Report On

"Recruitment & Selection Process of Product & Technology Division of bKash Ltd."

By

Nuvana Mahjabin 18204015

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 January 2023

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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.

Student's Full Name & Signature:

Nuvana Mahjabin

18204015

Supervisor's Full Name & Signature:

Mr. Feihan Ahsan

Senior Lecturer, BRAC Business School

BRAC University

Letter of Transmittal

Mr. Feihan Ahsan

Senior Lecturer

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212.

Subject: Submission of Internship Report

Sir,

It is my great honor to state that I, Nuvana Mahjabin, want to submit my internship report, a mandatory part of the internship program titled "Recruitment & Selection Process of Product & Technology Division of bKash Ltd". During my three months (10th October 2022 to January 9th, 2023) long internship period, I was assigned as an intern of Human Resources Division of bKash Limited.

In preparation of this report, the relevant information was collected from authentic sources to make it reliable and informative. The primary sources of information for this report are my supervisor and colleagues as well as my own experience.

I will be very glad if you accept my internship report and take the necessary steps that are required to complete my internship process. If you require any related information regarding my internship report, I shall be very happy to provide you with it.

Sincerely yours,

Nuvana Mahjabin

18204015

BRAC Business School

BRAC University

Date: January 30, 2023

iii

Non-Disclosure Agreement

This agreement is made and entered into by and between bKash Limited and the undersigned

student at BRAC University. As a former bNext intern (Intern ID: IN0414) of bKash Limited,

I am mindful about the fact that at the time of my internship period, I was exposed to a lot of

confidential information and not to mention that it is very crucial for the company to maintain

data privacy. I am aware that I must always maintain the confidentiality and privacy of this

information and not to be permitted to disclose or share it with any third party.

Nuvana Mahjabin

Student ID: 18204015

iv

Acknowledgement

First, I would like to express my gratitude towards Almighty Allah for making my whole internship process smooth and giving me the opportunity to learn and grow every day.

Then, I would like to thank Mr. Feihan Ahsan, Senior Lecturer, BRAC Business School, BRAC University. I am eternally grateful that under his supervision this internship period has been nicely completed. From providing all the detailed information on how to complete the internship report to giving constant support, he has provided me tremendous support throughout this period for which I will always be grateful to him.

Moreover, I would like to thank my organizational supervisor Md. Nowrose Farhan Chowdhury, Assistant Manager, Talent Acquisition-Product & Technology, Human Resources Division, bKash for his constant support and guidance to ensure my best possible learning. Throughout this internship period, he has always been cautious about making sure to make me learn new things about recruitment and selection every now and then.

Furthermore, I would like to extend my gratitude to fellow colleagues and seniors who have always been helpful during my internship. With their cooperation and support, I have been able to successfully complete my internship.

Executive Summary

This report is prepared based on my internship experience at bKash Ltd. It is concentrated on the recruitment and selection process of "Product & Technology" division of bKash Ltd. This internship experience has helped me to learn and grow in my personal and professional life.

This report is a brief explanation of how the recruitment and selection process works in bKash Ltd. I have tried to add a detailed explanation of the process to make the report more effective. The purpose of this report is to understand the crucial steps of recruitment and selection of bKash Ltd, specifically about the Product & Technology Division. It is one of the most important and significant parts of the company to onboard the most eligible candidate and hence bKash Ltd. focuses heavily on it.

Table of Contents

Declaration	ii
Letter of Transmittal	iii
Non-Disclosure Agreement	iv
Acknowledgement	v
Executive Summary	vi
Table of Contents	vii
Chapter 01: Introduction	1
Background of the study	2
Scope of the report	3
Limitations of the study	4
Objective of the study	5
Methodology	6
Chapter 02: Organizational Overview	7
Company Profile	7
Values	7
Divisional Overview:	8
Organizational Chiefs	9
Board of Directors	10
Partners	11
Products & Services	12
Highlights of bKash	15
Chapter 03: Analysis of bKash from different perspectives	16
Organizational Level Analysis	16
Operational Level Analysis	17
Market Level Analysis	18
Industry Level Analysis:	19
Porters Completive Model Analysis	20
SWOT Analysis	21
Chapter 04: Overview of Human Resources Division	22
HR Business Partner	22
Organizational Development & Employee Relations	22
HR Operations	23
Compensation & Benefits	23
Chapter 05: Recruitment & Selection Process of Product & Technology Division	24
Product & Technology Division Overview	24

Recruitment and Selection Process	24
Chapter 06: Key Learnings & Experience Overview	27
Key Learnings	27
CV Sorting & Screening	27
Interview Coordination & Scheduling	27
Job Post Creation	28
Database Management	28
Insights on bKash	28
Experience Overview	29
Being a part of bNext Program	29
Being a part of bKash HR	29
Recommendation	30
Conclusion	31
References	32

Chapter 01: Introduction

The Mobile Financial Service (MFS) industry is one of the most profitable and growing industries in the whole world. Keeping pace with the emerging economy, Bangladesh has also started their journey in this sector few years ago and proudly bKash Limited started this pioneering business back in 2010. Not to mention, this industry has been booming since the beginning of Covid-19 pandemic. Since the pandemic situation forced everyone to stay at home and avoid human contraction, people have been compelled to adapt cashless transactions to their daily lives as much as possible. Even today, after the pandemic situation has been much better, people still prefer to stay cashless because it is convenient, efficient and comes with interesting offers. As this sector is growing every day, so does the competition. Specifically, the competition is getting intense with the skilled human resources acquired by different competitors over time. So, it can be undeniably said that the proper management of recruitment and selection activities of a company can play a significant role in organizational outcomes and performance. Now, with the competition growing over the years it becomes challenging for the HR division to support the organizational needs by providing the best sourced personnel for vacant positions in the shortest possible time.

Thus, this study focuses on how bKash Limited as one of the first MFS providers of Bangladesh manages their human resources and how they conduct their recruitment and selection process in The Product & Technology division. Through this report, the overall process of recruitment, specifically focusing on the Product & Technology Division shall be stated.

Background of the study

Recruitment is one of the core functions of the Human Resource department. Recruitment is a process that involves everything from screening, shortlisting, interviewing, selecting, hiring, and onboarding employees. Depending on the size of the organization, the recruitment team can be large or small. But usually, in context of Bangladesh most of the time, the Human Resources Team is a small rather than international organization. However, in this case, as bKash Limited is one of the largest homegrown companies of Bangladesh which consists of a broad number of employees, they have a generous Human Resources Team to ensure the best possible HR needs. Traditionally, like most of the MFS companies like bKash Limited use their in-house HR Division to recruit and select candidates according to designated departmental needs. The goal of recruitment is to create a wide pool of qualified candidates within the firm from which the company must select the most qualified individual for the job which helps to draw big groups of individuals and encourages them to apply for open opportunities within the company. But while the HR sector has evolved over time, even huge companies have discovered that their basic HR team may not always be as effective as to manage all the complexities in recruitment. Most MFS organizations, like bKash, choose to utilize specialized HR solutions when they need to obtain new employees for this reason. This study demonstrates how an MFS provider, such as bKash, engages in the selection and recruitment of candidates for their business. Additionally, this study highlights the factors they consider during their entire recruitment process in the Product & Technology Division.

Scope of the report

This report deals with the selection and recruitment process of the Product & Technology Division of bKash Limited in terms of theoretical point of view and the practical implementation. The study will help to learn about the overall recruitment and selection process of an organization like bKash from root level. As it involves practical knowledge as well as theoretical knowledge, it will contain more in-depth information regarding how recruitment and selection works in the corporate world. Basically, the report entirely discusses the HR practices that are followed by bKash. Moreover, other than the Human Resources Policies regarding recruitment in the Product & Technology Division, other organizational policies are excluded in this report to maintain confidentiality. Furthermore, from this study we can help to differentiate between the practices that are taught in theories and the practices that are actually obtained in an organization like bKash in terms of recruitment and selection process.

Limitations of the study

- Personal biases and inconsistencies in previous HR practices with the current practices
 may create possible setbacks as the study is based on the personal experiences shared
 by fellow colleagues and seniors of the organization.
- Comparatively a short period of internship tenure is also a reason to not have enough data for this study.
- Due to being a compliant company, bKash heavily focuses on confidentiality and data privacy hence crucial and significant information is excluded from the report by the management.
- Not giving access to important organizational matters for being an intern to avoid data breach, is also one of the reasons for data unavailability.

Objective of the study

The main objective of this report is to provide an overview of the recruitment process of the product & technology division of one of the major players in the MFS industry, which is bKash Limited. The objectives of this study are:

- To know how the hiring needs are identified.
- To know how the job descriptions are prepared.
- To know how the talent search programs are performed.
- To know the overall steps and processes in recruitment and selection.

Methodology

The study is concentrated in a systematic manner from the very beginning. Such as selecting the topic, collecting information and lastly reflecting everything in the final report by maintaining rules. The most crucial and integral part was to identify and collect data as they needed to be classified, interpretated, analyzed and finally presented in the most correct manner to demonstrate the vital points. The process of the methodology is explained below:

Sources of Data

Both primary and secondary sources were used to collect data.

Primary Sources

- Personal experience and observation in the organization
- Discussion with senior colleagues

Secondary Sources

- Website
- Online Article
- Internet

Collection of Dara

I have collected the primary data from my personal experience and observation as an Intern while face to face communication with seniors were used. For secondary data, I have gathered data from bKash website, online articles, and internet accessible information.

Chapter 02: Organizational Overview

Company Profile

bKash Limited (bKash) is one of the first and leading Mobile Financial Services in Bangladesh. It is operating under the regulation of Bangladesh Bank as a subsidiary of BRAC Bank Limited starting from its inception. As a commitment to offer convenience in mobile payments and money transfers, bKash started its journey as a joint venture between BRAC Bank Limited, Bangladesh and Money in Motion LLC, USA in 2010. In 2011, bKash officially launched their services on Robi Network. With time, bKash has become a word that truly resonates with people's social growth, prosperity, and development. Being Bangladesh's first and only Unicorn startup (a startup whose valuation is \$1 billion or more), bKash has been vastly recognized locally as well as globally. Not to mention, it has become an integral part of millions of Bangladeshis till this date. Starting from scratch to becoming a national pride, bKash has come a long way.

Values

Day by day bKash is growing bigger than ever but they hold their values very closely to maintain the business standard. The main values of bKash are Customer Centric, Collaborative, Innovative, Ethical and Agile. From the very beginning, they have been very keen about their values, and they always make sure not to do anything that would jeopardize their own values.

Divisional Overview:

bKash Limited has a total of 8 divisions and 2 independent departments. They are included in the organogram and altogether these divisions and departments ensure a swift flow of work inside the organization.

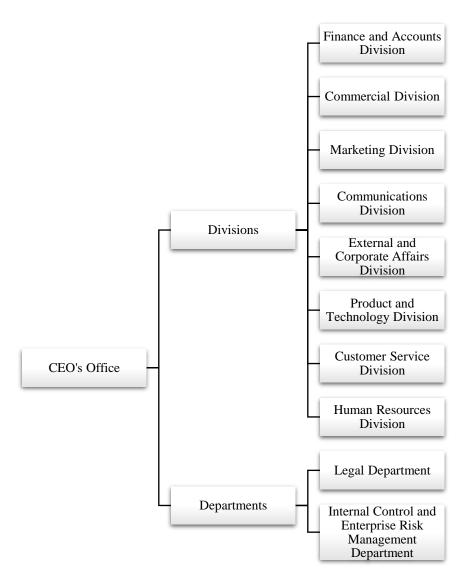


Figure 1: Organogram of bKash

Organizational Chiefs

Kamal Quadir is the CEO and founder of bKash Limited. All the Divisional Chiefs and departmental heads report to him directly.



Figure 2: Organizational Chiefs

Board of Directors

Among the Board of Directors of bKash Limited, Mr. Shameran Abed is the Chairman of the Board of Directors. All the other members mentioned below are respectable boards of directors nominated by different partners who are well established in the industry.



Figure 3: Board of Directors

Partners

In total there are 6 partners of bKash Limited which are Bangladesh based BRAC Bank Limited, US based Money in Motion LLC, International Finance Corporation of the World Bank Group, Bill and Melinda Gates Foundation, Ant Group and SoftBank Vision fund.













Figure 4: Partners

Products & Services

Initially bKash started its journey with some basic services like Cash In, Cash Out, Send Money but gradually they evolved with the modern demands and added many exciting features. These exciting and timely features have made them what they are today. bKash is currently offering the below-mentioned products and services to its users.



Figure 5: Products & Services

The Products and Services are discussed below for better understanding:

- Send Money: A bKash user can send money to other bKash users at any time from the app or using USSD. On the other hand, an user can send money to the preset "Priyo Number" chosen from the app, then the charge will be lower. A bKash user can choose up to 5 "Priyo Numbers". Moreover, another new feature is now a bKash user can send money to non-bKash users as well. The non-bKash user will have 72 hours to open a bKash account on that number to receive the money.
- **Mobile Recharge:** Any bKash user can recharge any number. This feature saves time as well as eliminates the errors while recharging.

- Cash Out: Cash out from bKash account from any bKash agent and selective Bank ATM across the country can be made for ease of process.
- Payment: Apart from the personal accounts, bKash also caters for the local businesses
 by providing merchant accounts. With those merchant accounts, business owners can
 receive payments easily and automatically transfer into bank accounts. It is secure and
 safe for Merchants.
- Add Money: This feature helps the bKash users to add money to the users own account from bank. Money can be added in three ways which are Bank to bKash, Mastercard to bKash and Visa Card to bKash.
- Pay Bill: bKash introduced this service to make the unbanked and banked people's lives easier and to make life simpler. With the incorporation of this service, a user can pay electric bills, gas bills, internet bills, water bills and cable TV bills etc.
- **Insurance:** From bKash app, now users can pay the insurance premium of their designated companies and can also collect digital payment receipt. To pay the premium from bKash app, no charge is applicable.
- Savings: With bKash App, one can deposit money to banks or financial institutions and grow it safely and easily. There are two types of savings which are General Savings and Islamic Savings.
- Loan: Eligible bKash users can now take loan from the City Bank ranging from BDT 500 to BDT 5000. The loan gets credited to the user's account and then the user will be

able to withdraw the money. The repayment date and other interest related details are mentioned in the website as well as app.

- **bKash to Bank:** bKash users can transfer money from bKash account to Bank account as well as VISA Debit Card. In this way, a user has their own preference on how they want to manage their money.
- Remittance: According to Bangladesh Bank's latest update, any Bangladeshi who lives in abroad can send money as international remittance to any bKash user in Bangladesh. Remittance should be sent from an authorized foreign bank, money transfer organization or exchange houses. The process is quick, simple, and convenient and bKash assures a secure transaction throughout.
- Education Fee: From the enlisted educational institutions all over the world, anyone can pay fees from anywhere. It decreases the hassle of standing in line as well as saving time.
- **Microfinance:** You can pay loan, DPS or Savings installment to your designated microfinance institution through bKash without any hassle from the comfort of your home while you can get digital receipt and passbook for future reference purposes.
- **Donation:** Considering recent times, the whole world is devastated with the impacts of COVID-19. During this hard time, bKash came forward and partnered with several NGOs. Through bKash anyone can now donate to those enlisted NGOs.

Highlights of bKash

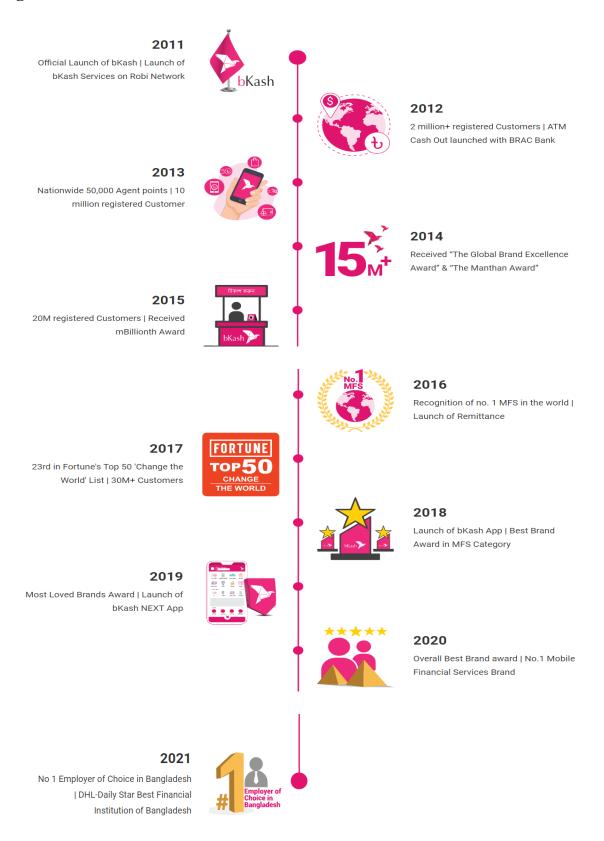


Figure 6: Highlights from bKash Website (Collected)

Chapter 03: Analysis of bKash from different perspectives

Organizational Level Analysis

- Organizational Culture: bKash is always serious about promoting cultural diversity within the workplace to balance and enhance creativity as well as effectiveness. They solely implemented an employee centric environment throughout the organization because they believe in the theory that if the existing employees are satisfied and happy then the number will automatically talk loudly. Moreover, managers follow a participative decision-making process to choose the most suitable option to increase employee engagement.
- Scalar Chain: Each division consists of several departments and those departments have several teams for ease of workflow distribution. Each team has a reporting or line manager while the communication flow is maintained both upwards and downwards for better reach.
- Intra-Organizational Cooperation: As bKash is one of the largest organizations of Bangladesh consisting of several divisions and departments, they all need to work together to reach the best organizational efficiency. Hence maintaining intra-organizational cooperation among the existing departments is very important.

Operational Level Analysis

- Thrive for Excellence: As the Fintech industry depends on technology and proper execution, bKash Limited always focuses and tries to incorporate the excellent minds who work very hard to invent new innovations daily. They always hanker after excellence and drive the business.
- **Process Improvement:** Being the fastest growing companies in Bangladesh as well as in South Asia, bKash always tries to improve their process on a constant basis. The result is evident in their success rate.
- **Performance Parameters:** To track and maintain the performance of the employees to ensure smooth operational performance, KPIs are set by the line manager based on employee skills, capabilities, and knowledge. It is tracked by the head of the department, team lead and the HR division.

Market Level Analysis

- Positive Competition: In recent times, the MFS industry has become very competitive. With the evaluation and modern needs, the number of competitors in the market has increased dramatically. Hence the competition among the rivals is very evident. While some companies opt out for negative marketing strategies, bKash has always been maintaining positive competition. They always show respect and hold a positive image. Rather than demeaning the rivals, bKash focuses on ensuring customer centric service.
- Expansion Opportunities: Due to the market growth and expansion of MFS industry, the view and operations have also changed drastically. Previously it was only considered as a sending money and receiving money platform. But with the constant changes in modern technology and the needs of customers, it has now become a one-stop financial solution by expanding many services.
- Innovative Marketing Campaigns: bKash Limited has one of the most prominent marketing divisions and creative minds. They design promotional offers always keeping the customers in mind. All these initiatives are managed by industry's best creative marketers who have been constantly coming up with new and creative ways to place the brand bKash in customers' daily lives.

Industry Level Analysis:

- Industry Trend: bKash Limited is aware of the industry trend and they are very much responsive to any kind of changes that have been made or seen within the industry so that they can keep pace with the trend. They continuously come up with new products and services in the market so that they can cater for almost all sectors of financial services.
- Infrastructure Development: bKash Limited is continuously improving its services and products; be it technologically or infrastructurally. They are enhancing their existing customer friendly and robust platform as well as expanding digital adaptations while ensuring customers have access to the best technology available in the country.

Porters Competitive Model Analysis

The Porters 5 forces model was invented by Michael Porter who was a Harvard Business School professor. His main theories have been used from the very beginning. Porter's 5 forces model framework is utilized for strategic industry analysis. The model has been demonstrated below by keeping the above mentioned 5 forces to show the overall industry position of bKash Limited in the market of Bangladesh.

- Bargaining Power of Supplier (Moderately Weak): The major suppliers of bKash Limited are technology providers, mobile operators, agents, banks, merchants, and various logistics providers etc. The supplier bargaining power in MFS industry depends on the brand name and company size and the bargaining power is moderately weak.
- Bargaining Power of Buyer (Moderate): In MFS industry, the buyers are generally the customers. Since customers do not get the bargaining power in terms of cash out charges or any other charges, the bargaining power is moderate.
- Threat of New Entrant (Very High): In recent years, the MFS industry has been booming and very profitable. So, it has become very competitive with the new entrants. As the number is growing day by day the threat is considered very high.
- Threat of Substitutes (High): As there are many substitutes in the market currently, customers often explore different MFS to avail themselves of new types of offers, cashbacks etc. Hence, the threat is much higher in terms of substitutes.
- Existing Rivalry (Very High): Existing rivalry is very evident and high in this industry and can also be seen in TV commercials indirectly, but bKash portrays a positive image by maintaining ethical and healthy competition.

SWOT Analysis

SWOT analysis is a technique developed at Stanford University in the 1970s and the acronym of SWOT is Strengths, Weakness, Opportunities and Threats. This tool is very simple yet powerful to assess a company's Strengths, Weakness, Opportunities and Threats for future betterment purposes. The SWOT Analysis of bKash Limited is discussed below:

- Strengths: Having one of the most cutting-edge technologies integrated in the app, bKash ensures customer satisfaction flawlessly. Also, bKash provides 24/7 customers service regardless of weekends or government holidays to ensure smooth process. Moreover, the availability of bKash agent throughout the country, including the remote areas, has been another strength. Lastly, no matter what bKash Limited will always have the first movers' advantage in the market.
- **Weakness:** Customers and agents are often faced with fraudulent activities so they are not properly protected. As the daily transaction limit is set by bKash, it sometimes creates a lack of interest among the customers.
- **Opportunities:** bKash has a tremendous opportunity to grow their business globally as they have already expanded in the whole Bangladesh. The increasing market size of bKash can help them identify other business opportunities for new and improved products in the market.
- Threats: Although bKash has got the first movers' advantage but it is undeniably true that with the growing time, there is increased competition in the market which is a threat for them. As there are other alternatives, the bargaining power of customers is also increasing, which is another threat for them.

Chapter 04: Overview of Human Resources Division

The Human Resources Division is one of the most important divisions of bKash which shapes the organization at its best. This division works closely with the other divisions for every and any kind of HR related support. bKash HR division is very organized and a combination of 4 individual departments inside the division to work more efficiently and provide top-notch HR support to its organization.

HR Business Partner

This department consists of HR business managers. In short, they are called HRBP. They basically work with their designated divisions and ensure that these divisions get their HR requirements like talent acquisition, training needs etc. They work as a bridge between the actual HR division and other divisions to maintain effective communication and efficiency.

For instance, HR Business Partner for Product & Technology division specifically looks after this division's HR needs so in a way, he/she becomes part of that division as well. So basically, HRBPs collect the HR requirements from their designated divisions and works conjointly with HR division to ensure the best possible HR support.

Organizational Development & Employee Relations

Organizational Development and Employee Relations departments are two teams who work together. The first organizational team, which is known as the OD Team, arranges all sorts of training and workshops for their employees. On the other hand, Employee Relations team which is the ER team looks after the employee branding, employee engagement and designs campaigns to collaborate with different universities and campuses to attract new talents as well as to prepare the future potential HR needs of the organization. They arrange campaigns like bNext flagship internship program and GenNext Leader MTO program and many more.

HR Operations

This department basically looks after the employee onboarding, deployment, employee release, HR information System and other HR admin related affairs like medical insurance, provident fund etc. Furthermore, this department looks after lunch subscription as well.

Compensation & Benefits

The Compensation & Benefits team analyzes the market's existing compensation packages and designs bKash's own packages that would cater to the employee's needs as well as meet the organizational priorities. They also conduct surveys in the market to offer the best possible salary structure to the employees. Moreover, they look after the benefits like leaves, leave encashment, bonuses and many more.

All these departments work together to empower the employees so that they can operate and perform at their best. As the whole division is divided into 4 parts, it is a very organized and efficient division.

Chapter 05: Recruitment & Selection Process of Product & Technology Division

Product & Technology Division Overview

bKash is a fintech company and technology is the driving force for them. The Product & Technology Division is basically that driving force for them and that is why it is the largest division of bKash consisting of 400+ employees. As the demand for expansion daily increases, the recruitment almost never stops for this division. Almost every week interviews are scheduled.

As it is the largest division of bKash, they have 11 departments like IT Support, System Engineering, Service Operations and many more under 2 main teams. One is the Tech team, and another is the Product team.

Recruitment and Selection Process

bKash's Product & Technology Division is always looking for skilled and culturally fit candidates who always go extra miles. If anyone wants to kickstart their career, this division provides immense opportunities as well. From BSC, CSE, EEE, IT graduates to BBA graduates, Product & Technology has a place for everyone if they have potential. Being the largest division, the recruitment and selection process is very organized here. The process is illustrated below step by step starting with the recruitment ending with selection process:

> Getting Requirements

 The first task is to collect available opening information for vacant positions from specific departments.

> Job Description

 Upon getting the requirements, recruiter prepares the Job Description and specification accordingly.

> **Job Posting & Promotion**

- Job postings are done in Bdjobs, LinkedIn, bKash career site.
- Job postings are promoted in Facebook and LinkedIn career page.

> CV Screening & Shortlisting

- From all the portals CVs are screened initially.
- Recruiter and hiring manager both the party conjointly shortlists candidates for interview.

> Initial Interview & Assessment

- The shortlisted candidates are called for an initial interview either in person or online via zoom.
- Depending on the position, if it requires technical skills, then shortlisted candidates receive a coding test or home assessment in email and then called for initial interview after passing it.

> Final Interview

- Candidates are thoroughly interviewed in this phase by departmental heads and an HR Business Partner.
- In this round, the most skilled, honest and culture fit candidate is selected.

Document Verification

 For verification purposes selected candidates are communicated accordingly and required to submit some documents like NID, Graduation Certificates, E-TIN etc.

> Verbal Offer

- After verifying everything thoroughly, selected candidates are communicated by recruiter.
- A verbal offer is given to him along with the designated salary offer.

> Formal Employment Offer

 After the selected candidate verbally accepts the offer, a formal employment offer as in the appointment letter is made and provided to the employee before the joining date.

> Onboarding

- Finally on the day of joining, the employee is onboarded with onboarding formalities.
- After the onboarding, employees are handed over to the respective department from HR department.

All these steps are followed in an organized manner to maintain an effective recruitment and selection process for the Product & Technology Division of bKash Limited.

Chapter 06: Key Learnings & Experience Overview

Key Learnings

I got the opportunity to work in bKash Limited for 3 months from 10th October 2022 to 9th January 2023, as an Intern of Human Resources Division. As an intern I had some designated responsibilities as well as tasks. In these past 3 months, I have got the opportunity to have the hands-on knowledge of how HR functions work in a company like HR. These learnings will help me grow professionally.

CV Sorting & Screening

With the guidance of my supervisor by using CV sorting techniques, I had the chance to apprehend the needs of Product & Technology Division's while grasping the first stage of talent acquisition. The Product & Technology Division's job specifications and specific keywords to screen CVs has helped me increase my knowledge on this specific sector a lot even though belonging from a pure business background.

Interview Coordination & Scheduling

Interview Coordination and Scheduling was one of the most important and notable tasks that was assigned to me. As Product & Technology is the largest division of bKash, almost every week minimum 3 to 4 departments interview was scheduled. From October 2022 to January 2023, I have scheduled 400+ candidates both online and offline interviews depending on the departmental requirements. Using the persuasive tone while communicating with candidates and routine follow-ups before every interview has made me feel more engaged with my assigned job.

Job Post Creation

Basically, I only had the theoretical knowledge on the basics of job post creation from my academic courses but with the help of my supervisor I was able to use my creative writing skills in a standardized job posting. The technical terms I went across for product and technology division's unique role profiles have developed my knowledge on various skills for the tech industry.

Database Management

Database and Query Management is one of the notable learning curves of my internship period. I had to regularly maintain an interview database where all the candidate's information were stored for future references and had to maintain a tracker where all the selected candidate's statuses were updated step by step from the beginning of their selection process to onboarding.

Insights on bKash

The best part of my internship was getting to know the insights on bKash every single day. It was intriguing as well as a great learning experience. Knowing how bKash's value is organizationally practiced to how the functional units are designed to increase the value which made bKash one of the major players in Bangladesh's MFS industry. bKash always had the first movers' advantage and they never stopped inventing new products and services to ease their customers' lives which helps them grow faster than ever. All the departments simultaneously play a big role in bKash's growth but at the same time it is very interesting to observe how bKash's activities are segregated in an organized manner into different departments for ease of process flow.

Experience Overview

The whole internship experience in bKash has been the most intriguing journey for me. Having stepped out of the academical knowledge, for the first time I had the opportunity to have a first-hand experience of how a company's human resources management team works. It helped me gain practical knowledge of HRM. Being able to gather experience from a company like bKash Limited has helped me prepare for my upcoming corporate life as well.

Being a part of bNext Program

From giving aptitude test, participating in a focused group discussion, and finally being selected for final interview and then qualifying in bNext Flagship Internship Program, I have been able to assess myself every time. My whole internship experience as a bNext intern has been all about self-development be it professionally or personally. As the program offers a designed route into corporate environment through effective grooming, it nurtured my skills and helped me improve them. The level of exposure the bNext program offers to the interns is commendable. The experience of being a bNext intern surely matches with the overwhelming expectation considering the values generated in terms of learning. During my three-month tenure, every day I have learned something new, and it has allowed me to acquire new skills as well as brushing up my pre-existing skills to help me become a better version of myself for my upcoming professional life.

Being a part of bKash HR

bKash HR is a small division, yet it is filled with the most skilled minds of the country. Being able to be a small part of it, I was very elated from the very beginning. bKash HR has offered me a healthy and friendly work environment for growth and self-expression. The bonding I have made, the learnings and the progressive and brilliant minds I have come across within the HR division in this small time, it will be worth remembering for a lifetime. The whole team was welcoming throughout this journey, and they have always inspired me to excel in the opportunity I got to work in bKash HR. This was more than just an internship experience for me and as a bNext intern, I am glad that I was a part of bKash HR.

Recommendation

The HR activities of bKash Limited are very satisfactory as they are a very compliant as well as modern company, but there are always scopes to be better. From my observations I have figured out some recommendations that are given below:

- bKash should expand their HR department as day by day the company is growing rapidly. For example, the Product & Technology Division is one of the largest and busiest divisions of bKash Limited in terms of Recruitment, but it becomes very tough for a single recruiter to handle the pressure because at times it becomes overwhelming.
- Interviewees should be informed at least 2 days prior to the designated interview date so that they can arrange their schedule accordingly since sometimes informing them 1 day prior to the interview is inconvenient for them.
- Send rejection email to the candidates as those who have interviewed often wait to hear back from bKash Limited with a lot of hope. If they are given a rejection email, then they can move forward and look for suitable opportunities.

Conclusion

This three-month long internship period was a wonderful learning experience for me. The insights I have gathered from working in the HR Division and specifically in talent acquisition, I have tried to include them all by abiding by the company rules. In this report, I have tried my level best to elaborate how the Product & Technology Division of bKash Limited recruits and selects candidates.

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