stock Exchange rated “UCB Stock Brokerage Limited” No. 102 out of 250 active brokers in its first year of business (DSE). As of December 2021, after just eight and a half years in business, the firm has risen to the top No.1 spot among DSE brokers in turnover.

UCB Stock Brokerage Limited is listed in the Dhaka Stock Exchange Limited under TREC No.: 181 and in the Chittagong Stock Exchanges Limited under TREC No.:015. It offers all forms of current brokerage services by the Rules and Regulations of the Bangladesh Securities and Exchange Commission moreover, UCB Stock Brokerage Limited is also a member of the Central Depository of Bangladesh Limited's Depository Participant group.

## 2.3 Management Practices of UCB Stock Brokerage Limited

The company's founders always envisioned it as one of the nation's leading brokerages. The management adapted well to both short-term and long-term plans following the economic condition of the country and the current booming growth. With the appropriate personnel in the right roles, UCB Stock Brokerage Limited was able to carry out its strategic plans and achieve its objectives. In addition, the company's leadership was so strong that it was able to keep its employees inspired to achieve the company's goals. As it expanded, UCB Stock Brokerage Limited continued to follow all applicable rules and regulations. The organization has consistently outperformed market expectations, earning it a place among the most reliable service suppliers and becoming the No.1 stock broker in the industry.

UCB Stock Brokerage Limited Management thus firmly believes in these Mission, Vision & Core Values that they will further develop the company.



### **Vision**

To be the preferred Brand for Stock Broking in Bangladesh Capital Market.



### **Mission**

- Exceed investors' expectations
  - High-Quality Equity Research
  - Operate state-of-the-art technologies for efficient operations and superior customer service
  - Be the most ethical and compliant
  - Capital Market player
  - Develop human capital for organized growth and constructive customer relationship
  - Promote gender diversity, environmental consciousness, and care for the community.
-



### **Core Values**

**Trust:** We build trust through our every action

**Accountability:** Ensuring responsibility and conformity

**Respect:** Treat everyone with respect and courtesy

**Integrity:** We are honest, open, ethical, and fair

**Quality:** Whatever we do, we ensure quality

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*Table 1: Mission, Vision & Core Values*

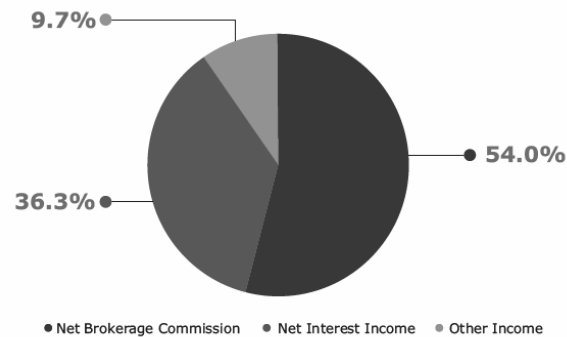
UCB Stock Brokerage Limited's management puts a strong emphasis, especially on the Core values and it can also be emphasized in short as **TARIQ**.

#### 2.4 Marketing Practices of UCB Stock Brokerage Limited

UCB Stock Brokerage Limited currently performs both offline and online marketing practices. Most of the offline marketing practices are done through branch branding and a specialized caller tune to engage the customers. Sometimes advertisements are made in magazines and newspapers for special occasions. UCB Stock Brokers Limited is the first pioneering company to play the leading role in digital marketing transformation and arena in this capital industry of Bangladesh under the leadership of Managing Director and CEO, Md. Rahamat Pasha the company has been able to transform its marketing practices to have an online presence to cater to modern customers and the current generations to come.



## 2.5 Financial Performance of UCB Stock Brokerage Limited

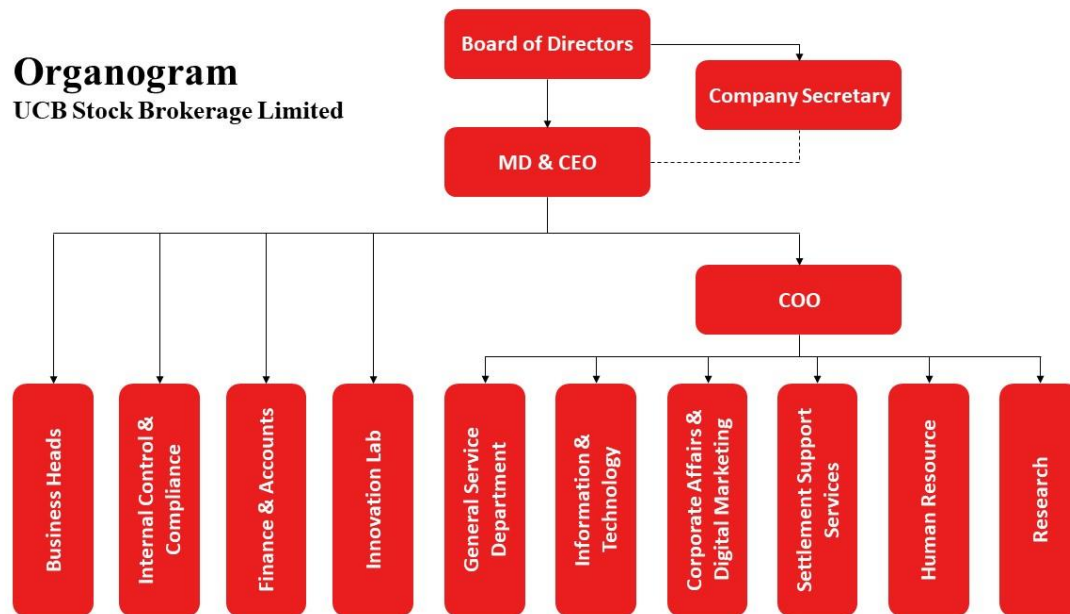


*Figure 2: UCB Stock Brokerage Revenue Breakdown in 2021*

UCB Stock Brokerage mainly earns through the commission charges it gets from the brokerage services. Other than that it also offers margin loans to capable clients who have enough capability to pay interest despite losses. The diagram above depicts the breakdown of revenue sources during 2021.

Despite several obstacles including the pandemic, the organization was able to achieve favorable financial outcomes last year. In 2021, UCB Stock Brokerage Limited reported a net profit of 251,26 million BDT, compared to 89.99 million in 2020. In 2021, Operating Profit increased to BDT 681.24 million from BDT 330.34 million in 2020. The net profit margin increased from 15.0% in 2020 to 21.6% in 2021. In 2021, the return on equity more than quadrupled, reaching 7.5% compared to 3.5% in 2020. This strong financial performance helped them reach the No.1 spot in turnover and the company has still maintained its position strongly throughout the date of writing this report.

## 2.6 Operations Management and Information System Practices







*Figure 3: UCB Stock Brokerage Limited Organogram*

Most of the operations are performed by the Business Heads and they are responsible for running their specialized teams. The other departments are also co-existing to provide synchronization and development in the sectors like human resources, branding, research, and innovation of digital services.

## 2.7 UCB Stock Brokerage Limited in perspective of the capital industry & its competitor analysis

UCB stock Brokerage even after being the current top brokerage in the capital market industry finds a good amount of competition from its competitors. The SWOT analysis below describes and depicts the condition of the brokerage firm further.

	<b>Strength</b>	<ul style="list-style-type: none"> <li>● Strong business teams</li> <li>● Strong support from UCB Bank</li> <li>● Huge loyal customer base</li> <li>● Onboarded huge foreign investor clients</li> <li>● Highest number of branches and digital booths in the industry</li> <li>● Provides fast, high-quality service</li> </ul>
	<b>Weakness</b>	<ul style="list-style-type: none"> <li>● Haven't yet launched own OMS system</li> <li>● No value-added services on the website</li> </ul>
	<b>Opportunity</b>	<ul style="list-style-type: none"> <li>● Target the modern new generation which is an untapped market</li> </ul>
	<b>Threat</b>	<ul style="list-style-type: none"> <li>● Losing customers for not launching own OMS yet</li> <li>● Customers can easily switch brokerage houses</li> </ul>

*Table 2: UCB Stock Brokerage Limited SWOT Analysis*

According to the SWOT analysis, clearly shows that UCB Stock is No.1 only because of the incredible sales team which creates almost about 20% of the trade in the whole market. However, the threats and weaknesses of UCB Stock Brokerage are of concern as customers will only tend to stay as long as the services are creating value. Recently competitors like Lanka

Bangla have already developed their own OMS system and advantages like this for example are taking valuable customers away from UCB Stock Brokerage Limited.

## Chapter 3: Project Part

### 3.1 Introduction

Brand communication has become more important than ever. From customers having their brands get recognized to making impactful value-added services, brand communication is now at the heart of sales for any brand. The capital market sales which used to be more of a door to door business changed and as a result brokerage houses have changed their idea of marketing dimension to also create a digital brand with a digital presence.

#### 3.1.1 Objective

Now this report will bring forward the importance of Digital Brand Communication transformation in the stock brokerage industry and how UCB Stock Brokerage Limited works to make the best out of it. Here the objective analyzes how digital branding helps a company communicate to its customers more effectively.

#### 3.1.2 Specific Objective

- Learning about the effectiveness of digital branding
- To understand the rationale behind the utilization of digital branding
- To learn how the functions of digital branding create value for the company

- To learn which digital branding is most effectively used by UCB Stock Brokerage Limited
- Lastly, I will conclude with some recommendations based on my findings.

### 3.1.3 Significance

With the world changing its ways, marketing has also evolved. Even Though the capital market was mostly a door-to-door business for decades back, the situation has changed with people having easy access to the internet and smartphones. Although as a developing nation the need in Bangladesh was felt required a later, a big demand has been created with the new generations growing up. UCB Stock brokerage Limited was quick to figure out the need gap to provide its services online too and at the same time do all forms of marketing as much as digitally possible.

## 3.2 Methodology

The implementation of this report is based on the data I gathered from utilizing data from various sources found through different types of mediums.

- Primary data: Collected directly from the digital media platforms and discussion with the employees.
- Secondary data: Collected from reasonable and relatable research documents and website resources online.

### 3.3 Analysis of the Digital Brand Communication of UCB Stock Brokerage Limited

UCB Stock Brokerage Limited has been the leading pioneer as the first brokerage firm to initiate digital awareness and forms of digital branding in Bangladesh. Currently, UCB Stock Brokerage Limited has not only been using but also has taken initiatives to other forms of digital branding including specialized digital banners and caller tunes for phones.

#### 3.3.1 Significance of Digital Branding or Marketing

According to an article by Dave Chaffey, a digital marketing expert he introduced Digital marketing as another synonym for eMarketing. Specialized digital marketing companies and new media agencies use the phrase increasingly. He also mentioned that These digital technologies include Internet media such as desktop and mobile websites and e-mail in addition to other digital media such as wireless or mobile and media for delivering digital television such as cable and satellite.

Dave Chaffey also mentioned the multi marketing channel that is currently being used by brands around the world where both traditional and digital marketing is being used. He mentioned that Online success requires a strategic strategy to transfer current clients to online channels and gain new customers by choosing the optimal mix of e-communications and conventional communications. Retention of online clients must be founded on creating customer insight by analyzing their traits, behavior, what they value, and what keeps them loyal, and then providing customized, relevant marketing messages.

When it comes to how the customers or clients behave, the article by Constantinides tells us how online marketers may influence the purchasing decision process of online customers via the use of conventional marketing tools and primarily by building and providing an appropriate digital experience. The digital experience is represented by a combination of online functionality level, information, emotions, cues, stimuli, and goods or services through also by the combination of factors that goes beyond the four Ps of the conventional marketing mix Product, Price, Placement, and Promotion.

Lastly according to the article by Bala and Verma, they mentioned that with fast technology advancements, digital marketing has altered the purchasing habits of people. It has provided several benefits to customers, including the ability to stay informed about the current goods or services, greater involvement, clarity about the goods or services, simple comparability with others, sharing product or service information, and enabling the instant purchase and data collecting.

### 3.3.2 Significance of Digital Branding In the Perspective of Bangladesh

Bangladesh had around 37 million internet customers in 2014. According to BTRC's study, this amount has been raised to 99 million by 2020. In these five years, the number of Facebook users in Bangladesh has increased by 4 million. Thus as a result most the companies in all the industries have adapted to have digital platforms be a way to reach more customers.

Here are some points that make it worth it for UCB Stock Brokerage Limited to use Digital Marketing Methods:

- Internet and smartphone users are increasing daily.



- More people in Bangladesh are becoming familiar with and used to search engines and internet services.
- Users are becoming more communicative on social media platforms.
- Smartphones are replacing users of phone services.
- Digital marketing is Cheaper and more effective to reach a higher quantity of people.
- Easier way to connect with foreign investors

### 3.3.3 UCB Stock Brokerage Limited on Social Media Platforms

Currently UCB Stock Brokerage Limited has its digital footprint on Facebook, LinkedIn, Facebook, and LinkedIn has been at the core of its marketing activities on social media platforms. The table below will show the data on which social media platforms are more successful to reach our customers. With the recent generation in mind, UCB Stock Brokerage Limited has also established its ground on Instagram and YouTube.

<b>Platform</b>	<b>Current Status</b>
Facebook	11,007 Followers
LinkedIn	12780 Followers
Instagram	60 Followers
YouTube	62 Subscribers

*Table 3: UCB Stock Brokerage Limited Social Media Platform Data*

### 3.3.4 UCB Stock Brokerage Limited on Social Media Platforms

As of now, UCB Stock Brokerage Limited has its digital footprint on Facebook, LinkedIn, Youtube & Instagram. Most of the contents in UCB Stock Brokerage Limited are made with the idea of value creation for its customers in mind. Here are some examples of the contents that are used regularly by the company.



Figure 4: UCB Stock Brokerage Limited DSE Market Highlights



Figure 5: UCB Stock Brokerage Limited Daily Top News



*Figure 6: UCB Stock Brokerage Limited Infographic Contents*



*Figure 7: UCB Stock Brokerage Limited Celebration Contents*

Together with our research team, the branding team conveys daily top news information and the DSE market highlights to keep our customers up to date. The Branding team also occasionally posts content for special achievements within Bangladesh.

### 3.3.5 Other digital Brand Communication Methods

Currently UCB Stock Brokerage Limited also has a working website through which it provides informative information about opening accounts and further contacting our relationship manager for our services. The website also provides a few research documents that enable our clients to stay up-to-date and invest wisely.

Moreover UCB Stock Brokerage Limited uses a caller tune that conveys the message of the brokerage firm being a responsible firm and mentions the tagline of “Your Caring Partner”. On

the other hand, the company uses android screen displays that advertise the company and its services.



Figure 8: SUNBD24 with UCB Stock Brokerage Limited Advertisement

Lastly, UCB Stock Brokerage also runs online advertisements on online news portals and national dailies called SUNBD24 and Arthoshuchok. The main purpose of these advertisements is to show a strong brand presence to the people who are invested especially in the stock market.

### 3.4 Recommendations

With the capital market growth and the business trends too, it's quite admirable for UCB Stock Brokerage Limited to take the initiative to digitize its marketing prospects. However, it's also important to understand that the bigger part of the population in Bangladesh is young and so to capture the younger generation specialized marketing should be made for the youth especially those from the age of 20 to 30 years.

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