

Report On
Marketing Mix of Dhaka Bank Ltd

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An internship report submitted to the BRAC Business School (BBS) in partial fulfillment
of the requirements for the degree of
Bachelor of Business Administration

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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing 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, which 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

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Letter of Transmittal

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Lecturer,

BRAC Business School

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66 Mohakhali, Dhaka-1212

Subject: Internship report on “Marketing Mix of Dhaka bank Ltd”

Dear Madam,

This is my pleasure to display my entry level position provide details regarding “Marketing Mix Of Dhaka Bank ”, which I was appointed by your direction.

I have attempted my best to finish the report with the essential data and recommended propositioning a significant compact and comprehensive manner as possible.

I trust that the report will meet the desires.

Sincerely yours,

Farhatul Hasan Rafi

Student ID: 16304003

BRAC Business School

BRAC University

Date: 1st June 2022

Non-Disclosure Agreement

This Agreement is made and entered into by and between Dhaka Bank Limited and the undersigned student at BRAC University Farhatul Hasan Rafi, ID of 16304003

Acknowledgement

It was a great pleasure doing this project. However, we faced many problems while doing this project but due to help of some people, we managed to overcome those problems because of the help of some people. We want to express our gratitude to them for helping us both directly and indirectly.

First, we would like to thank God. We owe our deepest gratitude to our honorable faculty Rahma Akter, Lecturer at BRAC Business School, BRAC University for giving us the opportunity to do the project, giving her valuable guidance and for supporting us unconditionally in making this project. We have learned a lot from her while doing this project. We also want to thank the staffs of Ayesha Abed library of BRAC University for helping us to find the reading materials needed for making the project.

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Thank you.

Sincerely

Farhatul Hasan Rafi

16304003

Executive Summary

Dhaka bank restricted began their excursion on 2001 under the organization demonstration of 1994 with a massive measure of capital. The development of Dhaka bank in this brief period is huge and one of the significant reasons is its exceptionally experienced Board of chiefs. The administration framework is straightforward and each cycle of their work is assessed through assigned Audit boards, which makes the work more exact and substantial. With advanced financial framework, the data framework is improved and more precise as everything is automated. Perhaps the greatest bit of leeway of being modernized is that there is in every case ongoing data update and the head branches gather the information effectively. In addition, the modernized information can be effectively utilized by the financial specialists and can be visited effectively on the web. Dhaka bank is spread everywhere on the nation with the assistance of their branches and ATM corners. In addition, presently Dhaka Bank has Just Pay application that can found on play store and apple store, with which, clients can do their exchange regardless of where they will be, they simply need web association. All the data and computerized works are kept up by Dhaka Banks own worker, Flora Banking and Secure Bangladesh. Dhaka bank utilizes Intranet framework and gives explicit IP delivers to get to the administrations through their product. Besides, every representative has explicit User ID's that are ensured with passwords to guarantee greater security. Dhaka bank gives one of the most elevated evaluated and secure ATM cards that are VISA cards. The checkbooks are posted and initiated in the wake of giving to the client utilizing Secure Bangladesh. The activities are constrained by the senior bosses where he/she guarantees all the works are right by doing a last checking and questions the representatives to validity their works.

Table of content

Declaration	i
Letter of Transmittal	ii
Non-Disclosure Agreement	iii
Acknowledgement	iv
Executive summery	v
Chapter 1: overview of internship	1
1.1 Student information	1
1.2 internship information	1
1.2.1: Period, Company Name, Department/Division, Address	1
1.2.2: Internship Company Supervisor’s Information: Name and Position	1
1.2.3: Job Scope – Job Description/Duties/Responsibilities	1
1.3: Internship Outcomes	2
1.3.1: Student’s contribution to the company	2
1.3.2: Benefits to the student.	2
1.3.3: Recommendations (for and suggestions to the company on future internships)	2
Chapter 2: Organization Part	4
2.1 Introduction	4
2.2 Dhaka Bank Ltd overview	4
2.3 Management Practices	5
2.3.1: Management structure	5
2.3.2: Management strategies	5
2.4 Marketing Strategy Followed By Dhaka Bank Ltd.	6
2.5 Financial & Accounting Performance of Dhaka Bank Ltd	9

2.6: Operations Management and Information System Practices	12
2.6.1: Operations Management	12
2.6.2: Information System Practices	12
2.7 Industry and Competitive Analysis	13
2.7.1: Competitive analysis (Porter's five forces)	13
2.7.2: SWOT Analysis	15
2.8 Conclusion	18
2.9 Recommendations	18
Chapter 3: Project part (Marketing Mix of Dhaka Bank Ltd)	19
3.1.1 Background	19
3.1.2 Objectives	20
3.1.3 Significance	20
3.2 Methodology	21
3.3 Findings and analysis	22
3.3.1 Marketing Strategy Followed By Dhaka bank	22
3.3.2 Marketing Mix Adopted By Dhaka bank Ltd	25
3.3.2.1 Products and Services of Dhaka Bank Ltd	26
3.3.2.2 Products of Dhaka Bank Ltd	26
3.3.2.3 Service Quality and Customer Satisfaction	28
3.3.2.4 Graphical representation and Interpretation of survey data	31
3.4 Conclusion	39
3.5 Recommendations	39
Bibliography	42
Reference	44

Table of Figures

Figure 01: Operating Profits of Dhaka bank Limited over 5 years	9
Figure 02: Return on Equity of Dhaka Bank Ltd over 5 years	10
Figure 03: Earnings per share of Dhaka Bank Ltd over 5 years	11
Figure 04: Profit before tax over 5 years	11
Figure 05: Net Income December 31st 2019 (In Millions BDT)	13
Figure 06: Sources of Data	21
Figure 07: Marketing mix elements adopted by service industry	26
Figure 08: Deposit Mix 2019	27

Chapter 1: overview of internship

1.1: Student Information: Name, ID, Program and Major/Specialization

I am Farhatul Hasan Rafi and my student ID is 16304003. I am a student of BRAC Business School program and my major/specialization is on Marketing (MKT).

1.2: Internship Information

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

I am doing my internship on Head office of Dhaka Bank Ltd. My internship started on 1st June 2022, which is a three-month internship program. The address of this Head office is, Holding no #71, (7thFloor), Purana Paltan lane, Road no:13(New)36(Old, VIP Rd,Dhaka1205). For the internship course, I dropped my CV to their HR email and they demanded a reference letter from my University. The Office of Career Services and Alumni Relations (OCSAR) then sent the reference letter to Dhaka Bank Ltd HR email. After that, I finally got my internship offer letter and started working there on 1st June 2022.

1.2.2: Internship Company Supervisor's Information: Name and Position

On Head office (CPC Trade Operation) of Dhaka Bank Ltd where I work, my internship supervisor is Rojina Akter. She is the Vice President of Dhaka Bank Ltd CPC Trade Operation. She supervises all the employees on that office and she is one of the most knowledgeable employees of Dhaka Bank Ltd. I am lucky to work under his supervision. Whenever an employee faces any problem, she is there to enlighten them with a quick and effective solution. Whatever the work is, my supervisors the final person who checks if everything is done properly before forwarding it to the branch manager.

1.2.3: Job Scope – Job Description/Duties/Responsibilities

My duties started from the front desk of this branch. On my first day of working, I started learning about the responsibilities of this desk and saw my coworkers working. From the second day, I started working fully fledged. My duties was import registration (IMP), Vessel tracking, foreign export info entry and info entry for Bill of Entry.

1.3: Internship Outcomes

1.3.1: Student's contribution to the company

As an internee, my duties contribute to the branch's working efficiency. Sometimes my coworkers have to deal with various tasks from various customers, which now can be shifted towards me and I can handle those works. In any bank, front desk is the most important place as this is where all the customers will gather for their all kinds of concerns. If the front desk is efficient and is handling the customers better, the customer satisfaction will greatly increase.

1.3.2: Benefits to the student

As a student who will be joining the corporate life just after a while, an internship is the best thing that can train a soon to be graduate. In my office, I am learning more and more about the corporate cultures, how should we behave with the employees, hence the coworkers, how we should engage with the senior employees, how we should engage with the customers, how to be more professional, how to keep personal life and professional life separate from each other and handle each better. On my office, by working here, I have learnt, how to plan my works, schedule them and finish them accordingly, how I can be more efficient by sorting out the tasks based on their priorities. An internship can prepare a student perfectly for their near future corporate life.

1.3.3: Recommendations (for and suggestions to the company on future internships)

After working here on Dhaka Bank Head Office and observing the working environment, I am very satisfied. Although, I have few short suggestions. Firstly, the security of the cash department should be increased. Here on our branch, there are no locks on the cash department entrance door. So, anyone can get in from the door, which is strictly prohibited. Cash department is one of the most sensitive departments of any banks and this is why, usually even internees are not allowed to work there. However, here in our branch, the security on the cash department is low and that can be proved very costly one day. To avoid that kind of unexpected incidents, our branch should increase the security of the cash department. They can add fingerprint locks on the doors, so that only the authorized personnel have access in there. Another recommendation is that, the discipline of the branch should be strictly followed by the senior officers. Sometimes, the senior officers bring in accounts and let customers get in even after the working hours which is a hassle for the employees that has to serve them.

The working hours of Dhaka Bank is from 10 AM to 6 PM and customer service time is over at 4 PM. But sometimes the senior employees let customers get in after 4 PM and that is a hassle if there is cash department involved. So, the discipline should be maintained strictly, by every single employee regardless of their designation.

Chapter 2: Organization Part

2.1 Introduction

Dhaka Bank Ltd. bears a unique history of its own. The organization started its journey in the financial sector of the country as an investment company back in 1985. The aim of the company was to mobilize resources from within and invest them in such way so as to develop country's Industrial and Trade Sector and playing a catalyst role in the formation of capital market as well. Its membership with the browse helped the company to a great extent in this regard. The company operated upto 1992 with 16 branches and thereafter with the permission of the Central Bank converted in to a full fledged private commercial Bank in 1993 with paid up capital of Tk. 39.00 crore to serve the nation from a broader platform. Since its inception Dhaka Bank Ltd. has acquired commendable reputation by providing sincere personalized service to its customers in a technology based environment. The Bank has set up a new standard in financing in the Industrial, Trade and Foreign exchange business. Its various deposit & credit products have also attracted the clients-both corporate and individuals who feel comfort in doing business with the Bank.

2.2 Dhaka Bank Ltd overview

Dhaka Bank Limited emerged as Bank in the country on 17th May 1993 out of a great turbulent situation encountered by erstwhile national credit limited. However, the institution survived the ordeals and came out as full- fledged commercial bank. The company-raised its authorized capital to Tk. 750 million as per guidelines set out by the Bangladesh Bank. The paid up capital was fixed at Tk. 390 million of which 50% the sponsor and the balance 520% for public have paid up i.e. Tk. 195 million in cash.

➤ Mission

To mobilize financial resources from within and abroad to contribute to Agricultures, Industry & Socio-economic development of the country and to pay a catalytic role in the formation of capital market.

➤ Vision

To become the Bank of choice in serving the Nation as a progressive and Socially Responsible financial institution by bringing credit & commerce together for profit and sustainable growth.

➤ **Values of Dhaka bank Ltd:**

To be a progressive private bank in Bangladesh, NCCBL is dealing with the values that are stated below:

- Creating new opportunities for its clients.
- Contributing towards formation of national capital, growth of savings and investment in trade, commerce and industrial sector.
- Providing customized services.
- Fostering harmonious banker-client relationship.

2.3 Management Practices

2.3.1: Management structure

Dhaka Bank Ltd has a very straight-forward management system that makes their work easier. The founder of Dhaka Bank is Mirza Abbas. If we talk about the management, Dhaka Bank Ltd has three senior managers, whom are known as Deputy managing director and one CEO. Other than this, to keep everything more accurate, there are lot of committees for each department such as HR Committee, Executive Risk Management Committee, Basel implementation Committee and Asset Liability Committee.

2.3.2: Management strategies

The management strategy of Dhaka Bank Ltd is very simple. All the branches have a designated branch manager. What happens on the local branches are forwarded to head office and before sending, all the data are checked by the designated audit departments. Such as, when the cheque books are given, before sending these data on head office every week, the audit department checks if the cheque book numbers were posted and activated, if any cheque number is outside the serial. Also, the audit checks the new account check books that if their address were verified before providing them using an address verification letter. After sending the data to head office, they collect these data and record them in Dhaka Bank's annual report of that year. The performance of the employee measurement through their supervisor's observations and through their targets. All the employees are given a target and it also another part of their performance measurement. If they reach their target and beyond, they are marked as a good employee and vice versa.

Some of the employees reach their targets with ease and some lag behind a bit. In J Bank, there are over seven benefits along with their basic salary and over five bonuses. This refers that Dhaka Banks is providing so much job security to motivate their employees to work here. I did a survey on employee satisfaction of Dhaka Bank CPC branch and one of the data, shows that employees are getting so much bonuses and benefits which are motivating them.

2.4 Marketing Strategy Followed By Dhaka Bank Ltd.

Company's overall mission and objectives are defined by its strategic plan. Marketing strategy is the marketing logic by which the business unit hopes to achieve its marketing objectives. The bank recognizes that in today's competitive marketplace, companies need to be customer centered. They must win customers from competitors, then keep and grow them by delivering greater value. The bank knows that it can not profitably serve all consumers in a given market because consumers in a given market have diverse needs of banking services. Thus the bank divides the total market in particular segments and design appropriate strategy to serve these customer segments profitably. The process involves following steps:

- Segmentation
- Targeting
- Differentiation and positioning
- Pricing

Segmentation:

Banks deal with individuals, group of persons and corporate, all of whom have their likes and dislikes. No bank can afford to assess the needs of each and every individual buyer (actual or potential). Segmentation of the market into more or less homogenous groups, in terms of their needs and expectations from the banking industry, provides a solution to this problem. The marketer typically tries to identify different segments in the market and develop profiles of resulting market segments. In the process of segmentation, the market can be divided into major segments which are gross slices of the market, or into smaller specially formed segments, otherwise known as niches. Therefore, a company should clearly define its target segment and devise strategies to target the customer, so that it has a competitive advantage in the segment.

An important criterion for market segmentation is the economic system in which we find agricultural sector, industrial sector, services sector, household sector, institutional sector and rural sector requiring of weigh while segmenting.

Agricultural Sector: In the agricultural sector, there are four category rise since the needs of all the categories cant's be identical. The mechanization of agriculture, the improved or scientific system of activation, the help of nature, the magnitude of risk, the availability infrastructural facilities influence the level of expectations vis-à-vis the needs and requirements. The banking organization are supposed to know and under stand the changing requirements of different categories of farmers.

Industrial Sector: The banking organizations serve the interests of the industrial sector. The large-sized, small-sized co-operative and tiny industries use the services of banks. The expectations of all the categories can't be uniform. The banking organizations are supposed to have an indepth knowledge of the changing needs and requirements of the industrial segment.

Services sector: It is an important sector of the economy where the banking organizations get profitable business. The two categories of organizations such as profit-making and not-for-profit making are found important in the very context. The banking organizations need to identify the changing needs and requirements of the services sector. With the frequent use of information technologist and with the mounting pressure of inflation and competition, we find a change in the hierarchy of needs.

Household Sector: This is also constitutes an important sector where different income group have different needs and requirements. in below figure we find the different segments of the household sector. The high income group, middle income group, low income group, substance level group and marginal income group have different hierarchy of need which influence the level of their expectations.

Gender Segment: In the gender segments, we find male and female having different needs and requirements. The banking organizations are supposed to identify the level expectations of both sexes. Some of the women are housewives and therefore they have different need and requirements whereas some of them are working ladies having different needs and requirements. In the profession segments, we find different categories of professions an therefore we find a change in their needs and requirements.

Market segmentation thus simplifies the task of understanding the customers/prospects. The bank professional find it convenient to formulate and innovate the marketing mix of world class which simplify the process of excelling competition. In the Bangladesh perspective where we find agrarian economy contributing substantially to the transformation of national economy, it is pertinent that the banking organizations assign due weight to the rural sector of the economy where we find tremendous opportunities.

Targeting

Market targeting is the process in which each segment's attractiveness is measured and a target segment is chosen based on its attractiveness. NCCBL attempts to serve all market segments in the banking industry. But it concentrates more on serving professionals specially businessmen, entrepreneurs (men and women), limited companies etc. Beside this, individual customers, service holders, students and customers from both rural and urban areas also get equal attention here.

Positioning

Positioning is the process which is the act of establishing a viable competitive position of the bank and its offerings in the mind of the target customers chosen. NCCBL was the first in the market among the second generation banks. Thus the bank enjoys the first mover advantage in the market.

Pricing

As NCCBL is a scheduled bank, pricing of its products or services are set and controlled by Bangladesh Bank. Thus the interest rates and commission rate of different bank products and services of NCCBL are almost the same as other competitor banks. Thus the bank does not rely solely on pricing to compete in market, rather it concentrate on providing value added services, level of the bank service and strong relationship with the customers.

2.5 Financial & Accounting Performance of Dhaka Bank Ltd

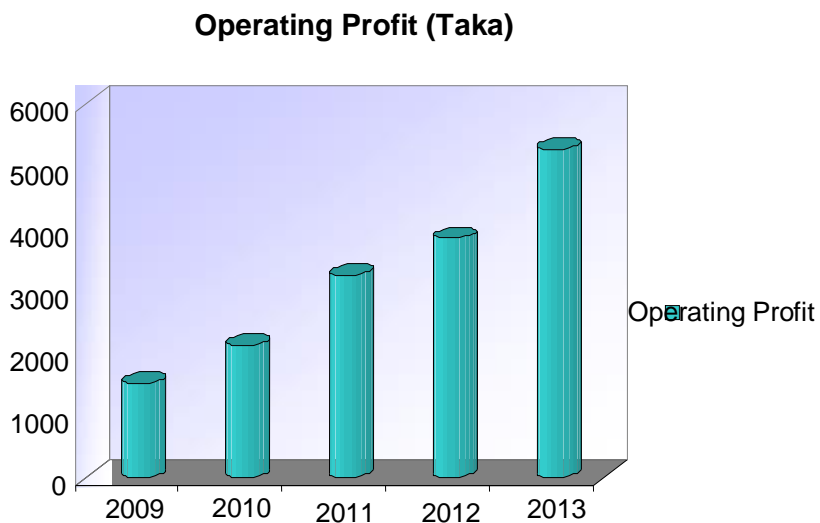
The banking system plays a critical role in underpinning economic development. Against the background of Financial Sector Reform Policy in Bangladesh, Dhaka Bank Ltd has resulted in great success in all areas of operation with a view to improve the socio-economic development of the country.

The bank was able to make a net profit before tax of Tk. 4.36 billion during 2013. The return on equity remained 20.86% during 2013. Deposits of the bank are increased by Tk 17.51 billion during 2013 indicating a growth rate of 24.83 percent. Loans and advances which are well diversified have grown by 30.29% during the year. Dhaka bank Ltd remained market leader in terms of deposits and loans and the conventional private commercial banks. Foreign trade Business grew by 33% during the year. Capital adequacy of the bank is 15.88%, well above stipulated rate of 10%. The ratio of non-performing assets to total asset was at a commendable 2.76%. Balance sheet of the bank stood at Tk.130 billion. However, some graphical presentations have shown below.

➤ Operating Profit:

The following chart shows the operating profit of Dhaka Bank Ltd for the years 2009 to 2013.

Figure 01: Operating Profits of Dhaka bank Limited over 5 years

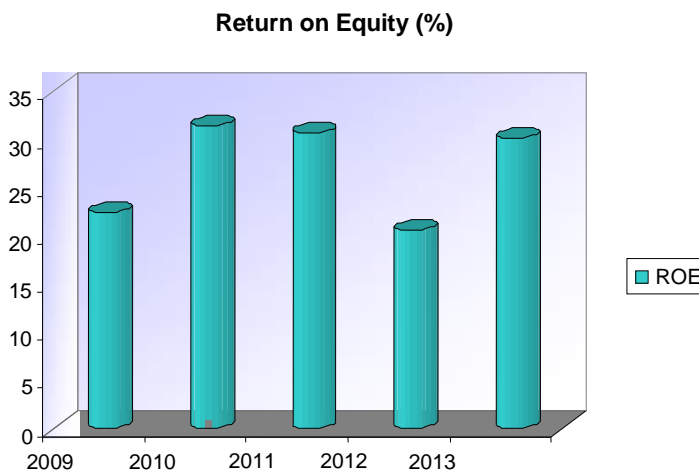


Interpretation: The amount of operating profit of Dhaka Bank Limited in 2013 was the highest, whereas, in 2009 was the lowest. The figures are Tk. 5289 and Tk. 1520 respectively. From, 2009 to 2013, the operating profit sharply increased. However, the pattern of operating profit is increasing and it implies that firm is managing efficiently.

➤ **Return on Equity**

The following chart shows the operating profit of Dhaka Bank for the years 2009 to 2013.

Figure 02: Return on Equity of Dhaka Bank Ltd over 5 years



Interpretation: The percentage of return on equity of Dhaka Bank Limited in 2010 was the highest, whereas, in 2012 was the lowest. The figures were 37.55% and 25.58% respectively. In 2011, the percentage of return on equity was 36.68%, and then it fell sharply in 2012 and increased sharply in 2013 and reached nearly 36.19%.

Earnings per Share:

The following chart shows the Earnings per Share of Dhaka Bank Ltd for the year 2009 to 2013.

Figure 03: Earnings per share of Dhaka Bank Ltd over 5 years



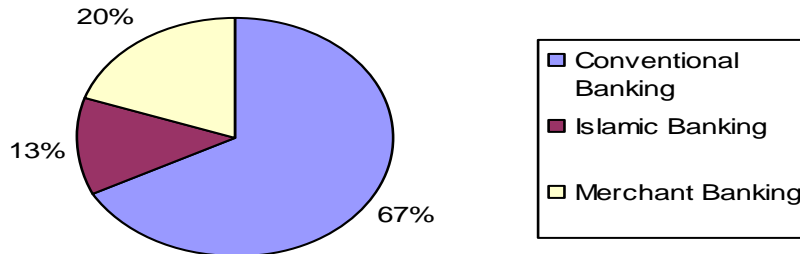
Interpretation: The amount of earning per share of EXIM Bank Limited in 2013 was the highest, whereas, in 2009 was the lowest. The figures were Tk. 78.33 and 40.59 accordingly. From 2010 to 2011, the amount of earning per share increased gradually. However, the pattern of EPS is increasing except in 2012.

➤ **Profit before Tax**

The following chart shows the profit before tax from different sectors of Dhaka Bank Ltd for the years 2013.

Figure 04: Profit before tax over 5 years

Profit Before tax



Interpretation: The percentage of profit before tax from conventional banking is highest, whereas, from Islamic banking is lowest. The figures are 67% and 13% respectively. However, the percentage of profit before tax from merchant banking is 20% which is higher than Islamic banking.

2.6: Operations Management and Information System Practices

2.6.1: Operations Management

In Dhaka Bank Ltd, the operation management is straight-forward. In all branches, there is a senior executive officer who does the final checking of all the work, make corrections if needed, and 12 demands explanation from the employees about their work to verify everything.

Moreover, the branch manager sets some targets for the employees and the senior executive manager ensures that the employees are completing it.

2.6.2: Information System Practices

For recording and executing transactions, Dhaka Bank uses Flora Telecom, which provides the IT solution of Dhaka bank. Dhaka bank uses Intranet. Which is a network built only for them to access from their servers only. When connected to the server through Intranet, employees use specific IP addresses to access flora banking software from their office to do their tasks. For issuing cheque books and ATM cards.

Dhaka Bank uses Secura Bangladesh Limited as their partner. Similar to Flora banking, Secura Bangladesh also works through bank's intranet system and has specific IP addresses to access. Both Flora Banking and Secura Bangladesh has specific used ID's which are password protected for each employee.

2.7 Industry and Competitive Analysis (add sub-chapters, including one on SWOT analysis)

2.7.1: Competitive analysis (Porter's five forces)

Competitors are those who are doing similar business. Dhaka Bank Limited is a private bank but still came a long way to have descent competitors and they are AB Bank Limited, IFIC Bank Limited, Mutual Trust Bank Limited, City Bank Limited, Standard Bank Limited and Dutch Bangla Bank Limited.

Figure 05: Net Income December 31st 2019 (In Millions BDT)

Bank name	Net income in 2019 (in million Taka)
Dhaka Bank Ltd	373.19
AB Bank Ltd	-16.79
IFIC Bank Ltd	695.06
Mutual Trust Bank Ltd	103.41
City Bank Ltd	759.42
Standard Ltd	345.23
Dutch Bangla Bank Ltd	978.15

Here on figure 5, we can clearly see that all those banks are closely placed to each other based on their Net Income values of December 31st 2019. Some of the banks are more efficient than others. For instance, we can see here that on year 2019, AB Bank Limited faced a loss of 16.79 million 14BDT, but the revenue generated on that same year was 13111.3 million BDT.

Whereas, Dhaka Bank limited did get a net profit of 373.19 million BDT on year 2019, but the revenue generated on that same year was only 5657.66 million BDT. This shows that Dhaka bank is much more efficient compared to AB bank.

Power of buyers: Nowadays, almost all banks in Bangladesh has branches all over the country and Jamuna Bank is no different. On Figure 6, we can see than Jamuna Bank and its competitors are making descent revenue and pretty close to each other, which refers that all of the banks are serving their customers and have tons of customers. Apart from customer availability, there are several banks in one area, that makes the competition even higher as the customers now have more options to choose from and can shift to alternatives if they feel like. For instance, near the Kakrail branch of Dhaka Bank, there are several more banks on that same area and they are, Al-arafah Islami Bank, Dutch-Bangla bank, AB bank, Islami Bank, City Bank and Agrani Bank. This refers that the power of buyer is high here.

Power of Suppliers: Banking sector in Bangladesh has grown a lot and this sector has tons of suppliers to choose For example, Dhaka bank has Flora banking as IT solution partner, Secura Bangladesh as cheque book and ATM card supplier. Other than these two, there are tons of more suppliers available such as Brain Station banking solution, DataSoft, Millennium Information Solution Ltd and many more. As there are more than enough suppliers available, the power of supplier is low here.

Threat of new entrants: In Bangladesh, there are 60 banks who are registered under 1991 company act and all are under the supervision of Bangladesh Bank (Bangladesh Bank, 2020). This refers that the banking sector in Bangladesh is growing and flourishing. In this era of technology, digital banking is the attraction of majority of the customers. People now use smartphones to do 15 their banking activities. Besides, banking is an essential part of both the individuals and specially for the businesses. This is why the new entrants will always be flourishing as the demand is there from people, hence the threat of new entrants is high.

Threat of substitute products: As explained earlier, banking is an essential part for both the individuals and specially for the businesses.

No matter customers are doing physical banking or digital banking, the bank has to be there to take care of their money. For businesses, maintaining all these money and there maybe foreign currency involved, it is almost impossible and this is why banks are needed. Till now, there is no greater replacement than banks, hence the threat of substitute products are low.

Rivalry among existing competitors: In just Mirpur 1, there are over 8 banks near each other to serve the customers. The demand for banks is pretty high as it is an essential and there is no greater substitute or alternative yet for the customers. So, the rivalry among the existing competitors is and will remain very high.

2.7.2: SWOT Analysis

Strengths

- Dhaka bank provides satisfactory salary to their employees. This is the reason why the switching rate is very low among the employees of Dhaka bank.
- Dhaka bank has 72 branches throughout the country. Thus it can efficiently serve people of different areas of the country.
- Dhaka bank experienced huge ups and downs in the banking arena so that they are confident enough to be proactive rather than reactive.
- Dhaka Bank has its own training institute through which their employees get trained and gather knowledge. This is to train their employees throughout the year.
- Dhaka bank is a sound company backed by the enormous resource base of the mother concern Rangs group. As a result customers feel comfortable in dealing with the company. It is also experiencing rapid growth of profit year by year.
- Dhaka has good relation with their customers. They give service to their regular customers after 3 PM, though the bank is closed after 3 PM.
- All the levels of the management of Dhaka Bank ,are solely directed to maintain a culture of the betterment of the quality of the service and development of a corporate brand image in the market through organization wide term approach and open communication system
- Dhaka bank utilizes state of the art technology to ensure consistent quality and operation. The corporate office is equipped with SWIFT

(SWIFT is a banking software used by Dhaka Bank). All other branches are also equipped with SWIFT system.

Weaknesses

- Human resources of Dhaka Bank is not adequate to serve its huge customers efficiently.
- Dhaka Bank is avoiding the marketing campaign for their new services. This is why the customers do not know about them fully what they are offering.
- Dhaka Bank does not concentrate enough to other promotional tools and the workforce for personal selling activities is also very limited.
- Dhaka bank is in the backward position in case of technology adaptation. Yet it has not been able to introduce mobile banking and online banking in full pledge. Still they are doing many of their work manually such vouchers writing, bill writing etc. which are computerized in most of the banks.
- Many areas in the country are still out of their network like whole Barishal Division.

Opportunities

- Dhaka bank has large scope of banking operation throughout the country and it is widening day by day. Dhaka bank is still to cover huge business area including SME sector.
- Extension of E-banking will open more scope for Dhaka to reach the clients not only in Bangladesh but also in global banking arena. Introducing any branch banking through online is great opportunity to them.
- Since Dhaka bank deals mostly with credit commerce related business, Credit card division would allow them to make a huge profit in near future.
- The Bank can introduce more innovative and modern customer services to better survive in the competition.
- They can also offer micro credit business for individual and small business.

- The bank can diversify its portfolio by introducing new sector.
- Many branches can be opened to reach the Bank's services in remote locations.
- The Bank can recruit experienced, efficient and knowledgeable workforce as it offers attractive compensation package and good working environment.

Threats

- The country faces lot of unrests and turmoil in the recent times, so the banking operation is in the trouble position.
- Due to high customer demand, more and more financial institutions are being introduced in the country. Many banks are entering the market with new and lucrative products. The market for banking industries is now a buyer dominated market. Unless Bank can come up with attractive financial products in the market .it will have to face steep competition in the days to come.
- As previously mentioned world is advancing e-technology very rapidly. Through Dhaka bank has taken effort to join the stream of information technology, it is not possible to complete the mission due to poor technology and infrastructure of our country.
- The worldwide trend of merging & acquisition in financial institution is causing concentration. The industry and competitors are increasing in power their respective areas.
- The common attitude of Bangladeshi clients to default.
- New technologies are emerging in the banking sector with a rapid rate. So keeping pace with them is a major threat.
- Multinational banks with various attractive means of providing commercial banking services can take the Bank's lucrative clients away.
- Permitted new bank, without implementation of the needed reforms, could lead the unethical competition and horse trading in the country's sector.

2.8 Conclusion

Dhaka bank has developed and expanded in the years since its beginning, it continues to operate on those same two principles. Today, Dhaka bank assumes that when individuals are provided credit, they will be able to initiate upward social mobility for themselves through entrepreneurial endeavors. As a result, Dhaka bank differs from many other social justice efforts in that it does not include intensive rehabilitation training programs for the disadvantaged persons it serves. Instead, Dhaka bank Ltd gives its borrowers freedom to pursue a better future using the skills they already possess in the best way they can with membership in a five-person support group being the only requirement

2.9 Recommendations

- Dhaka Bank should minimize its variety of products offer. Because it could create Product delusion.
- Dhaka Bank should provide more customer satisfaction to gather more money.
- Dhaka Bank should decrease its service charge to gather more customer.
- Discount on interest should be provide in ethical manner.
- Dhaka Bank should provide more print media advertisement to reach end customers.

Chapter 3: Project part (Marketing Mix of Dhaka Bank Ltd)

3.1 Introduction

3.1.1 Background

Modern banks play an important part in promoting economic development of a country. Banks provide necessary funds for executing various programs underway in the process of economic development. They collect savings of large masses of people scattered throughout the country, which in the absence of banks would have remained idle and unproductive. These scattered amounts are collected, pooled together and made available to commerce and industry for meeting the requirements. Economy of Bangladesh is in the group of world's most undeveloped economies. One of the reasons may be its undeveloped banking system.

Government as well as different international organizations have also identified that undeveloped banking system causes some obstacles to the process of economic development. So they have highly recommended for reforming financial sector. Since 1990, Bangladesh government has taken a lot of financial sector reform measures for making financial sector as well as banking sector more sound and transparent, and formulation and implementations of these reform activities have also been participated by different international organization like World Bank, IMF, ADB etc.

In 1996, World Bank published "Bangladesh: Agenda for action" in which it has suggested a lot of recommendations for economic development of our country. These recommendations included special presentation for reforming banking sector. In this agenda, World Bank's recommendation says:

"Professionals in the banking business will generate large, long term payoffs in the form of a more efficient banking system apart from function and technology-related training required at Bangladesh bank and the commercial banks".

Bank marketing is one of the booming parts in world economy. Without Bank marketing it is awfully sturdy for every bank to survive. In the modern World, bank marketing is a new criterion to us.

Without proper product marketing it is difficult for the customer to know about the product of the bank. Because there are several bank throughout the country. So bank must send some brochure or cards or any types of handout thus customers can know about the product and choose there desire one.

3.1.2 Objectives

Broad Objective: The study will explore the applicability of marketing mix strategies for IFIC Bank Ltd.

Specific Objectives:

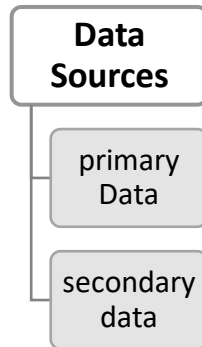
- What are the **product related strategies** of Dhaka Bank Limited?
- What are the **price related strategies** of Dhaka Bank Limited?
- What are the **criteria** used by Dhaka Bank for setting up a **particular branch**?
- What **promotional strategies** are used by the banks to attract consumers?
- What **Process** the bank uses to deliver its service to the customer?

3.1.3 Significance:

The field of study has been for the marketing portion the bank active. In this report it is tried to find out all sorts of practical dealings that are conducted in case of handling various types of bank marketing activities in each and every department, the theoretical aspects, that is what should be the procedures and requirements maintained marketing activities are mainly discussed. It is tried to show various types of graphical design by which data and information has been presented in lucid manner.

3.2 METHODOLOGY

Figure 06: Sources of Data



Primary Data: Primary data regarding the bank's marketing mix will be collected through working and conducting individual interview in the bank.

Secondary Data: The secondary data sources will be:

- Annual report of Dhaka Bank.
- Web site of Dhaka Bank.
- Brochures of Dhaka Bank.
- Data collected from internal report.
- Bank records.
- Journals of the Bank
- Different books, training papers, manuals etc. related to the topic

3.3 Findings and analysis

3.3.1 Marketing Strategy Followed By Dhaka bank

Company's overall mission and objectives are defined by its strategic plan. Marketing strategy is the marketing logic by which the business unit hopes to achieve its marketing objectives. The bank recognizes that in today's competitive marketplace, companies need to be customer centered. They must win customers from competitors, then keep and grow them by delivering greater value. The bank knows that it can not profitably serve all consumers in a given market because consumers in a given market have diverse needs of banking services. Thus the bank divides the total market in particular segments and design appropriate strategy to serve these customer segments profitably. The process involves following steps:

1. Segmentation
2. Targeting
3. Differentiation and positioning
4. Pricing

Segmentation:

Banks deal with individuals, group of persons and corporate, all of whom have their likes and dislikes. No bank can afford to assess the needs of each and every individual buyer (actual or potential).

Segmentation of the market into more or less homogenous groups, in terms of their needs and expectations from the banking industry, provides a solution to this problem. The marketer typically tries to identify different segments in the market and develop profiles of resulting market segments. In the process of segmentation, the market can be divided into major segments which are gross slices of the market, or into smaller specially formed segments, otherwise known as niches. Therefore, a company should clearly define its target segment and devise strategies to target the customer, so that it has a competitive advantage in the segment. An important criterion for market segmentation is the economic system in which we find agricultural sector, industrial sector, services sector, household sector, institutional sector and rural sector requiring of weigh while segmenting.

- **Agricultural Sector:** In the agricultural sector, there are four categories rise since the needs of all the categories can't be identical. The mechanization of agriculture, the improved or scientific system of activation, the help of nature, the magnitude of risk, the availability infrastructural facilities influence the level of expectations vis-à-vis the needs and requirements. The banking organization are supposed to know and understand the changing requirements of different categories of farmers.
- **Industrial Sector:** The banking organizations serve the interests of the industrial sector. The large-sized, small-sized co-operative and tiny industries use the services of banks. The expectations of all the categories can't be uniform. The banking organizations are supposed to have an in-depth knowledge of the changing needs and requirements of the industrial segment.
- **Services sector:** It is an important sector of the economy where the banking organizations get profitable business. The two categories of organizations such as profit-making and not-for-profit making are found important in the very context. The banking organizations need to identify the changing needs and requirements of the services sector. With the frequent use of information technologist and with the mounting pressure of inflation and competition, we find a change in the hierarchy of needs.
- **Household Sector:** This is also constitutes an important sector where different income group have different needs and requirements. In below figure we find the different segments of the household sector. The high income group, middle income group, low income group, substance level group and marginal income group have different hierarchy of need which influence the level of their expectations.
- **Gender Segment:** In the gender segments, we find male and female having different needs and requirements. The banking organizations are supposed to identify the level expectations of both sexes. Some of the women are housewives and therefore they have different need and requirements whereas some of them are working ladies having different needs and requirements.

In the profession segments, we find different categories of professions and therefore we find a change in their needs and requirements. Market segmentation thus simplifies the task of understanding the customers/prospects. The bank professionals find it convenient to formulate and innovate the marketing mix of world class which simplifies the process of excelling competition. In the Bangladesh perspective where we find agrarian economy contributing substantially to the transformation of national economy, it is pertinent that the banking organizations assign due weight to the rural sector of the economy where we find tremendous opportunities.

Targeting

Market targeting is the process in which each segment's attractiveness is measured and a target segment is chosen based on its attractiveness. Dhaka Bank Ltd attempts to serve all market segments in the banking industry. But it concentrates more on serving professionals specially businessmen, entrepreneurs (men and women), limited companies etc. Besides this, individual customers, service holders, students and customers from both rural and urban areas also get equal attention here.

Positioning

Positioning is the process which is the act of establishing a viable competitive position of the bank and its offerings in the mind of the target customers chosen. Dhaka Bank Ltd was the first in the market among the second generation banks. Thus the bank enjoys the first mover advantage in the market.

Pricing

As Dhaka Bank is a scheduled bank, pricing of its products or services are set and controlled by Bangladesh Bank. Thus the interest rates and commission rate of different bank products and services of Dhaka Bank are almost the same as other competitor banks. Thus the bank does not rely solely on pricing to compete in market, rather it concentrates on providing value added services, level of the bank service and strong relationship with the customers.

3.3.2 Marketing Mix Adopted By Dhaka bank Ltd

Marketing mix is the set of controllable tactical marketing tools that the firm blends to produce the response it wants in the target market. The formulation of marketing mix for the banking services is the prime responsibility of the bank professionals who, based on their expertise and excellence, attempt to market the services and schemes profitably.

The bank professionals having world class excellence make possible frequency in the innovation process which simplifies their task of selling more but spending less. The four sub mixes of the marketing mix, such as the product mix, the promotion mix, the price mix and the place mix, no doubt, are found significant even to the banking organizations but in addition to the traditional combination of receipts, the marketing experts have also been talking about some more mixes for getting the best result. The People, Process and Physical Evidence as sub mixes are now found getting a new place in the management of marketing mix.

In service industry, marketing mix elements are termed as 7Ps. The following diagram will present the essential ingredients of services marketing mix:

Figure 07: Marketing mix elements adopted by service industry



3.3.2.1 Products and Services of Dhaka Bank Ltd

Dhaka offers both products and services according to diverse needs of its various segments of target customers. Products and services are tailored to financial needs of urban and rural customers.

3.3.2.2 Products of Dhaka Bank Ltd

Products means the goods-and-services combination the company offers to the target market. While marketers see themselves as selling products, customers see themselves as buying value or solutions to their problem. It is the major element in the marketing mix and the other elements emerge around it to add value to that element and thus assist customers to have what they want from the bank.

Thus appropriate products must be developed according to the customers’ financial needs. All other marketing efforts will go to vain unless products are appropriately designed complying with customers’ financial needs.

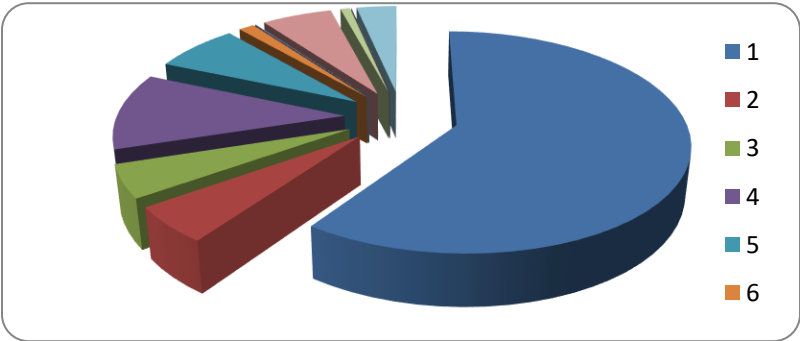
Dhaka Bank offers following products for its target customers:

- 1. Deposit products
- 2. Loans and Advance Products
- 3. Remittance products
- 4. Cards

1. Deposit Products

Deposits are the foundation on which banks thrive and grow. They are a unique item in a bank’s balance sheet that distinguishes it from other types of business firms. Deposits provide most of the raw material for bank loans and, thus, represent the ultimate source of bank profits and growth. Deposits generate legal reserves, and it is out of the excess legal reserves a bank holds that new loans are created. Important indicators of management effectiveness in any bank are whether or not deposited funds have been raised at the lowest possible cost and whether enough deposits are available to fund those loans the bank wishes to make.

Figure 08:Deposit Mix 2019



1.Fixed Deposit(59.87%), 2.Current Deposit(5.33%), 3.Short Term Deposit(4.88%), 4.Savings Deposit(11.38%), 5.Special Savings Scheme(7.13%), 6.Special Fixed Deposit Scheme(1.30%), 7.Bearer Certificate of Deposit(0.07%), 8.Sundry Deposit(5.87%), 9.Premium Term Deposite(0.81%), 10.Instant Earning Term Deposit(0.02%), 11.Money Double Programe(3.34%).

The deposit products offered by Dhaka Bank are presented below:

- I. Current Deposit (CD)
- II. Short Term Deposit (STD)
- III. Savings Bank Deposit (SB)
- IV. Fixed Deposit (FDR)
- V. Special Savings Scheme Deposit (SSS)
- VI. Special Deposit Scheme (SDS)
- VII. Premium Term Deposit (PTD)
- VIII. Instant Earning Term Deposit (IETD)
- IX. Wage Earners Welfare Deposit Pension Scheme (WEWDPS)
- X. Nonresident Foreign Currency Deposit (NFCD)
- XI. Resident Foreign Currency Deposit (RFCD)
- XII. Money Double Program (MDP)

3.3.2.3 Service Quality and Customer Satisfaction

Delivery of high service quality to customers offers firms an opportunity to differentiate themselves in competitive markets. On the other hand, high service quality results in customer satisfaction and loyalty, greater willingness to recommend to someone else, reduction in customer complaints, and improved customer retention rates.

Unlike goods quality, which can be measured with some objectivity, service quality is abstract and elusive. The unique features of services such as inseparability of production and consumption, intangibility,

and heterogeneity make measurement of quality a very complex issue. In the absence of objective measures, firms must rely on consumers' perceptions of service quality to identify their strengths and/or weaknesses, and design appropriate strategies. This makes development of psychometrically sound and managerially useful instruments to measure service quality imperative.

Service quality can be discussed under following seven dimensions:

Reliability:

- Providing service as promised
- Dependability in handling customers' service problems
- Providing services right the first time.
- Providing services at the promised time.
- Maintaining all of free records accurately.

Empathy:

- Giving customers individual attention
- Employees who deal with customers' in a caring fashion (recognizing regular customer)
- Having the customer's best interest at heart.
- Employees who understand the need of their customers
- Convenient business hours.

Responsiveness:

- Keeping customers' informed as to when services will be performed
- Prompt service to customers (sending bill)
- Willingness to help customers (calling back)
- Readiness to respond to customers' requests

Tangibles:

- Modern equipment
- Visually appealing facilities (plastic credit card)
- Employees who have a real, professional appearance.
- Visually appealing materials associated with the service.

Assurance:

- Employees who have confidence in customers
- Making customers feel safe in their transactions
- Employees who are consistently courteous.
- Employees who have the knowledge to answer customer questions.
- Physical Safety

Accessibility:

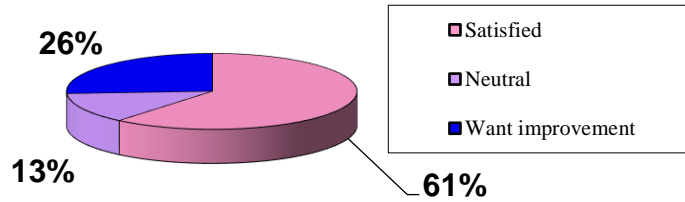
- The service is easily accessible by telephone (lines are not busy and don't put you on hold)
- Waiting time to receive service is not expensive
- Convenient time of operation
- Convenient location of service facility

Courtesy:

- Politeness, respect, consideration and friendliness
- Clean and neat appearance of public contact personnel.
- Consideration for the consumer's property.

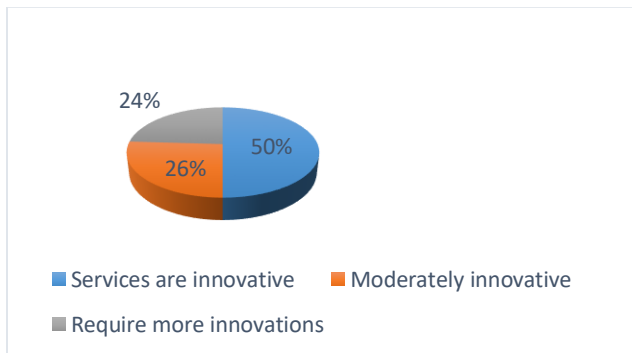
3.3.2.4 Graphical representation and Interpretation of survey data

Providing Services Promised



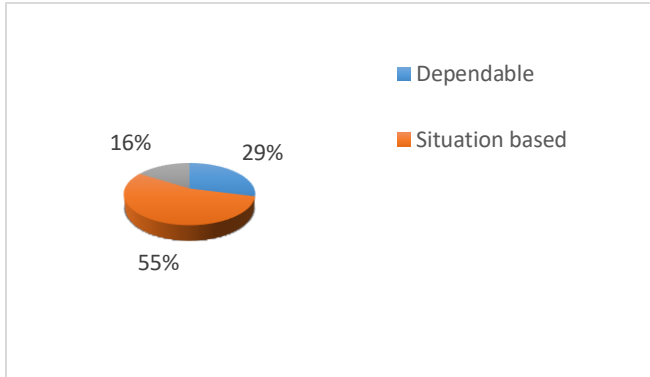
Interpretation: 61% of the respondents think that Dhaka bank Ltd is providing product mixes and services according to their commitment, 13% are neither fully satisfied nor dissatisfied and 26% think that some improvements are necessary for Dhaka bank Ltd in order to reach promised service level.

Innovative Service Offerings



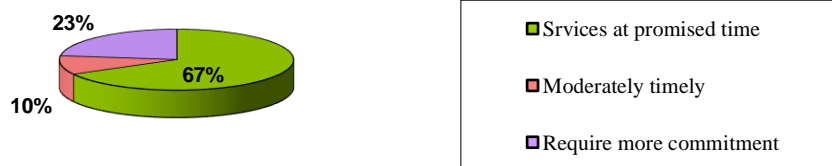
Interpretation: 50% of the respondents think that Dhaka Bank Ltd provide innovative service offerings, 26% think these as moderately innovative and 24% of the respondents think that the bank should adopt more diverse service offerings and adapt more sophisticated technologies.

Dependability



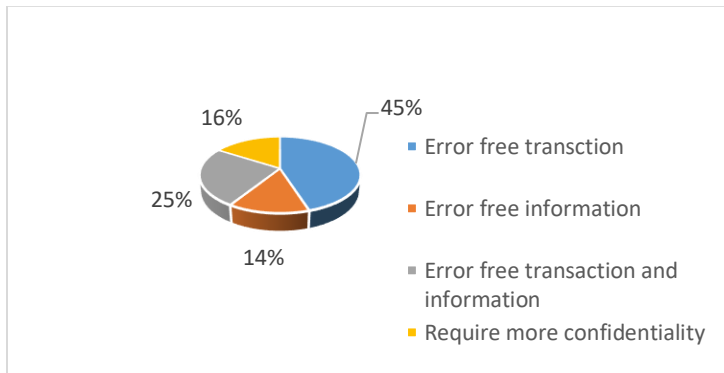
Interpretation: 29% of the respondents think that Dhaka bank is completely dependable for giving solutions to their diverse financial problems, 55% respondents think that it is dependable in particular situation and not for others and 16% think that it should increase its dependability by giving wider range of services or solutions to their financial problems.

Timeliness



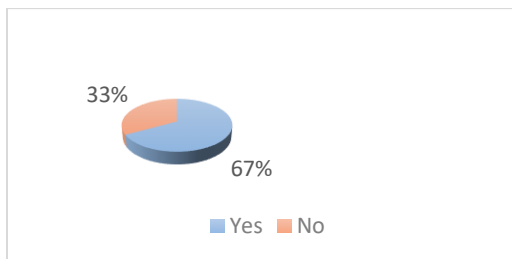
Interpretation: 67% of the respondents think that Dhaka Bank fulfill their commitments by providing services in a timely manner, 10% believe that it is moderately timely and 23% believe that it need to increase timeliness of services.

Error Free Records



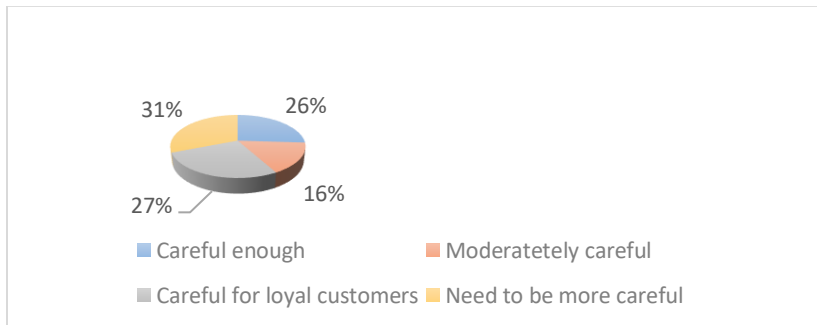
Interpretation: 45% of the respondents think that Dhaka Bank provides error free transactional services, 14% think that it provides error free information in its documents and web sites, 25% think that it provides both error free transaction and information and 16% of the respondents want more error free service commitments from the bank.

Individual Attention



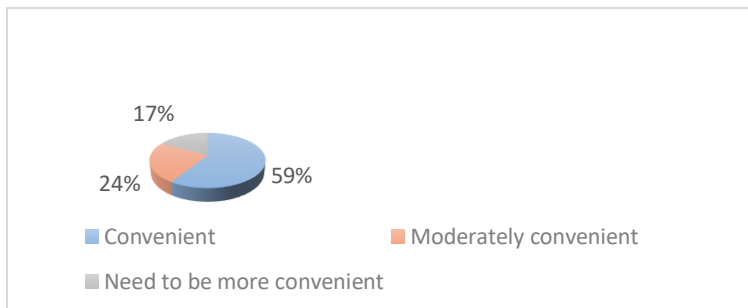
Interpretation: 67% of the respondents think that they get individual attention and care from employees of the bank about their financial problems and their probable best solution and 33% respondents think that Dhaka Bank requires more attention to pay to individual customers.

Employee Care:



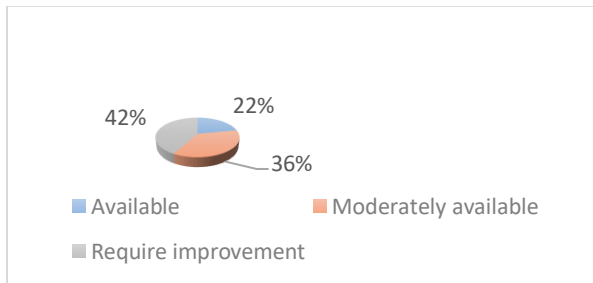
Interpretation: 26% of the respondents think that employees of the bank are careful enough to all customers, 16% think they are moderately careful, 27% believe that they are only careful for regular and particular customers and 31% think that they are not careful at all and need to be more careful.

Convenient Business Hours



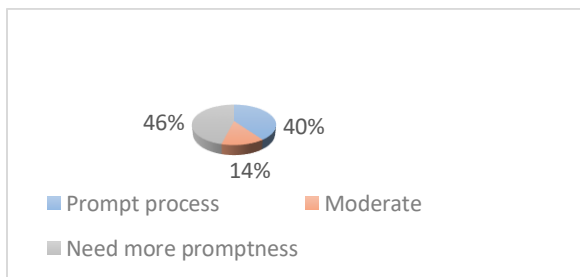
Interpretation: 59% of the respondents think the business hour of Dhaka Bank as convenient enough, 24% think it as moderately convenient and 17% think it need to be more convenient.

Information Availability:



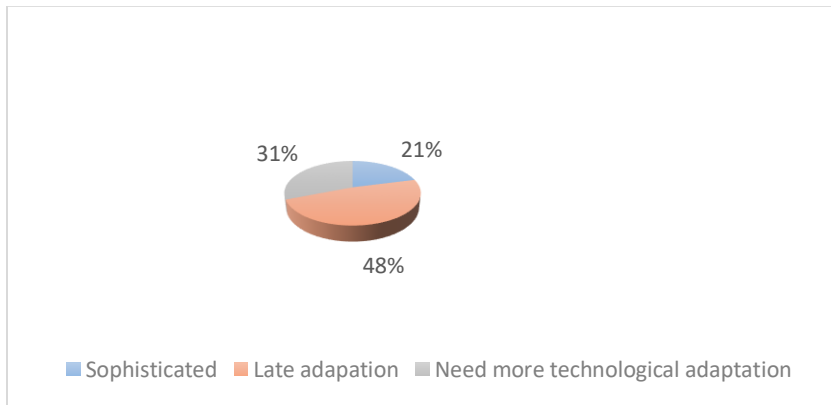
Interpretation: 22% respondents think information is fully available, 36% think information is moderately available and 42% think information should be made more available to general public and customer.

Prompt Service:



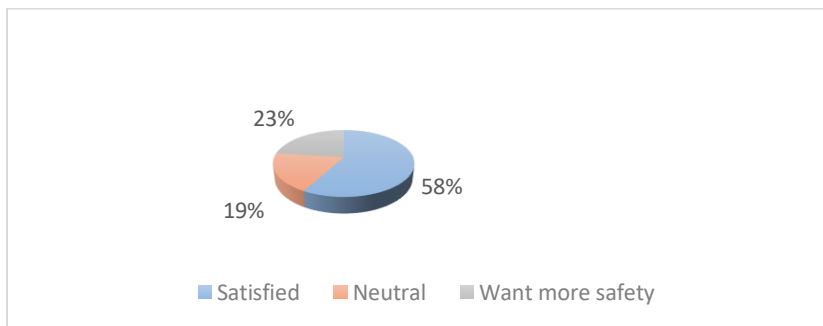
Interpretation: 40% respondents think that transactional process and other services of the bank are prompt enough, 14% think these processes as moderately prompt and 46% want more promptness in the bank services.

Modern Equipment:



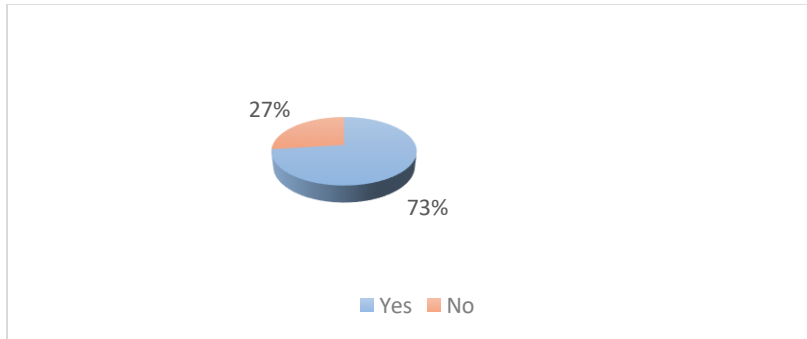
Interpretation: 21% respondents think that the equipment and machineries used by the bank are quite sophisticated, 48% think that the bank has modern technologies but it is always late of their adaptation in comparison of some other banks and 31% think that the bank lacks modern technologies in many aspects and thus more technological adaptation.

Customer Safety:



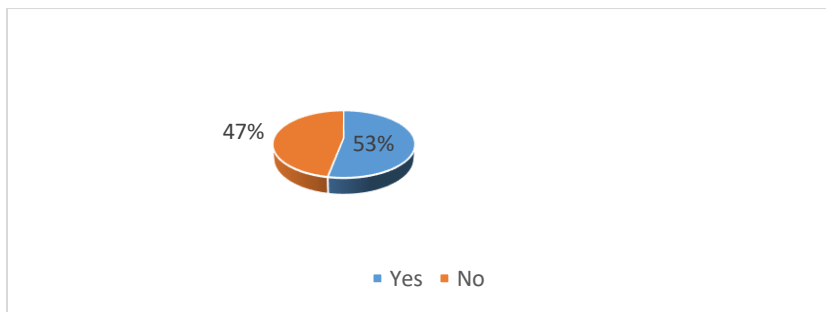
Interpretation: 68% respondents are satisfied with the safety of the bank transactions, 19% are neither satisfied nor dissatisfied and 23% respondents want more safety in any type of banking transactions.

Employee Knowledge:



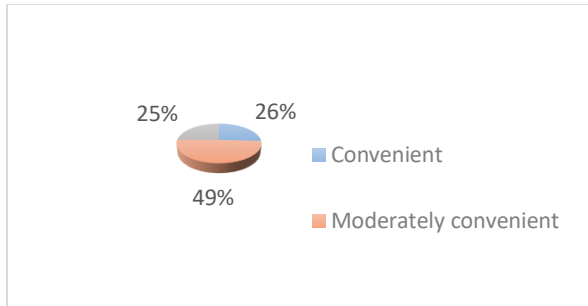
Interpretation: 73% respondents think the employees of the bank are highly knowledgeable to give them proper solution to their problem and 27% respondents expect more knowledgeable employee who can provide them ideas or solutions to any type of financial problems.

Number of branches:



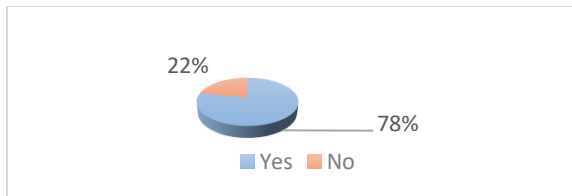
Interpretation: 53% respondents think that the number of branches of the bank is adequate and 47% respondents think the number should be raised further in both rural and urban areas.

Location of Branches:



Interpretation: 26% respondents think the location of the branches are quite convenient for them, 49% think them as moderately convenient and 25% respondents think location selection should be more deliberate considering their convenience fact.

Employee Behavior



Interpretation: 78% respondents are satisfied with the employees' behavior and 22% respondents are not fully satisfied with employee behavior.

3.4 Conclusion

Banking sector of Bangladesh has undergone dramatic changes since the independence in 1971. Immediately after liberation the government nationalized all banks. In the early 80s a number of legislative steps were also taken to reform the banking sector. Private Commercial Banks (PCBs) were allowed to enter into the market, two Nationalized Commercial Banks (NCBs) were denationalized and another NCB as converted into a limited liability company and partially privatized. In 1990 the government at the advice and support of the World Bank initiated five-year Financial Sector Reform Program (FSRP) with the objectives to introduce capital adequacy requirements, improve loan classification system, set more liberal interest rate policy, improve loan recovery and reform the NCBs through recapitulating and improving their operating system. Although the tenure of the FSRP expired in 1996 a number of further steps were initiated by Bangladesh Bank to bring discipline in the banking sector. Currently, the World Bank and International Monetary Fund are jointly concluding the Financial Sector -" Assessment Program (FSAP) with a view to undertake further reforms in the sector. In 2002, the government formed a Banking Sector Reform commission to formulate guidelines for further reform of banking sector including revision of the Bank Companies Act 1991.

Under the above backdrop Dhaka bank Ltd is a private sector bank having a large market share of the industry. If the weaknesses are addressed appropriately and Opportunities are explored keeping in view the threats behind with a stable and professional management having regard to appropriate corporate governance and modern automation technology then IFIC could expect to achieve its desired target of a visionary bank

3.5 Recommendations

Private banking organizations are now doing an outstanding business, which signifies that people are satisfied with the services of the banks. Dhaka Bank Limited has made a remarkable track in the people's mind within few years of its operation. It implies a positive attitude of the investors to the bank now it's very much necessary to look into its weaknesses to advance in this competitive arena.

◆ *Promotion strategy*

The promotion strategy of Dhaka bank is not at all effective. The bank should bear in mind that advertising is the most effective technique to communicate with people.

Dhaka bank could spread its reputation more widely by using different types of media in the most attractive way. Some people still does not know the bank, which is a disappointing issue for the bank.

◆ ***Recruit the efficient employees***

Dhaka bank should redesign its recruitment policies to have productive and efficient Work force. Sometime the employers of Dhaka give priority to the personal relationship with the incumbents which need to be changed.

◆ ***Training Systems***

Dhaka needs to install effective in-house training designed to serve the organization's need. Even though the employees of the bank are required to have training from Bangladesh Institute of Bank Management (BIBM) but the trainings conducted by they may not suit to the requirement of the organization.

◆ ***Reduce the interest rates***

Dhaka Bank should be concerned about the interest rates on different schemes. It needs to restructure the rates to have competitive advantage over the peers. Dhaka bank could increase its deposits and investments by reducing interest rates.

◆ ***Contact with the clients***

Dhaka bank could increase better relationship with their respective clients by communicating with them regularly. It would create a scope for the bank to monitor the clients as well as to hold them.

◆ ***Research and developments***

It is an essential measurement of the organization to achieve the goal and objectives. Dhaka is no more concern about the market research. But they should consider it seriously to understand the market opportunities and competitions. They could meet the demands of the customers and develop their performance only by doing perfect market research and evaluation currently a cell engaged in market research has been developed at the Head Office. But it is not working properly because the officers working in the cell are burdened with responsibilities in the credit division and cannot give time for market research.

◆ ***Increase the number of ATM booths***

Dhaka bank should try to provide more services by increasing the number of ATM booths. Sometimes the clients face problem with their ATM cards, which make them disturbed. So the bank should try to avoid the complexity with the cards and services.

◆ ***Instrumentality of Branch Managers***

At a micro level, it is the responsibility of the branch managers to promote and drive the message to the people in the local area. They should organize small programs in order to attract people and create awareness in the local area about the new schemes of the bank.

◆ ***More Involvement in CSR activities:***

At present Dhaka bank performs CSR activities at ethical level. They should involve in CSR activities more proactively & become an ideal corporate citizen.

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