

Report On  
**“Overcoming Challenges in Marketing Strategy & Planning:  
Employees’ role in the Execution of Nagad's Jomi Campaign”**

By  
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**ID: 20204036**

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

BRAC Business School  
BRAC University  
September 2024

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Declaration

It is hereby declared that

1. The internship report submitted is my own original work while completing a 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 reference.
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 have acknowledged all main sources of help.

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

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**Naima Hoque**

20204036

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

---

**Ms. Takmilla Tabassum**

Lecturer, BRAC Business School,

BRAC University

Letter of Transmittal

Ms. Takmilla Tabassum

Lecturer,

BRAC Business School

BRAC University

KHA 224, Progati Sarani, Merul Badda, Dhaka 1212

**Subject:** Submission of Internship Report on Marketing Challenges and Employee Roles in Nagad's Jomi Campaign

Dear Ma'am,

I am delighted to submit my internship report titled "*Overcoming Challenges in Marketing Strategy & Planning: Employees' Role in the Execution of Nagad's Jomi Campaign*", which has been prepared to fulfill the requirements for completing my Bachelor of Business Administration degree from BRAC Business School, BRAC University.

I am confident that the information provided, and the suggestions made, will meet your expectations. I have thoroughly followed the guidelines provided and included primary data along with secondary sources, all cited properly.

Sincerely yours,

---

Naima Hoque

20204036

BRAC Business School

BRAC University

Date: September 25, 2024

## Non-Disclosure Agreement

This agreement is made between Nagad Ltd. and the designated student, Naima Hoque from BRAC University.

I, Naima Hoque, agree to maintain full confidentiality regarding any information obtained from Nagad. during my internship and will not disclose any confidential information even after the conclusion of my tenure with the company.

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

---

**Naima Hoque**

20204036

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

---

**Safwan Habib Ababil**

Manager - Marketing Strategy & Communications, Marketing Division

Nagad Ltd.

## Acknowledgement

I am grateful to Allah, the Almighty, for providing me with the fortitude, health, and resolve necessary to succeed. Furthermore, Ms. Takmila Tabassum, my academic supervisor, was exceedingly accommodating during my apprenticeship. I am grateful to her for her recommendations and concepts that served as the foundation for this report.

I should also express my gratitude to Ms. Tanzin Khan, our Internship Coordinator at BRAC University. Additionally, Mr. Safwan Habib Ababil, Nagad Ltd.'s Manager of Marketing Strategy and Communications, was exceedingly accommodating during my employment. I was able to complete the actual components of this training program because of his guidance.

I am also grateful to Nagad Ltd.'s Marketing Department for creating a positive work environment. Their capacity to collaborate and impart their knowledge was instrumental in my academic success.

Lastly, I am grateful for the support of my family, friends, and allies throughout this journey. They consistently inspire me with ideas and enhance my strength.

.

## Executive Summary

The focus of this internship was the large promotional campaign, “Jomi Campaign” that used expensive prizes like houses and cars to get more people to buy things. In the marketing division, I learned how to run campaigns, make plans, and put them into action.

The main purpose of the internship was to investigate the campaign difficulties the marketing team was having, especially with communication, planning, and managing resources. During the campaign, I saw a lot of problems, such as how hard it was to deal with clients, handle marketing channels, and meet tight deadlines.

It was seen that customers were extremely engaged during the campaign, however there were still some things that could be done better. Improving internal communication and making it easier for people to participate were two examples of the areas of improvement.

Overall, the internship helped me get ready for future marketing jobs by giving me real-world experience with marketing management and campaign implementation.

**Keywords:** Campaign; Strategic Planning; Time Management; Engagement; Rewards; Transaction Growth

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## List of Acronyms

AI	Artificial Intelligence
ATM	Automated Teller Machine
BDT	Bangladeshi Taka
BFRS	Bangladesh Financial Reporting Standards
BMW	Bayerische Motoren Werke (Bavarian Motor Works)
BPO	Bangladesh Post Office
BTL	Below The Line (Marketing)
COVID	Coronavirus Disease
CXO	Chief Experience Officer
CV	Curriculum Vitae
DFS	Digital Financial Services
DH	Department Head
DSO	Days Sales Outstanding
ED	Executive Director
EMI	Equated Monthly Installment
ERP	Enterprise Resource Planning
FY21	Fiscal Year 2021
FY22	Fiscal Year 2022
GP	Grameenphone
HoDs	Heads of Departments
HR	Human Resources
HRBP	Human Resources Business Partner
KPI	Key Performance Indicator
KYC	Know Your Customer

Ltd.	Limited
MFS	Mobile Financial Services
MS	Microsoft
PIP	Performance Improvement Plan
PLC	Public Limited Company
Q&A	Questions and Answers
SUV	Sport Utility Vehicle
SWOT	Strengths, Weaknesses, Opportunities, Threats (Analysis)
Tk	Taka (Bangladesh currency)
TV	Television
TVC	Television Commercial
UI/UX	User Interface/User Experience

## Chapter 1

### Overview of the Internship

#### 1.1 Student Information

Name: Naima Hoque

ID: 20204036

Program: Bachelor of Business Administration

Major: Marketing

Minor: Finance

#### 1.2 Internship Information:

##### 1.2.1 General Information of Company

Period: 1st July 2024 to 30th November 2024 (5 Months).

Company Name: Nagad Ltd.

Division: Marketing Division

Address: Delta Dahlia Tower, 36 Kemal Ataturk Avenue, Banani, Dhaka 1213

##### 1.2.2 Internship Company Supervisor's Information

Name: Safwan Habib Ababil

Position: Manager - Marketing Strategy and Communications, Marketing Division

##### 1.2.3 Job Scope

During my five-month internship at Nagad, I worked as part of the Strategic Planning team in the Marketing Division. This is where I learnt a lot about how marketing is done at a major mobile

financial services company. This includes making the Nagad Digital Banking initiative's UI/UX design better so that it looks pleasing and is easy for customers to use.

As part of the "Jomi Campaign," I looked at what people were doing on social media along with prize coordination, which meant putting information about the winners into one document that had to be sent. I looked at the material on Facebook, Instagram, YouTube, and TikTok to see how it compares to what competitors like bKash, Upay, Rocket, and Cellfin are doing. Nagad put this in place to help them figure out how to make their marketing plan better. As a result, this real-world experience gave me the chance to work on important projects related to the company's online presence, campaign strategy, and upcoming social media content projects. It also taught me a lot about how a well-known mobile financial services provider markets its products.

In addition, I helped Nagad build his LinkedIn strategy by suggesting several content ideas that were meant to get the target audience more involved. During my internship at Nagad, I learnt a lot about the marketing scene in the MFS business. This helped me get better at using what I was aware of, gain a lot of work experience in digital marketing and strategy development, and work with experts in the field who helped me all the way through the process. I'm very thankful for this chance, and I'm sure it has given me the skills I need for my future work in marketing and strategy planning.

## 1.3 Internship Outcomes

### 1.3.1 Student's Contribution to the Company

During my internship, I helped Nagad's advertising campaigns in several ways. During my time within the Nagad Digital Banking project, I helped make the application's user design and experience better for users. I worked with the Strategic Planning team to make the application easier to use by improving the user experience. My main concern was how the application's images, words, and names worked together. In addition, I thought about better choices and changes. I worked hard to make sure users had a great experience, which is important when making a digital banking tool.

After that, I took part in Nagad's well-known "Jomi Campaign." A prize fund of twenty crore BDT was set up for this effort to guarantee land, cars, and TVs. The main goal of my effort was to study content on social media sites. I looked at how interested the target group was in campaign posts. The content that got the most likes, shares, and comments is what I kept an eye on. As part of my study into the best pieces for this group, I also looked at how well materials with sponsors, businesses, and enterprises connected to the campaign did. In order to make things even greater, I helped to hand out prizes as well. This meant getting information about campaign winners and putting them into groups based on the prize they won.

Furthermore, one of the most important things I did was a monthly competitive study of Bangladeshi MFS providers bKash Ltd., Upay, Rocket, and Cellfin. By keeping an eye on digital marketing on Facebook, Instagram, YouTube, TikTok, and different news sites, I gave Nagad important information about how its rivals were marketing their products. This eventually let Nagad change their approach to fit the MFS sector, which is changing swiftly.

Additionally, I also helped departments communicate with each other more effectively. My job was to work with marketing, operations, and other areas on the "Jomi Campaign." I quickly gave them the information they needed to work together and coordinate their efforts. The campaign's success and good communication made it easier for all teams to work together.

I also helped Nagad improve its LinkedIn content strategy by coming up with new content ideas



that were relevant to the company's goals and the people it wanted to reach. By connecting Nagad's LinkedIn approach to the company's overall marketing goals, I helped make it better.

Therefore, I've helped Nagad with several marketing problems, such as improving the user experience, figuring out which ads worked best, and encouraging teams to work together across departments. This helped me get better at communicating with people and share Nagad Data Insights that helped the company improve its marketing strategy and get people more involved with it.

### 1.3.2 Benefits to the Student

During my internship at Nagad Ltd., I learnt about how corporate advertising works. In addition, I learnt useful technical and social skills. Learning about user interface and user experience design, which was very important, was done with Figma, a web-based design app. In addition to learning more about user interface design, I also learnt a lot about digital product design. Additionally, using Microsoft Excel and PowerPoint to look at campaign data and make reports and presentations helped me get better at what I execute.

I came up with marketing plans and tactics and put them into action. On creative projects, I worked with top employees. My ability to think creatively and handle projects was very important for this job. Additionally, making campaign materials and assets taught me how to connect artistic content with long-term marketing goals.

The competing study gave me a chance to look at how other well-known mobile financial services companies offer themselves. Looking at other companies' digital marketing methods helped me get better at analyzing things.

Furthermore, the internship gave me real-world business experience and helped me improve my soft skills by showing me how different teams working on the campaign work. It also taught me how to effectively network and make business connections with coworkers to learn more about the company. By working for a company, taking on different tasks, and making deadlines, I was able to move up in my career.

Hence, I learnt a lot more about digital marketing, business communication and user experience design during my internship. This experience helped me get better at marketing and strategic planning both technically and socially. In addition, it helped me understand how real firms operate.

### 1.3.3 Difficulties Faced During the Internship Period

One of the major initial stages of challenges during the early stage of my internship was adjustment to the corporate environment. Without much experience of working in a formal office environment, it did take some time to get comfortable with the level of professionalism, workflows, and style of communication adopted by people in a big organization.

While I was working in Nagad, issues from outside sources were also present. The Quota Movement and the political unrest in the months of July and August made things harder. Hence, making the atmosphere tense, which made it harder for employees to deal with stress and worries about their safety on their way to and from work.

However, the company let its employees work from home to keep them safe after understanding the danger that existed. It eventually allowed us to stay with our families and work at the same time, keeping us safe. Despite the tough conditions, we kept working because we had steady support during this time. This made the whole thing less stressful.

Moving forward, at one point staff members also felt uneasy because of the rumor which circulated around that Nagad might close. We had worked hard to make the business bigger, so the unpredictability worried us. However, Nagad and Bangladesh Bank quickly addressed these concerns by telling their workers that the company would continue its current path and that their hard work and commitment had earned the trust and love of their clients. After that Bangladesh Bank pledged to help Nagad for some time to reach greater heights of success in future.

So, we can say that even though there were rumors and events happening outside of work, we focused on our jobs and gave our customers excellent service with Nagad's trust and Bangladesh Bank's promises.

#### 1.3.4 Recommendations to the company

As someone who worked as an intern at Nagad Ltd., I have some ideas for how to make the experience better for both the interns and the business. As part of a job, one will need to meet with a mentor and get feedback. For more reliable help, advice, and constructive criticism, a staff mentor and an additional point of contact may be a worthwhile consideration. Hence, every week, interns would get comments on their work and be able to improve it.

The job program could use some training in how to teach. Professional skills like managing time, talking to people, and fixing problems should be on the list. Furthermore, senior staff members teaching interns about sector practices, methods, and strategic thinking on a regular basis would help them learn and add to the program. As a result, interns may learn a lot of useful hard and soft skills in these training courses that will help them in their future jobs.

I would also like to encourage more team-based projects. Interns can work with supervisors and coworkers on projects that make them feel like they are in a professional setting. In this way, it would boost leadership, communication, and teamwork, all of which are very important in any field.

Chapter 2  
Organization Part



Figure 1: Nagad Logo

## 2.1 Introduction

Nagad, Bangladesh's fastest-growing mobile financial service (MFS) provider, is redefining financial transaction management. It was established by the Bangladesh Post Office on March 26, 2019, offers mobile banking, bill payments, mobile recharge, and merchant payment solutions. Because Nagad's main goal was to make banking easier for everyone, it quickly gained millions of users, most of whom had little or no experience with traditional banking (*Nagad*, n.d.).

Nagad wants to make sure that all Bangladeshis can get safe, convenient, and easy-to-use banking services. People in both cities and rural areas can use its digital tools. The company has been essential in getting Bangladesh to go digital and paperless. Nagad's mobile app's cutting-edge tech makes this possible. It lets you send money and pay for things like bills.

Nagad can make a lot of revenue because it collaborates with the Bangladesh Bank and the Bangladesh government. This connection helps with policies and improves Nagad's image in the financial world. Because of this connection, Nagad may be able to offer real and safe banking services to millions of people who might want to use them, which will boost trust. A lot of people like Nagad because it has low transaction prices (*Nagad*, n.d.).

Nagad wants to change how Bangladesh handles its financial resources by bringing in more services and customers. The organization's objective is to make banking services easier to get, faster, and clearer. This will help business in the digital market of the country.

## 2.2 Overview of the Company

Nagad began as Third Wave Technologies Ltd., which provided mobile banking services for the Bangladesh Post Office. In June 2021, the Bangladesh Postal Organization (BPO) bought 51% of Nagad. This meant that it had to follow the changes made to the Bangladesh Postal Act in 2010. Nagad is one of the market leaders in digital banking, with more than 6.5 million customers and monthly transactions worth 700 crore Bangladeshi Taka.

Nagad has made big steps forward in digital KYC and was the first one to introduce them in Bangladesh. With this feature, customers can create accounts by calling \*167# or by simply using the app by scanning their NID, which makes it easier for them to use. It has been called "The World's Fastest Growing MFS" and has won a lot of other big awards in a short time. The Asia Pacific Stevie Award for Excellence in Financial Industries, the Digital Marketing Award, the Fintech Impact Award, and the Mastercard Excellence Award are some of the awards they've won (*Nagad, n.d.*).

### 2.2.1 Mission Statement

Nagad's mission is clear to give people and small companies in the country comprehensive, digital, and ever-evolving financial services (*Nagad, n.d.*).

### 2.2.2 Vision

Nagad believes that building strategic relationships is important for giving Bangladeshis useful and relevant digital banking services. Nagad comes up with new ideas and offers cutting-edge financial solutions to adapt to the changing wants of its clients. This can be done by working together with key stakeholders like the Bangladeshi government and business companies (*Nagad*, n.d.).

### 2.2.3 Core Values

The following essential beliefs underpin Nagad:

1. Innovation uses new, cutting-edge technology to make things easier for customers and make money-saving solutions.
2. Accessibility makes sure that everyone can use banking services, no matter where they live or how much money they have.
3. Customer-centricity means prioritizing customer needs and satisfaction in operational and strategic choices.
4. Having integrity means meeting strict security, openness, and legal requirements so that customers can continue to trust you.
5. Getting government agencies, private businesses, and foreign players to work together to create a digital financial ecosystem in Bangladesh that can grow and last (*Nagad*, n.d.).

#### 2.2.4 Divisions of Nagad

Nagad comprises fifteen departments. Each division comprises multiple departments to provide organizational continuity. The Marketing division encompasses MarCom, MarTech, Campaign Management, and Creative services. The departments collaborate to implement marketing strategies. The subsequent figure illustrates the present divisions of Nagad:



Figure 2: Divisions of Nagad (Hossain, 2023)

### 2.2.5 Organogram of Nagad

The organization chart of Nagad is currently unavailable due to its confidentiality. Nevertheless, the previous hierarchical structure of Nagad is illustrated in the chart below:

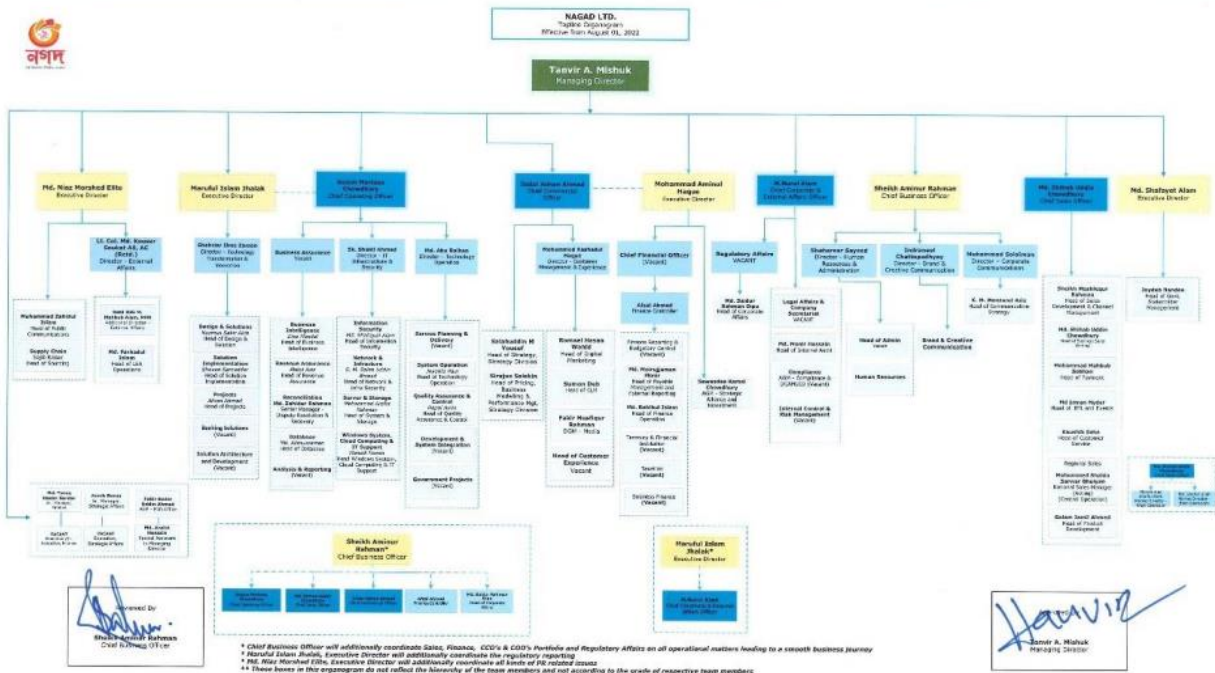


Figure 3: Organogram of Nagad (2022)



### 2.2.6 Services provided by Nagad

The services presently offered by both the regular Nagad MFS and Nagad Islamic are illustrated in the following figures:

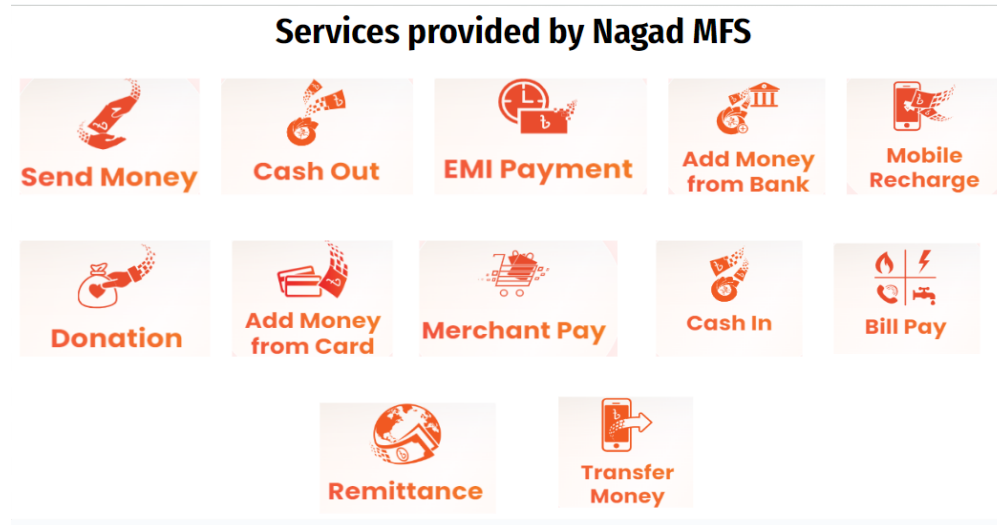


Figure 4: Services provided by Nagad MFS

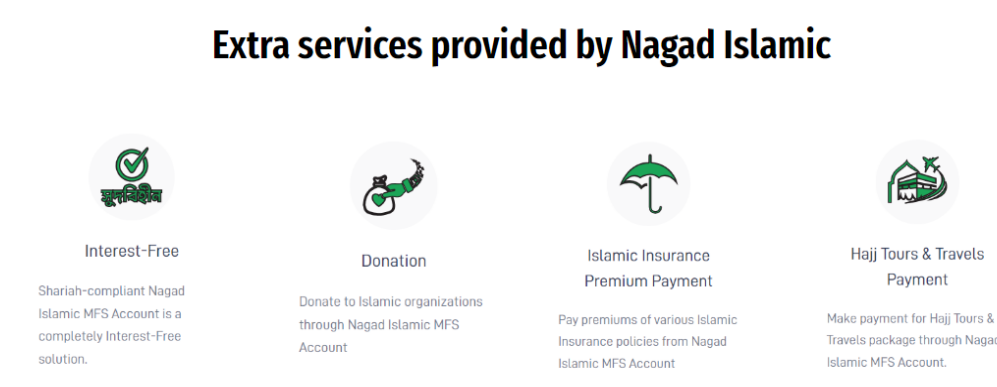


Figure 5: Extra Services provided by Nagad Islamic

## 2.3 Management Practices

Nagad Ltd. has a structured management framework that focuses on participatory leadership and a clear process for planning its people resources. This section talks about how the company hires people, how they are paid, how they train and develop employees, and how they rate their success.

### 2.3.1 Leadership Practices

Nagad's leadership technique contains both an autocratic and democratic style. All employees, including interns, can influence choices. Cross-functional teams are questioned about new services at strategic conversations to ensure everyone has a say.

Even though the leadership is democratic, top-level decisions are still made in concealment and by higher management, as shown by the fact that Nagad Digital Bank was initially established by top management only. However, everyone should give their department feedback to promote accountability and ownership. Nagad thrives because this leadership style fosters collaboration and innovation. To lead the MFS sector, Nagad encourages staff to be creative and take on more responsibilities.

### 2.3.2 HR Planning Process

#### **Recruitment and Selection Process**

Nagad Ltd.'s rigorous hiring procedure ensures they hire the top candidates for each position. Recruitment of full-time and contractual duties must be completed within 30 and 7 days, respectively. These actions are needed to ensure that all employees follow Nagad's tight regulations and assist the company succeed.

After receiving approval from each division's top executives, HR begins their work. A thorough job description request form is then given to upper management for approval. HR posts the job on LinkedIn and emails interested parties after approval. After reviewing CVs, HoDs take their decisions. Shortlisted applicants may take a written or online test, depending on the job. If applicants score well on the test, department heads and HR conduct informal interviews.

For top or specialized roles, a CXO or Executive Director interview may be required. HR Compensation Specialists ensure the pay plan follows corporate policy and market norms currently. Candidates undergo a rigorous background check to verify their personal and professional history. Nagad offers the job and hires the individual after agreeing on remuneration (Hossain, 2023). The figure below shows how Nagad employees are chosen:

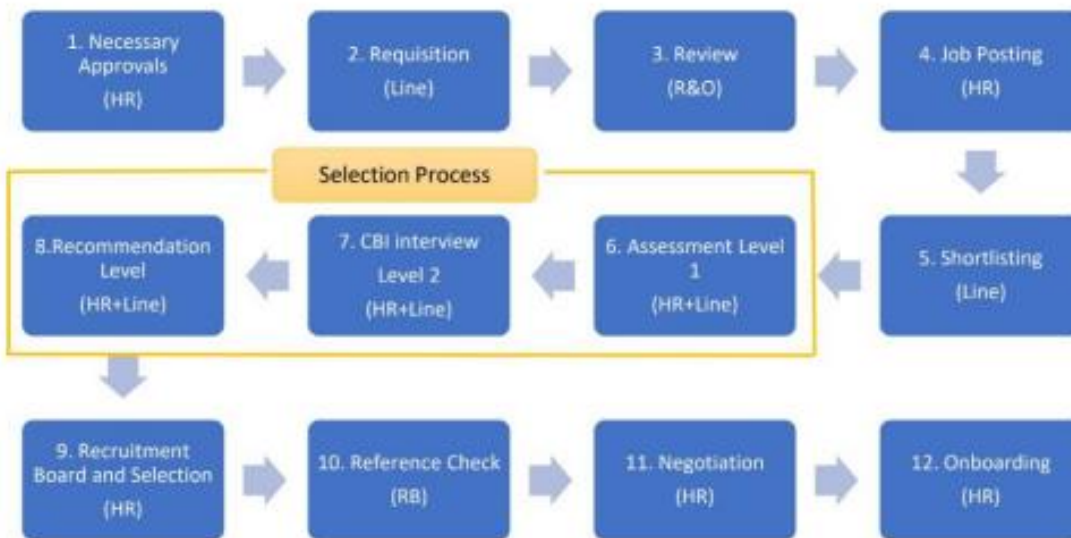


Figure 6: Selection Process of Nagad (Hossain, 2023)

### Compensation System

Nagad Ltd. offers a comprehensive pay structure to attract and retain top talents. Besides competitive compensation, this system offers many other advantages. The pay plan includes basic salary, festival rewards, fuel allowances, performance-based incentives and KPIs.

The company's performance and their KPIs determine bonuses for other departments every three months. However, the sales team receives monthly bonuses for performance. These incentives aren't available to probationers until their performance assessment is complete.

Nagad respects Bangladeshi labor laws by granting workers sick and casual leave. Birthdays are celebrated with a half-day off to assist employees balance work and life. The company also offers six months of paid maternity leave and complete health insurance that covers doctor visits and medical expenditures. Employee insurance claims include accidents and medical issues.

Nagad uses a 20-level job rating system from 1A/1B to 10A/10B to set salaries. Contractual workers and apprentices receive monthly stipends. However, they cannot receive bonuses or benefits. Nagad offers a full pay package to boost employee engagement and productivity.

### **Training and Development Initiatives**

Nagad emphasizes the importance of ongoing training in a fast-changing field. The organization often offers lectures, seminars, and online programs to help employees obey rules, create new digital ideas, and assist clients.

Nagad's training emphasizes job-related skills and interpersonal skills. Area Managers and Regional Sales Managers receive "Journey to Excellence," specialized training, to improve their performance. All employees—even trainees and contract workers—should attend "ABCs of Mobile Financial Services" (Hossain, 2023).

Nagad encourages its employees to pursue external programs and certifications beyond their job training. This is crucial for financial and technology leaders and technicians. This ensures staff have the proper tools for the fast-changing digital finance area.

### **Performance Appraisal System**

Nagad evaluates employees using KPIs and regular evaluations. Employee performance is assessed using Nagad ERP, an internal application that tracks activity, attendance, and success measures. Every three months, workers may receive bonuses and incentives for performance reports. People who consistently perform well can be promoted.

Functional managers and HRBPs in each division evaluate. Poor performers are given a PIP to assist them improve. Repeatedly poor performers may be fired after repeated PIPs. Employees

may achieve KPIs and demonstrate progress to get rewarded (Hossain, 2023).

## 2.4 Marketing Practices

Nagad Ltd. has a comprehensive marketing plan to compete in the highly competitive MFS industry. Brand exposure, consumer engagement, and service expansion depend on the marketing department. Nagad's major marketing issues will be covered in this section.

### 2.4.1 Marketing Strategy

Nagad Ltd.'s aggressive and effective marketing approach uses its status as a BPO subsidiary to differentiate itself from its competitors, especially bKash. This collaboration boosts Nagad's brand and reach by giving it direct access to many clients, especially rural ones. Nagad entered the market eight years ago and has grown to 31.87%, close to bKash's 39.45%. Nagad's marketing plan comprises advertisements, affiliate marketing, content marketing, influencer marketing, and AI-powered solutions which are demonstrated below:

### Content Marketing



Figure 7: Example of Content Marketing by Nagad

Nagad emphasizes content marketing to retain clients. Corporate marketing emphasizes services, innovative ideas, and client success. Nagad often offers consumer reviews and actual experiences from winners of campaigns like the "BMW Campaign" and "Jomi Campaign." This strategy

engages audiences more deeply. Tamim Iqbal, a great Bangladeshi bowler, personally gave away prizes at a vital period, impressing the local audience (Issue-I, 2024).

### Social Media Marketing



Figure 8: Examples of Social Media Marketing by Nagad

The company makes posts about new products, services, and marketing efforts on Facebook, Instagram, YouTube, and LinkedIn. Nagad Islamic uses specific social media networks to engage with Shariah-compliant banking customers.

Nagad makes Facebook content go viral with exciting contests, interactive surveys, and Q&As with brand ambassadors like Bangladeshi actors Zaed Khan and cricketers Mahmudullah, Tamim Iqbal, and Mushfiqur Rahim. Social media promotes programs like the "Jomi Campaign," which provides land and automobiles to engage customers.

## Influencer Marketing

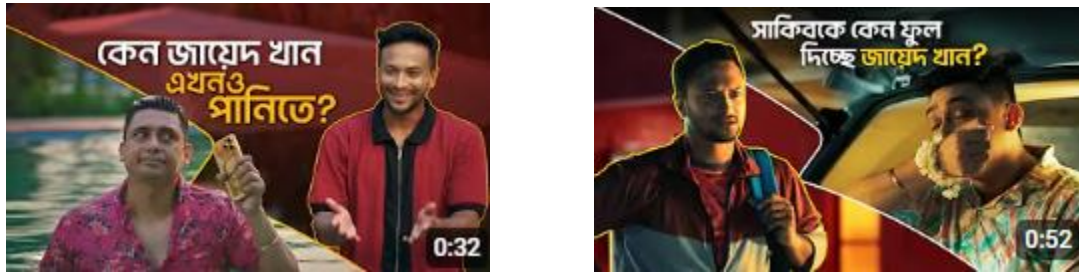


Figure 9: Examples of Influencer Marketing by Nagad

Nagad has done well with influencer marketing by using national heroes from Bangladesh. Brand ambassadors Mushfiqur Rahim and Tamim Iqbal boost the company's image and respect. These leaders were prominent in key campaigns like the BMW Campaign, where they helped hand out rewards, making it more emotional. Their testimonials build trust and deepen connections with local audiences, especially cricket enthusiasts.

## Affiliate Marketing



Figure 10: Examples of Affiliate Marketing by Nagad

In affiliate marketing, Nagad partners with stores (Apex, Bata, Sailor), telecom operators (GP, Robi, Airtel), and online shops (SSLCOMMERZ) to promote their products. Nagad collaborates with numerous groups to make its services available on many devices. Mobile operators allow customers to make transactions through Nagad accounts, making the service easier to use and encouraging increased use.

## Advertising



Figure 11: Example of Advertising by Nagad

Nagad promotes its business through traditional and digital advertising too. To raise awareness, the group uses outdoor billboards and TV commercials across Bangladesh. To attract new clients, Nagad invests in digital promotion. This includes Facebook, YouTube, and Google adverts. These ads usually highlight the product's benefits, ease of purchase, and Nagad-only promotions like returns and discounts.

## AI Marketing



Figure 12: Examples of AI Marketing by Nagad

Nagad is exploring AI-powered marketing solutions to increase client interactions. Nagad uses AI to display customers' various content based on their past purchases and app usage. AI-enabled social media content generation helps the organization predict client needs and identify market trends. This saves both time and money.



## 2.4.2 Target Customers, Targeting and Positioning Strategy

### **Target Customer**

Despite Nagad's comprehensive appeal to a broad demographic, they prioritize rural residents who lack bank accounts or balances. Many individuals in Bangladesh lack access to financial services, even though they constitute a substantial portion of the population. Nagad offers an easy-to-use tool for non-bankers. The group's plan promotes financial literacy and digital inclusion, especially in areas without traditional banks. Nagad established its Upazila services in 2021, making them available nationwide.

Nagad also targets urban middle-class individuals who like digital transactions, low prices, and convenience (Prothom Alo English Desk & Prothom Alo English Desk, 2022). Nagad's minimal transaction fees make it a good alternative to bKash, and users like how mobile financial services function. Due to its accessibility and affordability, Nagad is a popular choice for people seeking fast and affordable financial services.

Nagad Islamic serves religious people. This service helps users find Shariah-compliant financial options. Rural residents with religious communities benefit most with Nagad Islamic. It advertises at religious gatherings like mosque Mehfiles. Nagad Islamic functions separately from the main application to observe Islamic norms and prevent interest-bearing trades. This unique trait attracts religiously compliant financial consumers to Nagad (*Nagad Islamic*, n.d.).

### **Targeting and Positioning Strategy**

Nagad positions itself as a government-backed, innovative, and affordable mobile banking service provider that is easy to use and reliable. Low cash-out fees attract people. Nagad's prices differ from its competitors in an industry where high transaction fees can deter customers. This draws rural and urban price-conscious customers.

The corporation is known for its reliability and local roots. The phrase "Deshi Nagad e Beshi Labh" signifies that. Nagad strengthens ties with Bangladeshis by marketing itself as a local enterprise.

Nagad's "native" brand status shows that it understands and serves Bangladeshi needs, boosting its trust and appeal.

Apart from that, Nagad prioritizes safety. Customers can rest easy because the organization has strong fraud detection and prevention systems. This focus on security helps tackle a huge problem in a field where individuals may not utilize mobile banking due to cybercrime fears. Nagad emphasizes platform security to create its reputation as a trustworthy financial services supplier.

#### 2.4.3 Marketing Channels

Nagad employs traditional and digital marketing to reach their ideal clientele. The main marketing channels are:

**Digital Platforms:** Nagad advertises via Facebook, YouTube, Instagram, LinkedIn, and its own app in addition to its website. These platforms simplify communication, promote new products, and assist customers.

**Mobile Operators:** Nagad partners with Grameenphone, Robi, Banglalink, and Airtel to offer a variety of mobile money transfer and payment options.

**Retail Agents:** Nagad's nationwide Uddoktas (agents) help sell its products. In rural places where people may not know how to utilize technology, these professionals help new customers in person.

**Direct Sales:** By recruiting direct sales staff to market Nagad as a way to pay for goods and services and send money, Nagad expands its service reach.

#### 2.4.4 Products of Nagad

##### **Nagad Mobile Financial Service (MFS)**



Figure 13: Nagad MFS

Nagad's flagship product, MFS, has transformed Bangladeshi money management. Nagad MFS enables you to send money, pay bills, do business with merchants, and top up your phone. The Nagad app is simple and secure, allowing financial transactions nationwide. Nagad MFS provides banking services to millions of people, especially in rural areas where banks are few.

##### **Nagad Islamic**



Figure 14: Nagad Islamic

Nagad Islamic offers banking services that are in line with Shariah law. By providing a variety of Islamic mobile banking services, this product shows Nagad's dedication to being open to everyone. Nagad Islamic lets you send and receive halal money transfer, pay your bills, and save your wealth

as well. All the other options are in line with Islamic beliefs. It makes sure that the financial deals of its clients are done in a way that is moral and religiously proper. The platform has been modified so that it can help more people find spiritual and business goods and services (*Nagad Islamic*, n.d.).

### **Upcoming Product: Nagad Digital Bank**



Figure 15: **Nagad Digital Bank**

Nagad Digital Bank will offer many mobile banking services. It aims to transform Bangladeshi digital banking. This innovative business promises to replace banks with mobile banking. Nagad Digital Bank is anticipated to offer safe, easy-to-use online investment, lending, and savings accounts. Despite being under development, the product would improve digital banking in Bangladesh, which attracts many. Small enterprises and digital consumers may expect major financial changes (Akter, 2023). Nagad is committed to launching this service successfully with the Bangladesh Bank's aid, despite regulatory constraints.

### **Competitive Practices**

Nagad offers reward, discount, and prize initiatives, including the "Jomi Campaign," to attract and retain clients in a competitive market (*Nagad Mega Campaign: Winners Receive Attractive Gifts / Business*, n.d.). Nagad is also known as a financially stable option for customers due to its aggressive pricing, such as reduced cash-out fees than bKash.

## 2.4.5 Branding Activities

### Branding Elements



Figure 16: Nagad Logo along with Tagline

Nagad's brand is meticulously designed through multiple components, such as its name, logo, color palette, and slogan, all of which contribute to a unified and instantly identifiable identity.

- **Name:** In Bengali "Nagad" means "cash." Quick and simple money access makes the service special and valuable and the name more meaningful.
- **Logo:** The Nagad logo represents money and digital transfers with its vibrant, wavy orange and red shape. It conveys innovation, safety, and speed of Nagad's desire to provide fast and useful financial services. With its warm colors and enticing round design, it makes people feel reliable and lively.
- **Color Scheme:** Nagad's logo is orange and red, representing dependability, vitality, and enthusiasm. Orange is known for being economical and vibrant, which complements Nagad's mission of affordable banking. The company's MFS market presence and dependability are underlined by red, which symbolizes confidence and power.
- **Tagline:** Nagad is the part of Bangladesh Post Office's DFS, as its tagline suggests. This clever action highlights its links to a trustworthy government organization, which increases trust. Nagad's goal of national digital financial inclusion is highlighted by this phrase.

## **Mass Media Campaigns**

Nagad's brand message is promoted through TV, radio, print, and billboards. All of these adverts underline Nagad's reliability, affordability, and ease of use. The Nagad mobile app's advertising, which targets a wide audience, highlights its ease of use and low transaction costs. Rural radio advertising also promotes Nagad's services and facilitates money access.

## **Awards and Recognition**

Awards and distinctions have raised Nagad's profile. The Asia Pacific Stevie Award for Excellence in Innovation in Financial Industries honored the company as an MFS innovator. These achievements boost Nagad's credibility. They demonstrate the company's commitment to innovative digital financial solutions and boost its credibility.

### 2.4.6 Advertising and Promotion Strategies

## **Television Commercials**

Nagad works hard to create TVCs, a vital aspect of their advertising approach. These adverts commonly feature Bangladesh's cricket squad, including Shakib Al Hasan, Tamim Iqbal, and Mushfiqur Rahim. These ads are meant for a wide audience, but they're primarily targeted at rural and semi-urban residents who get their news from TV. Nagad is promoted as cheap, safe, and easy to use. To reach the most people, adverts are aired on prominent networks.

## **Social Media and Digital Marketing**

Nagad embraces digital marketing and is active on Facebook, Instagram, and YouTube. The corporation may target advertising campaigns for new products, services, and incentives like cashback and merchant discounts with these capabilities.

Social media is Nagad's key platform for reaching tech-savvy bankers who use mobile apps. These projects prioritize video and influencer marketing. Nagad Islamic is a Shariah-compliant service that maintains religious and culturally appropriate social networking networks. They can use the service more easily. As a result, digital marketing has attracted city youth and strengthened Nagad's brand (Akter, 2023).

### **Promotional Offers**

Nagad promotes sales via discounts, awards, and cash back. The company's strategy to retain and attract customers depends on these arrangements. Nagad often offers discounts for meal delivery app users, store customers, and phone rechargers. Furthermore, contests like "Jomi Campaign" and "Khela Hobe Nagad E," which give away automobiles or land, have raised brand recognition and engagement. These projects maintain Nagad competitive and stimulate the market.

### **Agent-Based Strategy**

Nagad's representatives help spread the word, especially in rural areas. These brand champions promote Nagad's benefits and help new clients. There are around 35,000 agents nationwide, including Upazila (sub-district) agents. Territory officers supervise agents who aid individuals in person and attract clients in rural areas. This agent-based method works effectively when people need to discuss mobile banking services in person. Agents help new users register and cash in/out transactions with Nagad.

#### 2.4.7 Critical Marketing Issues and Gaps

**Customer Service Perception:** Nagad is condemned for taking too long to resolve customer complaints compared to bKash. Poor customer service can damage a brand's reputation and drive customers away. Fast response and resolution are needed to maintain client trust.

**App Performance:** Nagad's system is simple, but poor processing and crashes have frustrated customers over time. Performance issues may anger customers, who may seek more trustworthy options.

**Trust and Transparency:** People are worried about trusting Nagad these days because of concerns about how the company is owned. Improved information sharing about how the company is run could help people trust it more.

**Social media and Digital Marketing Presence:** Digital advertising and social media involvement are weak for Nagad. As digital marketing becomes increasingly significant, the company could profit from improving its web presence to attract younger, tech-savvy customers.

## 2.5 Finance Performance

Since Nagad is not a public company, its financial information is kept confidential. Most of the financial information that is available comes from public reports and forecasts. Moreover, when the company reports its finances, it follows the rules set by the Bangladesh Bank.

Mobile banking services were added to the Bangladesh Post Office in Nagad in 2019. Nagad provides MFS in line with the Bangladesh Bank's rules and since 2019 it has grown quickly, helping to make more people have access to banking services across the country. It handles 10 billion takas in transfers every day, making it the MFS that is growing the fastest Bangladesh (Issue-I, 2024). It also shows that the company has grown quickly and that many people are using its services, since we can see that on average, more than Tk 7 billion is transacted every day.

An increase in the number of transactions has taken place because Nagad's innovative products combine consumer-focused solutions with cutting-edge technology. In April 2022, Nagad had more than 952.81 crore deals every day and was almost at Tk 1,000 crore. According to experts, this is a big step forward for Bangladesh's digital culture. New ideas like straight cash-in from agents (which brings in 220 crore every day) and add-money services from banks and cards (which bring in over 10 crore every day) have helped Nagad grow.

Its income went from Tk 347.46 crore in FY21 to Tk 517.18 crore in FY22, a 49% rise. Despite this, the company lost Tk 262 crore in FY22, up from Tk 187.26 crore in FY21. This was because of the high costs of running the business and promoting it. According to the Economy (2023), a big chunk of these costs is covered by the Nagad Uddokta commission, which brings in more than



60% of Nagad's income.

Furthermore, Nagad could sell Tk 510 crore in zero-coupon bonds to get some money to fix its money troubles. These instruments will be used to pay off the debts and provide operating capital. Nagad thinks that it will make 1,144 crores in 2024 and 1,324 crores in 2025 (Tuhin, 2023).

The information Nagad gives about its finances, especially its bond papers, show how it handles debt and invests money. The company paid off loans and met its working capital needs with the Tk 510 crore it got from selling bonds. This helped it manage its debt. As a branch of Nagad Finance PLC, the company follows Bangladesh's banking laws.

#### 2.5.1 Accounting Practices

The 2010 Bangladesh Postal Act Amendment governs Nagad, which the Bangladesh Post Office owns 51% of. The company's accounting cycles and depreciation plans are both confidential. And it is acceptable by the Bangladesh Financial Reporting Standards (BFRS). Based on its structure, Nagad likely employs cash accounting, which records income and expenses as they occur (Issue-I, 2024).

Nagad uses digital bookkeeping as well. This is because the corporation tracks transactions, employee compensation, and other financial data digitally. Nagad stores, shares, and secures financial data in the cloud. These technologies automate and improve accounting operations for the organization. This digital technology makes immediate, precise financial data easy to access.

Nagad pays workers using digital payments and keeps records. The company processes payroll with Nagad because it's simple, safe, and effective. Nagad uses mobile banking to organize payroll and reduce company dependence on traditional banks.

Nagad's financial records are confidential, despite initial losses (Economy, 2023). However, public evidence reveals the business has developed significantly.

Although Nagad's financial filings are confidential, publicly accessible information underscores the company's remarkable success, given the financial losses experienced in its initial years (Mahmud, 2023).

## 2.6 Operations Management and Information System Practices

Good IT and operations management allow Nagad to provide services fast and efficiently. Nagad's fast-growing mobile financial services need these platforms to collect data, distribute resources, monitor quality, and administer the business.

### 2.6.1 The Use of Information Systems

Good IT and operations management allow Nagad to provide services fast and efficiently. Nagad's fast-growing mobile financial services need these platforms to collect data, distribute resources, monitor quality, and administer the business.

- **Collecting:** Nagad collects, stores, processes, and delivers data to partners using complex information systems that follow rigorous security and accuracy criteria.
- **Storing:** Nagad prioritizes getting first-hand employee information to examine backgrounds and calculate remuneration. Instead of outsourcing, the organization handles data internally to ensure accuracy and reliability.

Nagad's databases are protected by a dedicated crew. The firm collects vital data using its own software. Uddokta, DSO, and DH sales are monitored by Nagad's PRISM system. The company stores digital personnel data and hard copies as backups. Meanwhile, dual storage protects data and supports long-term use.

- **Processing:** Correct data management ensures accuracy. Nagad verifies the data's accuracy by checking it in the right locations before approving. Completing the process takes 15 days.
- **Sharing:** Nagad offers confidentiality. Only stakeholders receive information, depending on their access. Internal HR newsletters are public and confidential for top management. Detailed analysis and private information are in the confidential version as well.

### 2.6.2 Office Management Software

Nagad has created specific software solutions, such as Nagad ERP Solutions, to oversee daily operations, encompassing employee management, resource allocation, and quality control.

- **Quality of Management:** Line managers can track employee attendance, leave balances, and KPIs with Nagad's ERP system, improving management. This technology improves management by reducing errors and providing real-time decision-making data (Hossain, 2023).
- **Scheduling:** Outlook manages schedules and corporate communication. Employees can check availability and schedule meetings on the calendar. ERP's integrated scheduling system makes it easier for employees to request time off, schedule meetings, and arrange activities.
- **Resource Allocation:** Nagad's ERP improves resources. ERP makes asking for business aid with supplies and structures easy. We use enough resources so employees can give feedback on goods and services by sending full and timely requests (Hossain, 2023).
- **Operations Management:** Nagad's massive HR network uses the ERP system to track personnel, leaves, and other HR concerns. Centralization ensures all company departments are recorded and accountable.

### 2.7 Industry and Competitive Analysis

To conduct a competitive analysis of the MFS firms in Bangladesh and determine Nagad's current position, the following analyses are presented: Porter's Five Forces, SWOT analysis, and Weighted Competitive Strength Assessment:

### 2.7.1 Porter's Five Forces Analysis

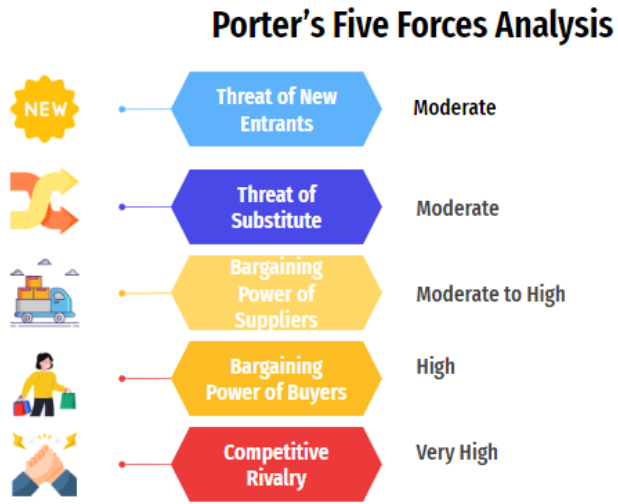


Figure 17: Porter's Five Forces Analysis of Nagad

#### **Threat of New Entrants: Moderate**

Companies are considering entering Bangladesh's MFS market and are interested due its increasing growth rate. For instance, Bashundhara Group released "Pocket." Not only that, but the Bangladesh Bank has also allowed 28 banks to offer mobile banking, increasing competition. Fifty-two new companies, including bKash subsidiary DigiTen, are seeking digital bank approval. Thus, making it easy to enter the market. However, high equipment costs and customer trust continue to make market entry difficult. Therefore, Nagad has an advantage over competitors due to its rapid reputation. Being a government-backed branch of the Bangladesh Post Office prevents new enterprises from entering the industry.

#### **Threat of Substitutes: Moderate**

Cash remains the most prevalent method of payment without a cell phone, affecting a large portion of the Bangladesh economy. Digital payments are growing increasingly common, although 45% of individuals don't use mobile banking. This is because many fear fraud or security issues.

However, technology-savvy folks may like ATMs, online banking, and credit cards. Therefore, substitutes are moderately risky because Bangladesh is still establishing its digital infrastructure.

### **Bargaining Power of Suppliers: Moderate to High**

Nagad relies on 28 banks and telecommunication providers like Teletalk, Grameenphone, Robi, Banglalink, and Airtel. In addition, it relies on crucial suppliers. They have negotiation strength because these corporations support Nagad's rivals as well. Nagad relies on Uddoktas (agents) for services, therefore charges are a major cost. Hence, the bargaining power is moderate to high.

### **Bargaining Power of Buyers: High**

Customers may instantly switch between bKash, Rocket, Upay, and Cellfin, giving them bargaining power in mobile banking services. Since several MFS suppliers offer identical services, users choose those with superior user experiences, bargains, and discounts. Therefore, companies must innovate and offer competitive costs because to the many possibilities otherwise there is decline in customer loyalty.

### **Competitive Rivalry: Very High**

Competition is fierce in Bangladesh's MFS business. We can see that bKash has 70% market share, while Nagad has 20%. Nagad must maintain market share as Rocket and Upay grow rapidly. More than 183 million MFS accounts compete for market share in Bangladesh, worsening their challenges.

## 2.7.2 SWOT Analysis



Figure 18: SWOT Analysis of Nagad

A SWOT analysis will help us figure out what Nagad's internal strengths and weaknesses are, as well as the chances and threats that exist in the outside world where it operates.

**Strengths:**

- Government Support:** Nagad has an edge over its competitors because it is the only company that can handle government payments like pensions and benefits as a service for the Bangladesh Post Office (BPO).
- Low Transaction Costs:** Nagad sets its prices to attract a wide range of customers by providing some of the lowest cash-out fees in the industry. This makes its services easier for more people to access. The following list shows the restrictions and costs that come with Nagad:

Services	Limit				Range per TXn	
	TXN Amount (Daily)	TXN Count (Daily)	TXN Amount (Monthly)	TXN Count (Monthly)	Min	Max
Send Money	50,000*	50	300,000*	100	10	50,000
Cash Out	50,000*	15	250,000*	150	50	50,000
Cash In	50,000*	15	300,000*	150	50	50,000
Mobile Recharge	100,000	50	100,000	1,500	For 'Grameenphone, Robi, Airtel, Banglalink' mobile recharge, minimum 20 Tk; Teletalk min recharge 10Tk; (except recharge offer amounts)	50,000 (For Pre-paid & Skitto mobile recharge - Max. 1,000 taka recharge is allowed)
Remittance	256,250 (Including 2.5% Govt. Incentive)	15	1,000,000 (Including 2.5% Govt. Incentive)	60	50	256,250 (Including 2.5% Govt. Incentive)
Transfer Money	50,000	50	300,000	100	10	50,000
Add Money from Bank & Card	50,000	25	300,000	100	50	50,000

Table 1: Limits and Charges Provided by Nagad

- **Technological Advancements:** Thanks to improvements in technology like digital KYC and an easy-to-use mobile app, Nagad has become a very handy platform. It also provides specialized services, such as Nagad Islamic, to meet the needs of unique markets.
- **Expanding Customer Base:** With more than 80 million users, Nagad is the second-largest mobile banking services provider in Bangladesh. The company benefits from big economies of scale from this situation.

#### Weaknesses:

- **Customer Support Challenges:** Nagad gets bad reviews for taking too long to answer customer service calls, which could hurt its reputation in a business where keeping customers is very important.
- **App Performance and Internet Reliance:** Even though there is an option to USSD, Nagad's app has had problems, such as failures and relying too much on internet access. This is a problem in remote areas where the network access isn't good enough.

- **Public Trust Issues:** Recent allegations have made people cautious about Nagad's business structure.
- **Lack of Transparency in Financial Data:** Nagad's refusal to share financial data affects transparency and stakeholder trust.

### **Opportunities:**

- **Market Expansion:** Nagad has 80 million users, and this could increase in the future, especially in rural areas with inadequate financial services.
- **Digital Banking:** Nagad is to explore digital banking. It may offer micro-lending and investing platforms with government support.
- **Growing Demand for Digital Payments:** Digital payments have increased due to the COVID-19 pandemic, but Nagad can use it to gain clients and improve its services.
- **Increasing Financial Inclusion:** Nagad can attract additional clients by making its services more accessible, especially in rural areas. This is achievable because the government promotes financial inclusion.
- **Strategic Partnerships:** Nagad can access new markets and technology by partnering with foreign fintech and financiers. This is in addition to its newest endeavor to verify international digital banking business owners (Kashem, 2024).

### **Threats:**

- **Intense Competition:** Nagad has a lot of competition from bKash and new companies like Upay and Rocket that are always making their services better.
- **Regulatory Risks:** As more financial institutions and banks enter the market, Nagad may have to deal with changes to its regulations. More and more strict rules may make it hard for the company to work on its own.
- **Technological Risks:** Because Nagad is digital, it is open to threats like online theft and cyberattacks. To keep clients' trust, it is important to set up strict security measures.
- **Copying of Innovations:** As a software tool, Nagad can be hacked or used in bad ways. To keep clients' trust, it's important to put in place strict security measures.



### 2.7.3 Weighted Competitive Strength Assessment

Key Success Factor/Strength Measure	Importance Weight	Nagad (Strength Rating)	Weighted Score	Rival 1 (bKash) (Strength Rating)	Weighted Score	Rival 2 (Upay) (Strength Rating)	Weighted Score	Rival 3 (Rocket) (Strength Rating)	Weighted Score
Brand Image	0.10	7.00	0.70	9.00	0.90	6.00	0.60	6.00	0.60
Service Coverage	0.15	7.00	1.05	10.00	1.50	6.00	0.90	5.00	0.75
Price (Transaction Cost)	0.10	9.00	0.90	7.00	0.70	8.00	0.80	7.00	0.70
Customer Support	0.05	6.00	0.30	8.00	0.40	6.00	0.30	5.00	0.25
User-Friendly Interface	0.10	8.00	0.80	9.00	0.90	7.00	0.70	6.00	0.60
Technological Innovation	0.10	7.00	0.70	8.00	0.80	6.00	0.60	6.00	0.60
Reputation and Trust	0.15	7.00	1.05	9.00	1.35	6.00	0.90	5.00	0.75
New Product Innovation	0.05	7.00	0.35	8.00	0.40	6.00	0.30	5.00	0.25
<b>Sum of Importance Weights</b>	<b>1.00</b>		<b>5.85</b>		<b>7.95</b>		<b>5.10</b>		<b>4.50</b>

**Table 2: Weighted Competitive Strength Assessment of Nagad and its Rivals**

The Weighted Competitive Strength Assessment shows that bKash (Rival 1) is still the strongest competition with a score of 7.95. It has built a strong brand image, a wide range of services, and a strong reputation and trust, all of which have helped it dominate the market and far surpass rivals.

With several 5.85, Nagad is in second place, ahead of both Rocket and Upay. The company's mobile app is simple and has low transaction fees, attracting a wide range of customers. Nagad needs new services and a better reputation to catch up to bKash and gain market share.

Following that, Upay (Rival 2) scores 5.10. Upay has better rates and an easier interface than bKash and Nagad, but it doesn't have the same name or service coverage. In a market dominated by bKash and Nagad, Upay is a new competitor struggling to grow its network and credibility.

Since Rocket (Rival 3) struggles to compete, it scores 4.50. Rocket has been around from the very beginning, but it lacks the capabilities to adapt to the fast-changing mobile financial services business. It lacks innovation skills, for instance. Rocket must invest in new products and technologies to maintain its market share.

## 2.8 Summary and Conclusions

Nagad has quickly become one of the major players in Bangladesh's MFS market thanks to its innovative services, such as Nagad Islamic, and strategic backing from the government. Even though bKash is a fierce competitor, Nagad has won market share by focusing on customer-centered innovations, financial inclusion, and low-cost services. To keep growing, the company needs to fix problems with transparency, app performance, and customer service. More digital marketing and social media optimization would make the business more visible, especially to younger people who are good with technology.

## 2.9 Recommendations

There is always room for improvement for everyone and so does Nagad. Nagad should prioritize customer service to retain and grow. This can be done by reducing response times and making customer service easier. They can use AI-powered chatbots to teach customer support professionals to handle problems faster. Improving application effectiveness is crucial. Thus, fixing technology issues and making the app more stable would reduce frustration in remote regions with unstable internet connections.

Furthermore, Nagad should clarify ownership and management. This is because they should earn confidence, relieve people's anxieties, and boost faith to thrive more. Moreover, the company should also prioritize social media and digital marketing in outreach. Spending money on Facebook, Instagram, and YouTube will help Nagad reach younger and urban dwellers. Thus, company appeal will also increase.

Lastly, Nagad must buy vital technology to compete in the fast-growing digital banking industry. Better digital banking and microloans would help it become a fintech giant. It might offer more services and gain industry recognition. These things would improve Nagad when done simultaneously.

## Chapter 3

## Project Part



Figure 19: Social Media Content of the Jomi Campaign

## 3.1 Introduction

Mobile financial service businesses like Nagad need to do marketing to get more customers to make more regular transactions and improve their brand's position in a market that is very competitive. The "Jomi Campaign" has changed the way marketing is done, where customers can win land, cars, and other prizes by paying their bills, recharging their phones, or adding money to their accounts. The offer was meant to bring in more loyal customers who bought from Nagad often. This project's goal was to get more people to use the app by getting new users and keeping current users active.

In the Jomi Campaign, a big marketing push, a twenty crore BDT prize pool was given away. People were given pieces of land in Dhaka, cars, air conditioners, cell phones, and vouchers for gifts (*Nagad Mega Campaign: Winners Receive Attractive Gifts / Business*, n.d.). Participants could take part in simple Nagad activities. Some of these tasks included making payments, recharging their phones, and transferring money between banks or cards. Contestants could also work together in a group of threes, giving each person a chance to win the top prizes. "Ek Dui Tin,

Dhakay Jomi Jite Nin!" has become a popular campaign phrase on social media, getting people excited and involved.

The Jomi Campaign was carefully planned to get people interested, encourage competition, and get people to buy things regularly. Nagad wanted to reach a lot of people, so he hired famous cricket players and used a lot of different marketing strategies. The marketing team that ran the campaign, on the other hand, had a hard time because it was so big and complicated.

To make the Jomi Campaign a success, many teams within the company, especially the marketing department, are required to work together on a plan. Employees are very important to these processes, while they must plan, organize, and carry them out while facing a number of obstacles. The method might be hard to understand because it involves working with many departments and outside groups, answering client questions, and meeting tight deadlines. Unexpected problems, like new technologies or changes to the strategy plan, can also make it hard to carry out a campaign.

During the Jomi Campaign, the Nagad marketing team had to deal with a lot of problems. This part talks about how they solved these problems and highlights the specific ones they had to deal with. To find the main implementation problems, the study uses surveys and conversations with employees related to the campaign. This chapter also gives advice on how to get staff to work together better and how to improve marketing strategies for future campaigns, which will lead to better performance and results.

### 3.1.1 Literature Review

At today's date, marketing is very important for businesses to grow. Marketing that works well for MFS companies like Nagad brings in more customers, more transactions, and more brand awareness. Nagad's "Jomi Campaign," for instance, needs careful planning, active employee input, and the ability to adapt to new problems that come up.

It's clear that MFS businesses need strong marketing strategies to get new customers and keep the ones they already have. Aaker (2014) says that high-value reward deals make customers feel strong emotions, which makes them more interested. Nagad's offering rewards like land or cars appeals to people's wants, which makes this kind of advertising work (Kotler & Keller, 2015). This

marketing strategy makes MFS providers more likely to use digital platforms and customers more likely to use them in their financial activities (Goldstein et al., 2019).

But big projects like Nagad's Jomi Campaign run into problems too.

A study by Wells et al. (2016) says that companies that succeed rapidly often have problems with managing resources, coordinating campaigns, and meeting technology requirements. Schultz (2007) states that having too many teams can make it hard to communicate, delay material, and limit technology, all of which can hurt a campaign. Tight deadlines and changing customer expectations put stress on employees, which shows how important it is to work together and handle resources well (Eisenberg, 2018).

The future of marketing strategies will depend on how well employees are involved. Homburg et al. (2014) said that in fast-paced fields like banking, it's important for employees to be engaged and work together. This is especially true now that the economy is bad. To make sure the campaign meets the organization's goals, everyone who works on it must be involved in every step, from planning to creative production. It is said that for employees to be dedicated to a campaign and for the campaign to be successful, there needs to be good communication, and everyone should know what the goals are.

Marketing, artistic, trade, and digital media teams all needed to work together on campaigns like "Ek Dui Tin, Dhakay Jomi Jite Nin!" Studies show that workers are more likely to contribute when they are involved in planning the campaign early on and have clear roles and objectives. Participation raises ownership and responsibility, which leads to better performance (Parker et al., 2001).

Mobile banking companies face a lot of problems when they try to sell themselves. Smith and Zook (2016) say that marketing teams need to be flexible and quick to respond because the advertising industry is driven by technology and changes all the time. When projects need to be done quickly, it can be hard for teams and outside partners to work together. Leeflang et al. (2014) say that the hardest parts of big campaigns are working closely with third-party providers, keeping track of interactions with customers, and making sure that brand messages are the same across all

media platforms.

Sweeney and Soutar (2001) argue that technology, funding, and schedules often make campaigns harder. Microsites and AI-driven marketing tools help many businesses, including Nagad, run their campaigns more efficiently. As a result, technological readiness may slow down performance and make things less efficient (Wirtz, 2016).

Finally, rewards with a high value can get people more involved in marketing efforts. Rossiter and Bellman believe that putting on games and sweepstakes for promotions gets people's attention. During the Jomi Campaign, Nagad gave Bangladeshis lands in Dhaka, cars, and other nice things. Chandon et al. (2000) say that high-stakes incentives work best in places where the people you want to motivate are open to benefits that can change their lives.

While incentives may get people to interact more, they can also make things more difficult when it comes to fair selection, customer expectations, and openness (Belch & Belch, 2015). Oliver (2010) says that changing awards or sending mixed messages in large-scale campaigns can hurt customer trust.

Moving forward, in the current competitive and fast-paced industry, strategic communication is essential to establishing and preserving a brand's reputation. Effective communication tactics are essential for raising awareness and building brand loyalty in the context of MFS like Nagad. According to Aaker (2014), one of the most direct methods to engage with customers is through promotional marketing that speaks to their needs and motivations. When properly executed, these communication initiatives encourage consumers to interact with the business more in addition to providing information. Additionally, Kotler and Keller (2015) stress that focused communication—particularly through TV commercials and social media—significantly increases brand identification and customer engagement in digital marketing contexts.

In light of this, the following hypothesis is put forth:

H1: Nagad's communication relates positively to brand awareness.

Furthermore, Regarding Nagad's "Jomi Campaign," the independent variable is thought to be communication. This encompasses a variety of advertising initiatives that seek to interact directly

with the target audience, including TV commercials, social media campaigns, and strategic influencer alliances. Promotional communication is also essential for expanding consumer touchpoints, which in turn affects how customers view a brand's worth and products, claims Schultz (2007).

Brand loyalty and brand awareness, two important determinants of the campaign's success, are the dependent variables in this study. According to Chandon, Wansink, and Laurent (2000), increasing brand loyalty guarantees repeat business and long-term client retention, whereas raising brand awareness is the initial step in interacting with consumers. Effective communication strengthens brand loyalty because customers who feel more linked to a brand are more inclined to stick with it, according to studies like those by Homburg, Jozić, and Kuehnl (2014).

In addition to increasing awareness, good communication helps to build a stronger emotional bond with customers. Advertising campaigns that offer aspirational prizes, such as cars and lands (like in Nagad's Jomi Campaign), can increase brand awareness by appealing to consumers' wants, as suggested by Rossiter and Bellman (2005). One important result of carefully thought-out communication techniques is the conversion of these wants into action (e.g., taking part in the campaign).

Additionally, Sweeney and Soutar's (2001) research show that customers' loyalty is positively impacted by their perceptions of the benefits of brand interaction. Promotions' emotional appeal strengthens customers' enduring bond with the company and promotes loyalty. This supports Oliver's (2010) research, which shows that reliable, effectively articulated marketing campaigns increase client loyalty by fostering trust and satisfaction.

Therefore, the following hypothesis is proposed:

H2: Nagad's communication relates positively to brand loyalty.

The Jomi Campaign demonstrates how brand awareness and loyalty are impacted by Nagad's promotional messaging. Nagad sought to increase consumer loyalty and brand identification through focused advertising and alluring incentives like vehicles and land plots. The relationship

between communication as the independent variable and the dependent variables of brand awareness and loyalty is depicted in the conceptual framework (Figure 20), highlighting the vital role that good communication plays in promoting consumer involvement in the competitive MFS industry by using the information gather through the quantitative research data.

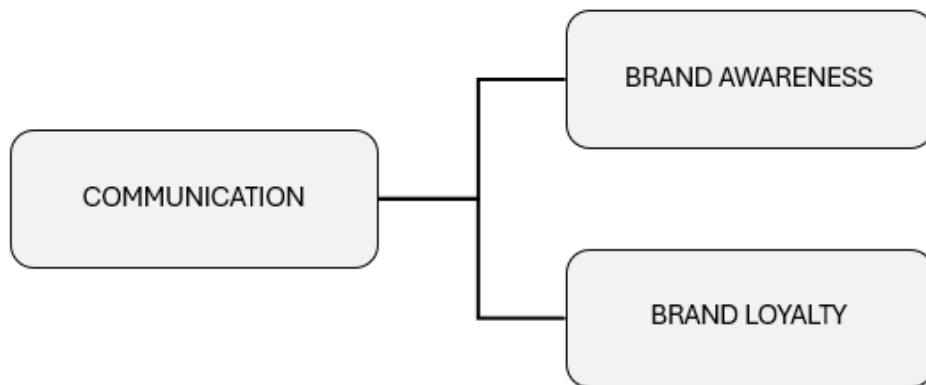


Figure 20: **Conceptual Map**

### 3.1.2 Objective(s)

#### **Broad Objective:**

The broad objective of this study is to have a look at the problems Nagad's marketing team had running big campaigns, mainly focusing on the Jomi Campaign, and to find out how the roles of employees affected the campaign's success by measuring its brand loyalty.

#### **Specific Objectives:**

- To get an overview into the roles that individuals from different marketing areas played in making the Jomi Campaign possible.



- To figure out what the biggest problems were that the marketing team had running the Jomi Campaign.
- To find out what strategies were used to deal with the problems.
- To reflect on how well the Jomi Campaign's goals were shared and met within the marketing team.

### 3.1.3 Significance

This study shows how important employees are to big marketing campaigns like Nagad's Jomi Campaign. The study points out problems that the marketing team faces and gives ideas on how to make campaign processes easier, get people from different departments to work together better, and make communication better. These insights help Nagad improve its marketing activities and figure out how the responsibilities of employees and internal processes affect how well campaigns perform. This study also helps us learn more about how campaigns are carried out in Bangladesh's Mobile Financial Services (MFS) field. And most importantly, this can help Nagad stay competitive by making the greatest use of staff participation and marketing strategy.

## 3.2 Methodology

### **Research Design:**

This study is both qualitative and quantitative. It focusses on how employees felt about the Jomi Campaign and the problems it caused, along with the fact that whether brand loyalty was increased through the campaign or not. The main goal is to get a better sense of how the campaign's marketers really feel while working with big projects (*Qualitative Vs. Quantitative Data in Research: The Difference* / Fullstory, n.d.).

### **Sampling:**

Non-probability sampling was used in this study which mainly focused on Nagad's marketing division. Carefully chosen employees were chosen for the sampling who were closely involved with the Jomi Campaign. Furthermore, network sampling, also known as snowball sampling, was used to find employees by using the marketing team's internal contacts. This was done to make sure that the study was done with appropriately qualified experts.

**Number of Participants Who Responded:**

A total of 33 individuals from Nagad who work in marketing division took part in the study. Two in-depth interviews with well-known Jomi Campaign members were held. Md. Shoriful Alam, who is the Marketing Division Manager of Media and App Operations, and Safwan Habib Ababil, who is the Marketing Division Manager of Strategy and Communications, were both interviewed. Moreover, there were seven days set aside for gathering survey and interview data.

**Data Collection:**

The data for this study were gathered using both quantitative and qualitative methods. A thorough survey was used to collect quantitative data that showed campaign problems and trends in staff participation. The survey responses were put through statistical analysis to see how well marketing goals were communicated and to find out what problems were faced. Qualitative data came from interviews with people who took part in the in-depth study. The goal of these interviews was to learn more about how workers felt about the campaign on a personal level. Because of this, it was easier to look more closely at staff restrictions like limited resources and challenges handling.

A structured approach was used while creating the questionnaire for this study to make sure it accurately assessed the two main factors of brand loyalty and brand awareness. Gordon C. Bruner II's *Marketing Scales Handbook: A Compilation of Multi-Item Measures for Consumer Behavior & Advertising Research*, Volume 6 was used to modify the questionnaire format. This extensive resource offered validated scale items that were relevant to the variables in my study. As recommended by the handbook, the communication, brand awareness, and loyalty scale items were covered.

The question style was chosen and modified to fit both the qualitative and quantitative data gathering techniques after looking over the scales and the publications referenced in the handbook. This strategy-maintained conformity with accepted research standards while guaranteeing that the questions would be precise, quantifiable, and representative of the study's goals. The design provided quantitative insights through survey results while enabling qualitative interviews to capture complex employee perspectives.

**Data Analysis:**

Descriptive statistics were used to look at quantitative survey data to find common problems such as, how well teams communicate with each other, and how well campaigns perform. Thematic analysis was used to organize and understand themes that came up repeatedly in qualitative interview data. Resource limitations, problems with communication between departments, and workers' views on how the campaign was carried out were all talked about during the interview.

**Ethical Considerations:**

From a moral point of view, all ethical rules were followed during the study. Participants were told about the study's goals and gave their permission before they took part. People who took part in the study could quit at any time, and safety and privacy were of the highest importance. The information received was used for research and kept safely to protect privacy. The surveys and interviews were successfully taken after they agreed to let the group use their personal information.

**Limitations:**

A major drawback with the study is that it only looked at marketing statistics from Nagad. The study concentrates solely on the marketing department's part in running campaigns. It doesn't look at other departments' points of view, like those from finance, operations, or customer service. So, the findings might not fully describe the problems the organization is having. A further issue with this study is that it only has 33 respondents, which is a small sample size. Maybe this sample size doesn't really show how every employee felt about the Jomi Campaign. Personal biases can show up in survey and interview answers, which could change the results.

### 3.3 Findings and Analysis

This section looks at the answers of 33 marketing team members and two in-depth interviews to show Nagad's Jomi Campaign's problems and how they were able to overcome them.

#### 3.3.1 Employee Roles and Involvement

Out of the 33 people who responded, 11 were part of the marketing strategy and planning, which shows that strategic control was significant. The trade team made up 25.9% of all participation, which was the second most. Additionally, the BTL, Digital Media, and Creative teams' work made it harder to carry out the program. The remarks above show that people from different departments

of the marketing division worked together on the effort. These stresses working together across departments in big marketing projects.

92.6% of employees who participated in the survey said they were very involved in the campaign. They were interested in a lot of different activities, as shown by this. The workers' close involvement shows how important their roles were in the campaign's success and how many problems they had to deal with while planning and carrying it out. The fact that so many people were active shows that workers knew what the campaign was trying to do.

### 3.3.2 Marketing Channels and Customer Engagement

During the Jomi Campaign, it was clear that TV ads and social media were the most effective ways for marketers to advertise. Participants said that social media could engage a large audience, but TV ads were still very important for reaching a bigger audience. The ad did even better because it used 360 media, commerce, and digital media. The campaign's message got through to the right people better when national cricket players were involved as leaders. As one interviewee put it, "a piece of property near the capital city is a fantasy for many Bangladeshi people." This shows how appealing and captivating the incentives were for the target audience.

In terms of getting people to use Nagad more, it's clear that rewards like land and cars were very good at getting people to do things. This was supported by both surveys and interviews, with 59.3% of those surveyed and interviewed saying that prizes worked well. This smart choice of reward really showed what the target group wanted.

### 3.3.3 Challenges Faced by the Marketing Team

One of the biggest problems noted during the survey was how to handle the large amount of communication that had to be done with the consumers, especially about the eligibility requirements of the campaign. These findings are also backed up by data from interviews. One person interviewed said that getting multiple messages to the crowd was the biggest problem. Since

the task was so complicated, participants of the campaign had to go through multiple steps, which made the problem more serious. For example, some customers may not pay attention to the campaign's rules and requirements and not fully join when they make a purchase in groups of three. It was known that this level of complexity could make it hard for consumers to participate. Several respondents also talked about how hard it was to communicate a clear message, come up with material, and keep track of progress and results. However, the campaign's results show that it was well planned, even though it had some problems when it was put into action, especially in areas where different departments and outside groups had to work together.

The next problem that came up was getting teams to work together. According to the survey answers, the hardest parts were working with other teams (33.3% of responses) and coming up with marketing plans. The interview responses confirmed this by pointing out the problems, especially during the two Eid holidays, that decreased the number of transactions and required careful management to make the campaign work better. So, the development of the TV show "Bangladesher Eid Utshob" was a planned move to get more people involved during times when transactions were expected to slow down. This move cut down on possible downtime by a large amount without affecting the main campaign schedule.

Additionally, 55.6% of those who responded said that managing time and meeting goals was a big problem. This shows that it is one of the most common problems people have. Many of the survey respondents said that the campaign might have done better if it had started earlier or had more time to plan. Even though, 51.9% of those who participated said they had enough time to plan and carry out the campaign, while 37% said they needed more time. There were a lot of different answers, which suggests that the time allocated to different tasks may not have been fair, putting more pressure on some groups than others.

Hence, a lot of people who participated said that marketing had changed in ways they didn't expect. Because of star schedules and negative feedback, the cricket players' part in a student protest led to quick changes in strategy. These changes didn't have a big effect on the campaign schedule, but they did make things more difficult to run. A person who was being interviewed said that celebrity individuality, schedules, and availability were big problems. Not only that, but the release of creative was also pushed back by two days, which slowed down the execution of digital media.

### 3.3.4 Overcoming the Challenges in the Jomi Campaign

The marketing team at Nagad overcame numerous obstacles during the Jomi Campaign by being flexible and determined. A major challenge was getting information organized among all the teams and making sure that clients knew the many steps in the marketing process. To fix this issue, the team cut down on unnecessary messages and made sure that everyone agreed on what was being said. Several employees also said it was hard for customers to get involved because they had to make a lot of different communications to explain how complicated the campaign was. But the marketing team made several contents on social media to help buyers understand the process in order to fix the issue. There were also a lot of advertisements and banners that laid out the rules on the streets.

Working together was necessary to get past these problems. Employees often said that working together was important for getting things done and making deadlines. Nine shows of "Bangladesher Eid Utshob" were made in 48 hours by the marketing team working with other departments. This process included choosing the director, coordinating with the production partners, and managing the schedules of celebrities. To show how important teamwork is for big projects, the team met tight deadlines without losing quality. This was possible because everyone worked together and helped each other.

Another good thing is that the ad still worked even though celebrities were criticized at times. As previously mentioned, the campaign reward was a lot bigger than the last one. The main goal of the campaign is to own land in the capital city, which is also the major goal of most Bangladeshis. It was a new treat for the crowd. The "BMW Campaign" of 2023 says that people have reacted well to incentives like bikes, TVs, refrigerators, SUVs, and more.

The team overcame problems by adapting to changes they hadn't planned for. The campaign had to be changed right away because of scheduling conflicts with important ambassadors and student protests. Even though there were problems outside their control, the marketing team stretched the campaign and made the prizes better to keep people interested. Because they were flexible, the team kept the campaign going and met their goals without having to change their schedule.

### 3.3.5 Achievement of Campaign Objectives by the Marketing Team

Even though there were challenges, the Jomi Campaign reached its major goals with the help of the marketing team along with all the other divisions. The survey and interviews showed that this reason fits Nagad's business goal of getting more active users. The prizes, which included SUVs, bikes, TVs, and land plots, appealed to the target group and got more people to participate. "A piece of land near the capital city is a dream for most Bangladeshi adults," said one of the interviewees. This shows that the main prize is very motivating and appealing to the people who were meant to see it. For the campaign to work, the gifts had to match what people wanted.

The poll showed that the group liked the marketing for the program. Most workers (74.1%) think that the ads caused more charges and payments. Also, 59.3% of those who answered said it was very successful to use more than one marketing platform, such as digital marketing, TV ads, and social media. Digital and social media tools helped reach a wide range of customers and stay in touch during the promotion. This multi-channel approach helped the marketing team get more interactions and sales from customers, especially during the two Eid holidays, which were very important for getting the word out about the campaign.

The marketing team always looked for ways to make things better, even if the big goals were met. Even though the marketing team got high marks for explaining the campaign's goals (25.9% of respondents gave them a 9 out of 10), there could be better unity within the team.

The marketing department met the main goals of the Jomi Campaign by reaching the right people through a variety of platforms, clear communication, and rewards that were appealing to them. Even though there were problems with scheduling and planning, the campaign got more people to interact with and made purchases using Nagad, which met their business goals.

### 3.3.6 Increase in Brand Loyalty

Two of the study's main dependent variables, brand awareness and brand loyalty, were examined in relation to communication using the SPSS correlation analysis. The findings indicate that customer awareness and loyalty to the Nagad brand are significantly influenced by communication.

As demonstrated by a correlation coefficient of 0.497 and a p-value of 0.003, the correlation analysis first shows a positive relationship between communication and brand awareness. This outcome, which is statistically significant, demonstrates how well Nagad's communication activities have raised brand awareness among consumers. The reasonably strong connection indicates that consumers' awareness and interaction with Nagad's services are greatly improved by clearer and more focused communication techniques. The initial hypothesis (H1), which suggested that Nagad's communication relates positively to brand awareness is hence proved.

Furthermore, a correlation coefficient of 0.473 and a p-value of 0.005 show a significant positive correlation between communication and brand loyalty. This noteworthy outcome demonstrates that enhanced communication among Nagad's customers also increases consumer loyalty. The second hypothesis (H2), which suggested that Nagad's communication relates positively to brand loyalty, is supported by this correlation. Hence, consumers who believe Nagad communicates with them regularly and in a useful way are more likely to stick with the brand over time.

As a result, it is seen that both hypotheses are supported, according to the correlation analysis's overall findings. The influence of Nagad's marketing tactics on building brand loyalty and raising brand recognition is quantifiable. Thus, it proves that in a competitive market, these findings underscore the significance of effective communication in marketing campaigns, stressing that strong, consistent messaging is necessary to increase customer awareness and maintain loyalty.



Table 3: Data from Survey

Respondent	Communication	Brand_Awareness	Brand_loyalty
1	5.00	5.00	5.00
2	5.00	5.00	4.00
3	4.00	5.00	5.00
4	5.00	5.00	5.00
5	4.00	4.00	4.00
6	5.00	5.00	5.00
7	4.00	5.00	5.00
8	5.00	4.00	5.00
9	4.00	4.00	4.00
10	5.00	5.00	4.00
11	4.00	4.00	4.00
12	5.00	5.00	5.00
13	5.00	4.00	5.00
14	4.00	5.00	5.00
15	5.00	5.00	4.00
16	3.00	4.00	4.00
17	5.00	4.00	4.00
18	3.00	3.00	3.00
19	5.00	4.00	4.00
20	4.00	5.00	5.00
21	5.00	5.00	5.00
22	4.00	4.00	4.00
23	4.00	4.00	4.00
24	5.00	4.00	4.00
25	4.00	4.00	4.00
26	4.00	4.00	3.00
27	3.00	3.00	3.00
28	3.00	3.00	2.00
29	4.00	4.00	3.00
30	5.00	3.00	4.00
31	4.00	3.00	4.00
32	5.00	4.00	3.00
33	4.00	4.00	5.00

Correlations

Correlations

		Communication	Brand_Awareness
Communication	Pearson Correlation	1	.497**
	Sig. (2-tailed)		.003
	N	33	33
Brand_Awareness	Pearson Correlation	.497**	1
	Sig. (2-tailed)	.003	
	N	33	33

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Correlations

Correlations

		Communication	Brand_loyalty
Communication	Pearson Correlation	1	.473**
	Sig. (2-tailed)		.005
	N	33	33
Brand_loyalty	Pearson Correlation	.473**	1
	Sig. (2-tailed)	.005	
	N	33	33

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Figure 21: Correlations between Variables

### 3.4 Conclusion

Nagad's "Jomi Campaign" was a comprehensive marketing initiative that was designed to enhance consumer engagement and transaction volumes by offering high-value rewards. By providing incentives such as luxury items, vehicles, and land, the campaign effectively engaged the Bangladeshi audience's aspirations. This approach demonstrated exceptional success in stimulating engagement and connecting with the intended audience.

Nevertheless, the campaign encountered numerous obstacles, such as difficult communication requirements, coordination challenges among departments, and constrained timelines, particularly during the Eid festivals. Nagad's marketing team's dedication, adaptability to adjustments, and effective utilization of various marketing channels, including television advertisements and social media, enabled the campaign to meet its objectives in large measure, despite the obstacles. Despite opportunities for improvement, especially in internal coordination and pre-campaign planning, the campaign's overall success aligned with Nagad's commercial objectives of increasing consumer engagement and transactions.

### 3.5 Implications

Informed by the outcomes and insights derived from the Jomi Campaign, the subsequent implications are proposed for enhanced marketing initiatives in the future:

- **Structure and discussion for campaigns should be made easier:**

The Jomi Campaign showed that customers like easy ways to get involved. Some people may not have wanted to take part because the multi-step process was too hard to understand. Participation rates should go up if communication is easy to understand and future efforts are streamlined. People can learn better with pictures, videos, and step-by-step instructions.

- **Improve Internal Coordination and Communication:**

Getting different groups to work together was one of the biggest problems that the Jomi Campaign had. To improve workflows and make sure people are held accountable for their work, it's best to assign a project manager or team to handle how departments work together on future campaigns. Meetings with area heads once a week can also help with keeping

track of progress and solving problems quickly.

- **Enhanced Pre-Campaign Planning:**

Participants said that starting to plan the campaign earlier would have helped with time constraints. Hence, Nagad needs to start planning for future campaigns early so that there is enough time to finish finalizing the strategy, making material, and running the campaign. Giving the awareness part more time would also help the campaign connect better with the target audience.

- **Leverage Technology for Efficiency:**

The Jomi Campaign had problems with technology, like making the microsite hard to reach. Nagad should put money into long-term technological options that can be expanded and are reliable. It is important to check all technology parts before the campaign starts to avoid delays and problems.

- **Incorporate a Gimmick in the Marketing Mix:**

The Jomi Campaign's prizes show how a unique feature can get people's attention quickly. For the effort to get more people involved and spark passion, it needs to include gimmick, unexpected, and unique elements.

- **Regular Post-Campaign Reviews:**

Nagad should carefully look over every attempt after it's over to see how well it went and find ways to make it better. For the company to better understand how to improve future marketing plans, it should look at the campaign's success data and ask employees for feedback.

- **Enhance Transparency and Performance Data Sharing:**

Giving all teams access to the campaign's success data will make sure that everyone on the team knows exactly how the campaign is going. Throughout the campaign, regular evaluations of success and the sharing of data will help people make smart decisions and make changes to their strategies.

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Appendix A.

**Questionnaire Survey:**

**1. Name**

**2. What was your primary role during the Jomi Campaign?**

- Marketing Strategy & Planning
- MarTech
- Customer Lifecycle Management (CLM)
- BTL
- Digital Media
- Creative
- Trade
- MarComm
- Other:

**3. How closely were you involved in the execution of the Jomi Campaign?**

- Very closely involved
- Moderately involved
- Occasionally involved
- Not involved

**4. What part of the campaign planning did you find most challenging?**

- Coordination with other teams
- Developing marketing strategies
- Managing customer queries/feedback
- Working with third-party agencies
- Tracking progress and results
- Other:



**5. Were there any unforeseen obstacles during the execution of the campaign? If yes, please specify.**

**6. Which of the following challenges did you encounter most frequently during the campaign?**

- Communication issues between teams
- Shortage of resources (e.g., manpower, technology)
- Technical difficulties with the payment/recharge systems
- Customer queries/complaints
- Time management and deadlines
- Other:

**7. What marketing tactics or channels (e.g., social media, SMS, TV ads) do you think were most effective in reaching customers for the Jomi Campaign?**

**8. How did you personally handle the stress, workload and challenges associated with the Jomi Campaign? What could have been done to make the process smoother?**

**9. Evaluate the following statements by rating them on a scale of 1-5. (1 indicates Strongly Disagree and 5 indicates Strongly Agree)**

**a) Nagad's communication channels (e.g., TV ads, social media, emails) are effective in reaching the target customers.**

**b) Customers are more aware of Nagad's services due to its effective communication strategies.**

**c) Nagad's communication has improved customers' understanding of the brand's offerings (e.g., mobile banking, rewards).**

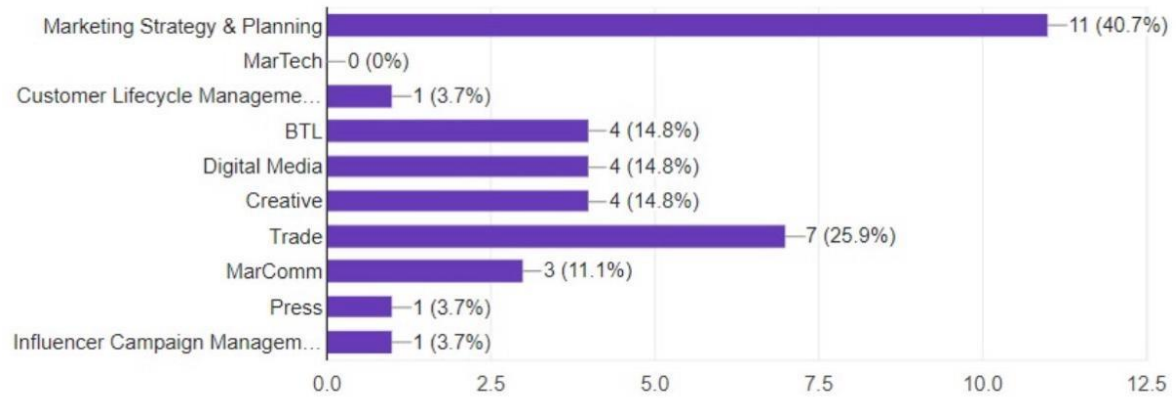
**d) The rewards and offers communicated by Nagad play a key role in retaining customers.**

**e) Customers are likely to stay loyal to Nagad due to the way it communicates its values and services.**

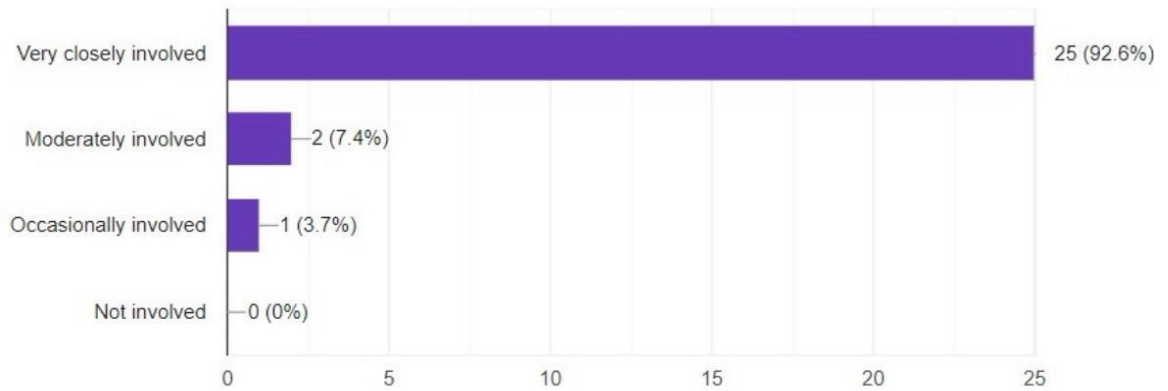
**10. In hindsight, what could have been done differently to improve the campaign’s success?**

**Statistics of the Survey:**

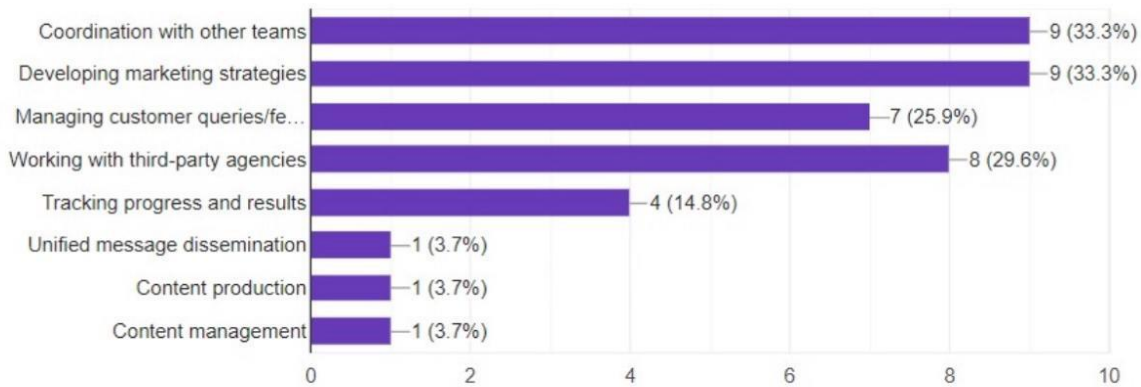
What was your primary role during the Jomi Campaign?



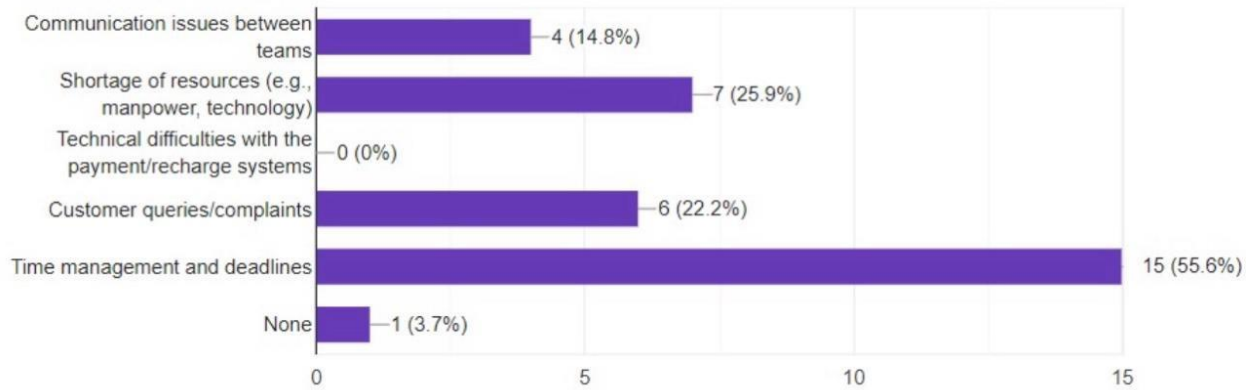
How closely were you involved in the execution of the Jomi Campaign?



What part of the campaign planning did you find most challenging?



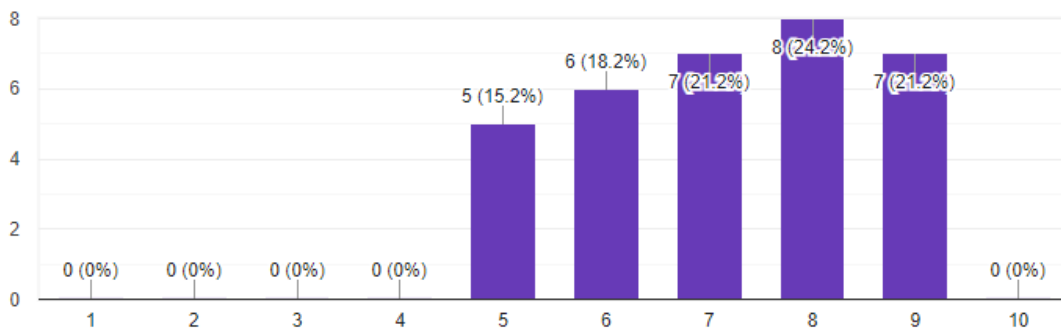
Which of the following challenges did you encounter most frequently during the campaign?



On a scale of 1-10, how effective do you think the promotions were for the Jomi Campaign?

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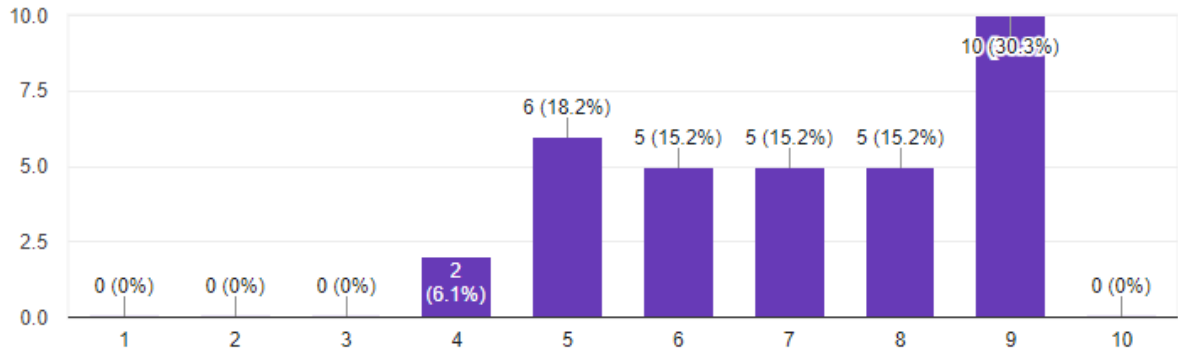
33 responses



On a scale of 1-10, how likely do you believe that the Customer Engagement increased through the Jomi Campaign?

[Copy chart](#)

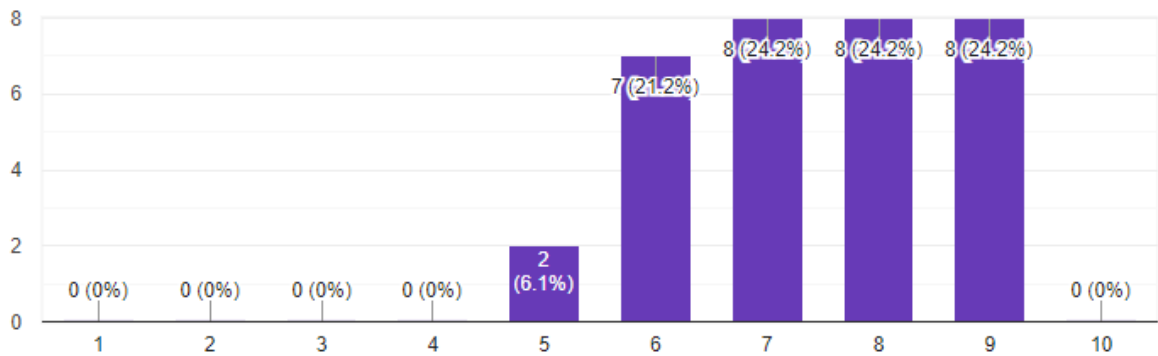
33 responses



On a scale of 1-10, how likely do you believe that the Brand Loyalty increased through the Jomi Campaign?

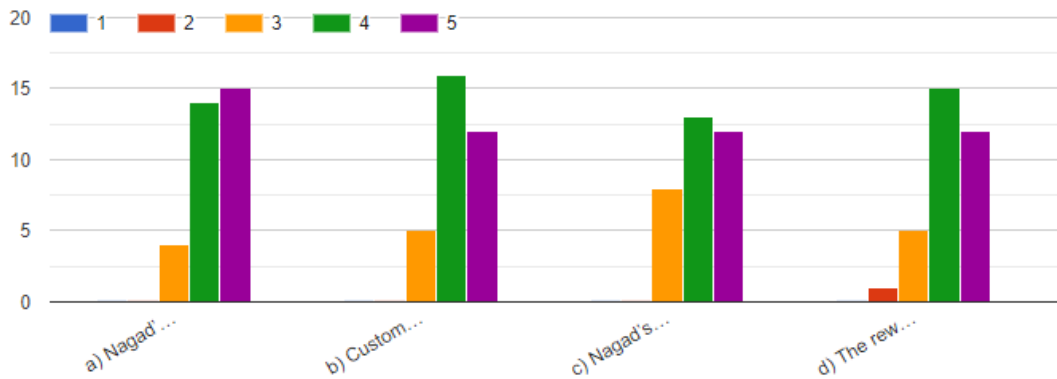
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33 responses



Evaluate the following statements by rating them on a scale of 1-5. (1 indicates Strongly Disagree and 5 indicates Strongly Agree)

[Copy c](#)



**Interview Questions:**

- 1. Name**
- 2. Position in the Company**
- 3. What were the main strategic goals of the Jomi Campaign from your perspective? How aligned were these goals with the overall marketing strategy?**
- 4. Can you share your thoughts on how effective the rewards (land, car, etc.) were in driving customer engagement? Do you think these incentives resonated well with the target audience?**
- 5. What were the biggest challenges you faced while working on the Jomi Campaign? How did you manage or overcome them? Follow-up: Did any of these challenges affect the overall campaign timeline or outcome?**
- 6. Were there any moments where teamwork stood out as a key factor in overcoming challenges? Can you share an example?**
- 7. How did you tackle the challenges faced during the campaign?**
- 8. What were the key takeaways or lessons learned from your experience in this campaign? How will these lessons inform future campaigns?**
- 9. If a similar campaign were to be launched again, what would you suggest in terms of changes to planning, execution, or employee support?**