Report On

Conducting an Analysis of the Efficacy of Current Marketing Campaigns for Tallykhata.

By

Md. Abdullah

19304035

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

BRAC Business School BRAC University November, 2024

Declaration

It is hereby declared that,

1. The internship report submitted is my/our own original work while completing degree at BRAC University.

2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.

3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.

4. I have acknowledged all main sources of help.

Student's Full Name & Signature:

_____

Md. Abdullah (19304035)

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 Bir Uttam Rafiqul Islam Avenue Merul Badda, Dhaka-1212

Subject: Submission of Internship Report

Greetings,

This is my pleasure to submit the internship report "Conducting an Analysis of the Efficacy of Current Marketing Campaigns for Tallykhata". Working for TallyKhata was a wonderful opportunity for me to gain knowledge and experience regarding the functions and processes of a fin tech company. What I've learned and been able to practice throughout my internship will undoubtedly help me immensely in my future endeavors. From a practical perspective, I devoted myself entirely to this undertaking, hoping to accomplish the goals. My sincere wish is that my efforts will be successful. In any case, I'm open to any other advice or directions you may want to give.

Sincerely yours,

_____

Md. Abdullah

19304035

BRAC Business School

Non-Disclosure Agreement

This agreement is made and entered into by and between TallyKhata and the undersigned student Md. Abdullah (19304035) at BRAC University for the purpose of internship. During my internship with TallyKhata, I have access to "confidential information" and am knowledgeable about the confidential marketing and security policies of TallyKhata. This "confidential information" will not be shared with any online, offline, or other news or print media and to any other company.

Student's Full Name & Signature:

_____

Md. Abdullah(19304035)

Supervisor's Full Name & Signature:

_____

Md. Awlad Hossain

Chief Growth Officer, TallyKhata

Acknowledgement

For the first and foremost, I would like to express heartfelt gratitude to the excellent faculty members, Ms. Takmilla Tabassum and Mr. Zaheed Hussain Mohammad Al-Din. Their unwavering support has been extremely helpful in providing the essential direction and information for the completion of this internship report.

Furthermore, my heartfelt thanks go to Md Awlad Hossain, my internship supervisor, for his invaluable assistance throughout this period. His mentorship has been truly exceptional, encompassing the teaching of fundamental tasks, patiently elucidating every necessary detail, offering corrections when needed, and extending warmth as a token of appreciation. I am deeply grateful to TallyKhata, its management, and the entire team of founding members for their enthusiastic support, which greatly contributed to the successful preparation of my internship report.

Lastly, I express profound gratitude to my parents, whose upbringing has empowered me to strive for the best version of myself each day. I also extend my thanks to my close individuals who have played a pivotal role in guiding me through my entire undergraduate journey.

Executive Summary

For my internship program, I got the opportunity to be a part of the Growth and Marketing team as an intern atTallyKhata. I have gained a lot of knowledge about online and offline marketing also other functions of marketing during my internship program. I have learned about the organization, its culture and about the people, its environment, different marketing practices etc.

Chapter 1 of this report covers details on the internship, including background information about me as a student, my supervisors, and the duties I was responsible for during these three months at TallyKhata. The company and its various departments, products, units, etc. were then covered in the second chapter.

In the third chapter, I explained my research question, goals, and findings. I also offered some recommendations based on the findings that were problem-based. Due to the importance of marketing, this topic was the focus of the marketing campaign. This report covers the company's methodology as well as the difficulties and limitations encountered in the process. In addition, this study also detailed some of the issues resolutions.

Although I have given a lot of effort to provide a general understanding of the company and its business operations, some sensitive and confidential topics had to be left out due to prohibitions on disclosing company information.

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List of Acronyms

SQR – Super QR

PSL: Progoti System Ltd

MSME: Micro small & medium enterprises

MFS: Mobile Financial Service

DFS: Digital Financial Service

SQA: Software Quality Assurance

Chapter 1 - Overview of Internship

1.1 Information of The Student

Name: Md Abdullah

ID: 19304035

Program: Bachelor of Business Administration

Area of Specialization (Major): Marketing

Minor: Human Resource Management

1.2 Information Related to Organization:

Period: 1st January 2024 – 31st March 2024 (Duration: 3 months)

Company Name: TallyKhata

Department: Growth and Marketing

Address: Block-B, Plot No, 2A Road 23/A, Dhaka 1213

1.3 Information Related to Internship Company Supervisor:

Name: Md. Awlad Hossain

Position: Chief Growth Officer

1.4 Job Scope- Job Responsibilities:

As instructed by my supervisor at work and the growth and marketing department, I carried out the following duties:

- Market visit inside Dhaka city.
- Onboarding inside Dhaka city.
- Digital marketing.
- Came up with new ideas for marketing
- Worked with merchant's data.
- Corporate dealing.
- Communicated with merchants through mobile call in all over the Bangladesh.

- Marketing campaign.

Below I am going to describe my responsibilities :

As an intern of Growth and Marketing department of TallyKhata I worked on multiple things and it was significant experience for me. Initially, I did market visit inside Dhaka city. Each and every day I visited different places of Dhaka city, where I had to find the TallyKhata Super QR user and collected information regarding super QR. I visited Gulshan, Banani, Mohakhali, Uttara, Khilgaon, Karail slum, Niketan, Chalk Bazar, Mohakhali bus terminal, Gabtoli bus terminal, Dhanmondi, Mohammadpur, Shamoli, Badda, Wari etc. I visited different shop and shopping mall. I received different experience. However, I got the idea of the market and which was the main objective.

Secondly, I worked with sales team for onboarding. I went to different shops and tried to encouraged them to use TallyKhata Super Qr. It was a mixed experience because some people showed interest and some people did not show interest. Some people behaved well and some people were rude. However, it was excellent experience and learnt new things.

Moreover, as per instruction of my supervisor I did digital marketing for TallyKhata. I had the access of the social media page and I did many Facebook live in TallyKhata Facebook page. I took permission of the merchants and then in their shop I did Facebook live. It was like taking interview of merchants. It was a tough duty cause convening merchants were difficult. Also, they had busy time with their customers. Managing time for the Facebook live was a difficult duty.

Furthermore, after visiting the market and discussed with the merchants I find many opportunities for TallyKhata Super QR. There were also few things where TallyKhata had to improve a lot. I proposed some marketing ideas which would increase the customer of TallyKhata Super QR. I proposed to target all the petrol pump and CNG station where TallayKhata will install Super QR. Also, I proposed to target all the shops and teal stall which are

beside university area. I also proposed to target bus terminal and train station to install TallyKhata Super QR.

In addition, I worked with merchant data. I had to check and if their any error I corrected all these. I worked on around ten thousand data. By that work I got idea of what sort of merchant TallyKhata have. Also I learnt many things of google sheet.

Also, I did corporate deal with two company directly. Those company are Prestige Bengal and Treads Worth. These two are reputated importer company of Bangladesh. TallyKhata made deal with these company and over there I played significant role. Also, I was part with TallyKhata and Godrej corporate deal.

I also communicated with TallyKhta users through mobile call to know the review of the service. That experience was new to me. People responded in positive and negative both way. However, it assisted to know where TallyKhata is best and where they can improve.

Finally, I participated in marketing campaign of TallyKhata. I designed a marketing campaign which was appreciated by my supervisor. I was also the part of Eid campaign. Over there I worked on that system how people would participate in that campaign. I also worked on selection process of the main prize and that was a motor bike. Also, I worked on the music advertise of TallyKhata. Arranging lyrics, musician and other necessary things for a professional music advertise was a significant experience.

1.5 Benefits Received While Working at TallyKhata:

The first thing that comes to mind when I consider the advantages I received from TallyKhata during my internship is a friendly workplace. Because everyone here treats one another with respect—seniors also treat juniors with respect—and because I wasn't treated like an intern but rather like a

regular employee, I was able to get over my initial reservations and increase my confidence.

Second, I've become a quicker typer and have picked up a lot of new skills that will be very useful when I work in the corporate sector. For instance, I learned how to design marketing campaigns.

Thirdly, the company offers balanced, healthful lunches and snacks, which is really helpful as it relieves the stress of knowing what to eat for lunch every day, gives me energy to work productively, and helps me save money.

Furthermore, in my three months of employment at TallyKhata, I experienced no conflicts.

I was able to observe variety, equality, and the absence of racism as well as discrimination based on background, gender, or class. Everyone was wonderfully cooperative, courteous, and understanding, which allowed me to give everything I had in completing my daily obligations.

The practical experience I've gained from working for this company is yet another benefit for me. I knew nothing about corporate work environments before to starting as an intern. After coming here, I was able to observe how marketing strategies were implemented, what TallyKhata accomplished for businesses, and how business plans were implemented. All things considered, I believe that this chance has taught me a great deal of material quickly and has been significantly more entertaining than attending class or reading a textbook.

Additionally, I was able to make connections with individuals who are a lot more creative, intelligent, experienced, and familiar with a variety of enterprises and industries.

 I learned a lot by watching other people and how to connect with clients and coworkers in a certain way. I have gained knowledge on how to arrange

tasks, maintain discipline at work, and create a balance between my personal and professional lives.

TallyKhata also provided two days off every week (Friday and Saturday), which are essential for maintaining a healthy work-life balance, along with the option to work from home in case of need. One day off per week is all that many companies give, which can be stressful and damaging to mental health. They provide adjustable working hours and schedules.

1.6 My Contribution to the Company:

My contribution to the company is minimal because I was an intern for a short period of time, but I took great care to follow corporate policy and make sure I was not breaking any guidelines. I contributed to the marketing campaign, corporate negotiations, organizing information, opportunity identification, onboarding, and other tasks. Apart from that, I faithfully completed all of my daily responsibilities within the allocated time. I was able to successfully finish all of the tasks I was assigned under the guidance of my supervisor and other seniors, which helped them to conclude their tasks and projects. Along with my colleagues, I completed significant amount of tasks. I am delighted that I received so many praises on my performance throughout the course of these three months.

1.7 Difficulties Faced While Working as an Intern:

Overall, it was a pleasure to work with TallyKhata. As for me, I had no significant issues while working as an intern. I had some difficulties doing some of the jobs I was given, but my team and supervisor were a huge help with every work. For instance, I went into a number of issues when heading to the market. A lot of merchants demonstrated bad attitude. My supervisor told me the answer when I talked up the issue. I then had to learn how to

work with data in Excel. Another issue I experienced when working for a long amount of time in front of a laptop was that I was not used to doing so, which sometimes left me feeling tired. I did not experience any issues during my internship aside from that.

1.8 Internship Outcome:

Throughout my internship, I received lots of chances In the beginning, this internship program helped me manage the growth of both my personal and professional careers. I've always questioned how I would relate to and apply academic theories and contents to office work so that I can handle problems smoothly and perform to a high standard, but I got the chance to learn a lot of things and have real-world experience that were not part of the academic curriculum. In this case, the internship program covered the knowledge gap in my background by providing practical experience. Through my participation in every day tasks of TallyKhata's growth and marketing department, I was able to use the theories I had learned over the years and was able to relate to the theories and techniques more than ever. During my undergraduate studies at BRAC University, I was given an extensive number of marketing ideas and situations. Even though the faculty and instructors at my university taught me a lot, there was still a knowledge gap that worried me when I thought about becoming a professional in the corporate sector. I can work more productively and efficiently in the workplace now that I have more confidence in my work. I express an amount of gratitude to my company, my colleagues who supported me along the way, and my educational institution.

1.9 Recommendations for the company:

I had an excellent and positive experience working with TallyKhata as an intern. TallyKhata is undoubtedly a fantastic place to work and develop. If they choose to continue their internship program with this company, they may have an excellent overall experience. However, as there is always space for development, I would like to provide some suggestions for enhancing upcoming internship program so that interns can gain more knowledge and experience. Initially, the company can set up a formal orientation program for incoming interns. It is crucial since it will enable them to gain a clearer understanding of the company and train the interns about its objectives, procedures, culture, and other factors so they can perform their jobs effectively. Then, they should assign additional work, particularly to interns, so that they don't feel like they are working on boring tasks and can increase their productivity. This will allow them to contribute more, which will be beneficial for the company. I think future applicants will be more encouraged and will think highly of the company's internship program if these specific facets can be improved. Additionally, this will improve the company's reputation.

Chapter 2 - Organizational Overview

2.1 Introduction

At present, Bangladesh possesses one of the most rapidly growing economies globally. Micro, small, and medium-sized businesses are referred

to as MSMEs. This Bangladeshi MSME is concentrating an increasing amount of its commercial efforts on mobile devices, while simultaneously expanding its digital financial services. In the modern era, individuals depend increasingly on digital financial banking services to conduct transactions of various types. The majority of these small businesses continue to record their financial transactions on paper, which generates a number of inefficiencies due to the fact that it is performed manually, which requires time, effort, and a higher probability of error. In June 2020, Progoti Systems Limited (PSL) developed TallyKhata, a financial management application that provides SME's with straightforward accounting solutions, as a digital replacement for the manual process.

In addition, TallyKhata is the leading accountancy application for small businesses and, as is common knowledge, a rapidly expanding fintech firm with over 5 million registered users. TallyKhata is a user-friendly bookkeeping application for smartphones that facilitates the recording of business activities.

The journey of TallyKhata commenced in June of 2020. "TallyKhata" implies a manual record that was implemented by small Bangladeshi enterprises for the purpose of monitoring their daily transactions. Users can monitor their cash and credit transactions, make payments to suppliers and customers, obtain periodic profit and loss statements, and apply for working capital loans and funding, among numerous other advantages, by utilising this straightforward application. Undoubtedly, TallyKhata operates as a digital financial enterprise. As a result, digital financial services (DFS) operate without agent-based transactions; rather, the bank handles the entirety of the procedures. On the other hand, mobile financial services (MFS) are administered by agents. This is the fundamental distinction between DFS and MFS. Moreover, Progoti Systems has established the TallyKhata mobile financial services network in Bangladesh, in collaboration with a number of institutions, to provide banking and payment services via mobile devices.

SureCash is an established FinTech firm in Bangladesh. Servicing over 20 million customers and 1,500 payment partners, they operate in conjunction with four local institutions in Bangladesh, including Rupali Bank Limited, one of the largest state-owned banks. In addition, offer comprehensive mobile banking and payment services, encompassing peer-to-peer money transfers, deposits of tuition fees and utility bills, as well as numerous other payments for products and services distributed across the country.

Dr.

Shahadat Khan, the Chief Executive Officer of Progoti Systems, a Singapore-incorporated digital financial services provider in Bangladesh that works in software development and mobile financial services, has received venture capital funding from a variety of institutional investors.

In 2019, TallyKhata, in collaboration with the United Nations Capital Development Fund (UNCDF), implemented a pilot initiative titled "Accelerating Mobile Money Payments and Credit for Micro Merchants" across four districts of Bangladesh. To gain a comprehensive understanding of the commercial activities of small enterprises and consolidate them onto a digital platform, an initial enrollment of 2,500 micro-merchants started.

2.2 Mission & Vision

2.2.1 Mission

The mission is to ensure that small and micro businesses have equal access to financial management tools, which will promote their progress towards enhanced efficiency, transparency, and expansion.

2.2.2 Vision

TallyKhata expects a future in which all small and micro enterprises are able to succeed by using the potential of digital technology. Through the provision of user-friendly and advanced financial management tools, TallyKhata tries to encourage all over Bangladesh economic expansion, improve financial transparency, and support for sustainable business practices.

2.3.Product and Services

A digital bookkeeping application, TallyKhata, has developed the TallyPay and TallyCredit apps, through which users can access a variety of advantageous features that have been consolidated into the TallyKhata app. The services offered by TallyKhata are as follows:

Cashbox: Clients have the ability to view all income, due money, expenses, payments, and more.

Data records: All transaction data can be stored in TallyKhata even in the absence of an internet connection.

Alert Message: The user is able to notify consumers via message alert when payment is delayed.

Free message: Twenty free messages are available to users, after which they may purchase additional messages for a nominal fee.

Data backup: Customers are able to create backups of their data from the moment they begin using the product.

TallyPay: A digital wallet designed to facilitate QR payments and promote payment interoperability among digital wallets, credit cards, and bank accounts. It is intended for retailers. This service is available to all users for their transactions. As of the third quarter of 2021, TallyPay, an upgraded form of a digital wallet, received a PSP licence from the Bangladesh Bank. This is a user-friendly application that simplifies and reduces the time required for people to complete their daily tasks. This is a secure and convenient method for conducting mobile phone payments that also offers digital wallet functionality.

Make payments works as a distinct application that has been implemented into the TallyKhata app via the wallet option. Users of TallyKhata are able to conduct transactions via TallyPay. Prior to this integration, customers could only access and amend their daily transaction history via TallyKhata; however, that has since changed to TallyPay. Many of the following services are included within this single application:

Add Money:

Amount: In this section, users are required to enter the specified amount.

Available Balance: This section displays the available balance in the user's account.

From a Credit or Debit Card: User information regarding the debit or credit card from which funds will be deducted must be provided in this field.

Add New (Buton): A new money-adding procedure starts when this icon is clicked.

Send Money and receive money:

Scan QR Code: Upon scanning the QR code, the payment procedure is concluded.

Number of TallyPay Account: Users are required to provide a TallyPay account number in order to conclude the payment process.

Amount: Users need to provide the amount specified in this section.

Available Balance: This section displays the available balance in the user's account.

Recent History of Sending Money: This section will display all of the sent money from the past.

Bank Transfer:

Amount: In this part, users must enter the required amount.

Available Balance: This section displays the available balance in the user's account.

Insert New (Buton): To start a new bank transfer process, select this button.

- Mobile Recharge service.

- TallyPay's Binimoy Services Extra feature was introduced.

Make payment: Users are required to provide an account number in order to complete the payment procedure.

Payment: Users are required to supply the amount required in this section.

Available Balance: This part shows the available balance in the user's account.

Recent Payment History: This part will include a record of every payment made in the past.

TallyCredit: A digital credit application that allows micro-merchants to obtain loans. Following the whole process of data analysis, TallyKhata extends loans to its customers via TallyCredit. The provision of this loan service is dependent on the customer's usage patterns. Mutual Trust Bank, in collaboration with TallyKhata, unveiled the nation's first digital lending solution designed specifically for small enterprises. MTB may now take working capital loan applications submitted via an easier application procedure within thirty minutes. Loan amounts ranging from 2 lacs to 5 lacs taka are currently permitted.

2.4 TallyKhata's Departments:

Corporate Business	Growth and Marketing	Engineering Department	SAQ	Tech OPS
System Administration	Data and BI	Finance and Accounts	Market Operations	Human Resources

Project Management	Strategy and Planning	Digital Credit	Sales	Customer Care

There are 2 different sub team in the Engineering Department:

- Engineering operation team
- Developer team

Engineering Operation Team:

These are the four different sub-teams creating the Engineering operations team:

- SQA Team (Software Quality Assurance Team)
- Data and BI Team (Data and Business Intelligence Team)
- System Administration Team
- Tech Ops Team (Technical Operations Team)

SQA: It stands for Software Quality Assurance, is a division of the technical department. Following each software development or update, a comprehensive quality assurance assessment is conducted. For instance, they search for and resolve problems. They generate various types of logical cases regarding the new product and evaluate their viability with various instruments. They utilize Selenium, JMeter, Excel, SQL, and Python as technologies. Unit testing is one of the most regularly performed forms of testing.

Data and BI: They conduct and manage customer behavior and database analysis in order to facilitate targeted marketing. Additionally, the development of a machine learning model to forecast future activities. Popular analyses that they perform include group analysis, customer journey

analysis, and customer lifecycle value analysis. Excel, Python, SQL, and PL/SQL are the applications they employ.

System administration: It falls under the purview of the technical division. The system team performs the remaining tasks once the software has been released by the SQA team. They build and operate network connectivity and hardware to ensure proper operation. They use the Linux shell, Python, SQL, Shell script, and packet tracer. For instance, bringing customer service to life, monitoring the server to determine whether it is down or functioning properly, ensuring server performance, preventing hacking, and more.

Tech Ops: This department is responsible for resolving any and all service-related technical issues. For instance, a client of TallyKhata's experienced an issue with backing up his data, the face detect option displayed an error, or an NID-related problem; in short, they resolved any app-related issues.

- The incorporation with an external payment third party

- Conduct critical customer issue analysis

- Engage with the customer service team to obtain second-level technical support

- Communicate with external parties to ensure seamless problem solving

- Utilize Excel, SQL, and JMeter as tools

The engineering developer is an employee of the department of technology. This department is responsible for software development, having created the TallyKhata and TallyPay applications.

The product team adds various categories of requirements to the backlog, while the developer team is primarily responsible for product development.

- Designing the backend data model

- Selecting an appropriate framework for development are key responsibilities.

- To facilitate task collaboration, they conduct daily scrums.

- The development tools utilized include Django, Flask, Java, Python, and SQL.

Growth and marketing: Their objective is to enhance the business and marketing sector by developing strategies to increase customer acquisition, retention, and awareness of TallyKhata's services. This is achieved through various activities and methods, including campaign planning and utilization of social media platforms. In addition, they provide constructive feedback regarding the effectiveness of the implemented plans and areas that require improvement.

Market Operations: This department efficiently executes the planning, design, and implementation of all types of operational work. They verify whether the service quality in the market meets expectations, whether it functions properly in the field, and whether it is usable by consumers. In addition, their efforts are coordinated with those of the marketing department, given that market operations develops strategies, a road map of the marketing process, and monitors complex projects. Like, The market operations division is currently managing the sugar project.

Corporate Business: This division holds significant importance within the company. Corporate business is responsible for representing the private and public sectors and managing corporate customers.

Finance and Accounts: This department is responsible for managing all financial operations. For instance, compensation, funding, expenditures, transaction recording and reporting, financial report preparation, and so forth.

Human Resources: This department handles and supervises all matters related to human resources. For instance, human resources operations,

counselling, conflict resolution, recruiting, employee engagement, branding, and development.

Product Management: They perform all product-related tasks. For instance, the creation of a new TallyKhata product, its planning, management, development, and market introduction. A digital loan service, which was introduced to the market in collaboration between TallyKhata and MTB and the product management team, is a newly developed service.
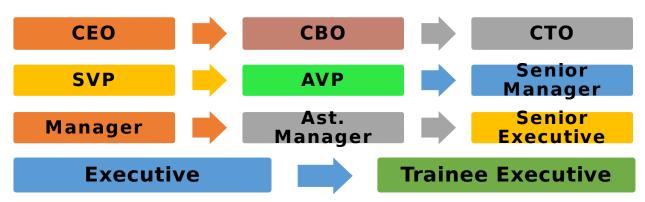
Strategy and Planning: This group formulates and develops strategies to assist the company in reaching its objective, specifying the means by which the target will be reached. They collaborate with other departments in order to establish priorities and develop strategies that enable all members to work towards the same objective. The CEO of TallyKhata participated actively in this group.

Digital Credit: This department is responsible for the oversight and management of all activities related to banking and loan matters. Assuring the bank's needs are met through following government regulations, loan acquisition and repayment, and others. For instance, TallyCredit represents the service loan of TallyKhata.

Sales: The sales people are responsible for conducting in-person transactions and gathering consumer feedback regarding the products and services. The sales team of TallyKhata interacts with micro-merchants in person and visits small stores.

Customer service: The customer service team resolves issues for consumers. For instance, verifying whether the customer is capable of inputting the required information into TallyKhata, examining whether the customer can operate the application's features accurately, and so forth. The number for customer service is 16276.

Therefore, in details these all are the departments of which TallyKhata have with their tasks.

2.5 Organogram of TallyKhata:

CEO	→	CBO	→	CTO
SVP	→	AVP	→	Senior Manager
Manager	→	Ast. Manager	→	Senior Executive

| Executive | → | Trainee Executive |

2.6 Management Practices

2.6.1 Organizations Leadership Style:

TallyKhata employs a participatory leadership approach usually. Participatory leadership occurs when employees of the organization express their opinions and participate in the decision-making process. The previous event also occurs when team members from diverse departments collaborate, as the functions of technology teams are interconnected and in aligned. For instance, a software update or server issue that has been tested by the SQA team is forwarded to the system Admin team for activation of the final process. Just as in their work, team members participate in the decision-making process and offer their input; however, the CEO will ultimately provide the final decision after analyzing everyone's thoughts. This style of leadership is exceptionally effective at creating a diverse culture and accomplishing the goals and objectives of the organization. Employees develop a stronger sense of organizational loyalty when they are afforded

the opportunity to engage in the decision-making process. TallyKhata is extremely receptive to creative ideas and innovations. They provide their employees with a safe and highly respectful workplace. They believe that cultural diversity provides a competitive advantage for a company. Organizations priorities leadership philosophies that attribute significant importance to the augmentation of employee satisfaction. Employees of the enterprises are granted the right to freedom of speech and expression, as well as the opportunity to contribute their perspectives on how matters should to be managed. TallyKhata encourages a collaborative and inclusive work environment.

2.7 Human Resource Management Practices:

1.Recruitment and Selection Process:

There are three different employment categories at TallyKhata: permanent, contractual, and internship. The majority of internships last three months, while contractual positions last for at least one year. The number of employees needed for each department's team is proposed by the department head at TallyKhata. After that, the HR department engages in discussions with the senior management team. In conclusion, the CEO gave his approval. Then, in accordance with the job position and its responsibilities, a draft of the job description is drafted and sent to the CEO and CBO of TallyKhata. In this description, every relevant detail is included, including the required qualifications, skills, and years of experience. As soon as the final JD has been approved, the HR department will initiate the online posting. TallyKhata is most active on their website, LinkedIn, and bdjobs, the platforms that host the majority of job postings. In addition to LinkedIn and bdjobs, they publish employment openings for BRAC University students on specialized Facebook groups and university job recruitment portals, such as OCSAR. OCSAR informed me about the internship program at TallyKhata.

Additionally, campus recruitment has commenced, and there will be additional internal and external recruitment efforts. Once the resumes had been gathered, the HR team arranged them in accordance with the job requirements and forwarded them to the department head in question. For instance, the curriculum resume for the Assistant Brand Manager position at TallyKhata is forwarded to the relevant department, digital marketing. The department head and team supervisor were responsible for finalizing the resumes. Candidates who are shortlisted must pass a concise examination and an interview. The interview process for candidates within each department is overseen by the department leader, with the CTO occasionally conducting the second round of interviews. Interviews are graded according to a rubric, and the CEO conducts the final interview session with candidates for higher-level positions. Once the candidate is offered the position, HR will verify the references and inquire about the anticipated salary, potentially engaging in salary negotiations if necessary. The HR department will then send the offer letter, which, upon acceptance, will require the candidate to present the following official documents:

- NID Card
- Nominee NID Card
- Release latter
- Experience letter
- Academic Certificates
- Passport size photos (both nominee and candidate)
- Offer letter
- Personal information form (mailed by the company)
- Resume

The candidate signs the NDA form and provides the HR department with all required documentation on the day of employment. The HR manager then

presents the candidate with a welcome gift and identification badge, as well as introduce the new employee to the rest of the employees.

2. Compensation and Benefits:

The confidentiality of the salary structure at TallyKhata is particularly strict with regard to interns. Thus, I was unable to include that information in my report. Promotions occur in this organization on the basis of performance, experience, and talents. However, TallyKhata is extremely adaptable, and its employees are eligible for a variety of perks during their employment.

Weekly holidays: TallyKhata observes two days of weekly holiday each week, on Fridays and Saturdays.

Lunch facility: TallyKhata offers a daily provision of entirely subsidized lunches and snacks to all employees.

Pick-up and drop-off service: TallyKhata provides its employees with a pick-up and drop-off service, which is particularly useful for those who do not own a vehicle.

Leave: Provide options for special leave, such as Hajj leave, paternity leave, and casual leave.

Maternity leave: They provide maternity leave, which may be extended based on the mother's condition.

Laptop: Laptops are distributed and available to employees for work purposes.

Festival Bonus: Here, employees receive festival bonuses, such as for Eid al-Fitr.

Mobile allowance: Another beneficial option is the mobile allowance that is provided to employees.

The company also provides a flexible work environment, the ability for certain departments and emergency situations to conduct business remotely, and many other benefits. In addition, they are contributing to the provident fund and bonus in order to increase the benefits. These particular benefits have the potential to enhance the motivation and commitment levels of the employees at TallyKhata. Employee contentment is increased as a result of employees' appreciation and encouragement of the organization. Additionally, they are in the process of developing a few additional benefits. For instance, a 10-day leave for miscarriage. Additionally, a laptop ownership policy with certain limitations is a significant reward for employees.

3.Training:

Employees are provided with training in order to enhance their efficiency and maximize their performance. An organization approaches its goals more closely when its employees operate with greater efficiency. An effective employee enhances the company's reputation among prospective clients and in the marketplace. An analysis of the need for training to increase productivity is conducted by TallyKhata. For instance, the team leaders provide their members with training. In the engineering department, for instance, team leaders provide employees with the assistance necessary to complete departmental duties involving programming languages such as Python, SQL, and Java. At this time, the organization lacks a dedicated training and development unit. As a result, team executives or members of the team provide individual assistance for learning purposes.

4.Performance Appraisal:

The probationary period for the newly hired employee is for a duration of six months. During this probationary period, the employee's performance is rigorously monitored and subsequently assessed. The employee

subsequently is granted permanent status at TallyKhata. They maintain a fair performance evaluation policy in which employees are assessed solely on the basis of their performance, not their length of service. In addition, they ask colleagues', team leaders', and the HR department's feedback for a comprehensive evaluation. In addition, various initiatives are given to them and their performance is assessed. For instance, a sugarcane project is presently ongoing and is filled with a significant number of new employees.

2.8 Marketing Practices:

2.8.1 The 4P's of Marketing:

The 4Ps of marketing are essential and significant components in the process of promoting a product or service to the target market. These are expanded on below:

Product: TallyKhata, TallyPay, and TallyCredit are the products of this DFS corporation, which is essentially what their services consist of. Tracking transactions and logging business activities, data, and the history of suppliers, proprietors, and overdue payments are the functions of the TallyKhata app. TallyPay, which enables users to recharge mobile devices, conduct transactions, transmit funds via bank transfer, and some additional features, follows. Finally, TallyCredit, a loan service provider. TallyCredit extends loans to TallyKhata users following a verification of their credit history and data records.

Price: This product is intangible and cannot be sold directly to consumers through negotiations. As this is a service, the price has been determined using a limited service charge based on the profit of 35 intangible benefits that the users receive, taking into consideration their income, vocation, and other relevant factors. This is particularly important given that the target market consists primarily of micro, small, and medium-sized enterprises (MSME's). For instance, consumers are required to pay a service charge in

order to complete payments. A nominal fee is also assessed for mobile recharge, currency in and out, purchase messages, and loan applications.

Place: Since this is an intangible product and service, no physical location exists. The services are delivered to customers via their mobile devices. They may access the services at any time and in any location. Micro-merchants operating in various districts of Bangladesh utilize the TallyPay and TallyKhata platforms to conduct business. Small enterprises, even in rural areas, are transitioning to digital.

Promotion: TallyKhata has implemented two distinct forms of promotional strategy: offline marketing and online marketing. Online marketing mainly uses digital marketing techniques, including the utilization of social media platforms like Facebook, Google, and YouTube. Social media is extraordinarily effective for rapid consumer outreach and promotion. Furthermore, they utilize Facebook live, create informative content on TikTok, and frequently utilize YouTube to promote PAGE 36 activities. As an alternative, TallyKhata utilized banners, festoons, billboards, newspaper articles, and more in its offline marketing efforts. Furthermore, they host events and conduct field visits to various divisions throughout our nation in order to increase consumer awareness.

2.9 Financial and Accounting Practices:

2.9.1 Financial Practices

Bootstrapping: TallyKhata reduces infrastructure costs and increases user engagement by providing a free, lightweight app for MSMEs. Instead than acquiring a large number of new customers, TallyPay uses its current base to earn money through transaction fees. By using transaction data to generate credit ratings and lower traditional credit assessment fees, strategic alliances with banks such as Brac Bank allow consumers to receive credit without paying for direct loans. In the neglected micro-entrepreneur market,

TallyKhata grows naturally and sustainably by focusing value-driven growth with a simple to use offline-accessible app.

Budgeting and Financial planning: Cost-effective operations and sustainable expansion are the main goals of TallyKhata's financial planning and budgeting. The startup, which was initially bootstrapped, carefully distributes resources to essential features like app development and user assistance, ensuring that micro and small businesses can still utilize the platform. Its cash flow is supported by TallyPay transaction fee revenue and partnerships, including that with Brac Bank, which allow TallyKhata to offer financial services without investing significant infrastructure costs. Financial planning is improved by data analytics, especially when it comes to creating credit scores, which lower partner banks' expenses associated with loan assessments. TallyKhata can grow responsibly and achieve its objective of financial inclusion for MSMEs in Bangladesh.

Strategic investments: To support Bangladesh's MSMEs, TallyKhata makes strategic investments in partnerships, data analytics, payments, and technology. A user-friendly design and offline capability are ensured by core app development investments, which are essential for economically reaching those who are overlooked. Through agreements with significant payment providers, TallyPay's debut strengthens the platform's financial ecosystem and makes transaction-based revenue possible. Furthermore, TallyKhata uses data analytics to create credit scores, which helps MSMEs obtain credit from partner banks without the need for standard credit evaluations. By increasing user access to loans, partnerships with financial institutions such as Brac Bank improve financial inclusion at the lowest possible cost of operation.

2.9.2 Accounting Practices:

Digital Bookkeeping : Small and microbusinesses may handle transactions with greater accuracy and transparency due to TallyKhata's digital

bookkeeping techniques. By enabling users to digitally record sales, purchases, credit, and costs, the software helps users avoid the manual entry errors that are frequently made in traditional bookkeeping. Customers receive an SMS message for every recorded transaction, building trust and reducing credit amount disputes. Real-time data keeping keeps records updated once online, while the app's offline functionality guarantees continuous use in places with weak internet. TallyKhata helps consumers keep organized financial histories by digitizing financial information, which also act as proof of loan eligibility. Further simplifying financial management, the platform's connection with TallyPay allows business owners to maintain smooth transaction records.

Digital Payment: For small businesses in Bangladesh, TallyKhata's digital payment methods, which are based on TallyPay, allow for smooth transactions. Through the app, users can transfer money, pay suppliers, and collect payments—all while maintaining a digital record of every transaction. Through the automatic updating of transaction records, the reduction of errors in human input, and the provision of structured financial histories, this connection improves financial administration. The user experience is improved by TallyPay's collaborations with Visa, Mastercard, and Rocket mobile banking, which offer flexibility. Through recorded transaction data that partner banks may evaluate, these practices also assist users in developing their credit histories, which enhances their access to formal credit choices.

2.10 Information System and Management Software:

The majority of information and management tasks and procedures at TallyKhata are executed through the utilization of Odoo software and Microsoft Excel. Included in the suite of business management software applications known as Odoo is inventory management. This software is

utilized specifically for recording daily attendance. Additionally, this location stores every contact ID and employee detail, including their department. HR-related tasks will find the new software to be more efficient and practical.

2.11 Industry & Competitive Analysis:

2.11.1 SWOT Analysis:

Each organization displays a unique set of advantages, disadvantages, prospects, and challenges. Every company or organization must conduct a SWOT analysis in order to assess its growth, current state, and future prospects, in addition to strategic management planning and other related factors. Given my experience working with TallyKhata and my current understanding, the following SWOT analysis is presented:

Strength:

- Emerging developments within the fintech sector in Bangladesh. For instance, MTB and TallyKhata offer the first end-to-end digital loan for small enterprises.
- Providing outstanding service to the consumers.
- They maintain a proficient software development team internally.
- Outstanding collaboration among all organizational units and personnel.
- Popularity among small and medium-sized business owners, local enterprises, and others.
- Proficient, diligent, and highly engaged personnel.
- The application is user-friendly and is also available in Bangla, making it particularly   advantageous for individuals with limited educational background, such as farmers, who can utilize this service without difficulty.
- Quick service and development due to the development team's flexibility.

Weakness:

- Develop more brand awareness.
- Offline marketing.

Opportunity:

- The present growth and achievement of the fintech sector.
- The transition towards a cashless society.
- Expanding business prospects due to the increased simplicity of loan acquisition.
- A greater number of technologically proficient candidates for employment.
- Forming alliances with reputable financial institutions such as MTB, Bangladesh Bank, and EBL.

Threats:

- Cyber threats.
- Fintech industry expansion from MFS to DFS.
- Expensiveness related to introducing new production technologies and tools in order to stay aware of technological developments and utilize the most recent models.

2.11.2 Porters Five Forces:

Every business must conduct an industry analysis as part of its decision-making process, and Michael Porter's "five forces" are deeply applied to industry analysis.

Threat of New Entrants(Low): Due to the difficulty and necessity of an individual company strategy associated with direct business, the threat posed by new entrants is minimal. Presently, the DFS sector is extremely competitive. DFS is a significantly broader sector than MFS. Present-day individuals rely heavily on mobile banking for all payments and other transaction activities, and this growing shift in the DFS in our nation is a significant factor in the influx of new entrants into the expanding fintech

industry. In contrast, the Bangladesh Bank has implemented new regulations for digital financial services that modify the previous policy. A recent opinion sharing session on "Regulatory Guidelines for Mobile Financial Services (MFS) Bangladesh" was organized by The Daily Star. These guidelines provided two models for ownership structures. The MFS could function as a division of the bank, and the regulation also permitted it to operate as a subsidiary of a bank in which a single bank owns a minimum of 51 percent. bKash is currently the most popular model in this area. For this reason, it is not simple to enter and remain in this industry, let alone establish a positive brand image and gain the trust and satisfaction of customers, just as it is for established businesses. Additionally, license management presents a challenge for DFS operators. Furthermore, this applies to monetary transactions and savings, so individuals will be hesitant to utilize the services of any unknown digital banking operator. Additionally, it is a one-of-a-kind service in that users can maintain a record of their daily transactions. Setting aside secure methods of conducting financial transactions, customers will exclusively utilize reputable services for such transactions. As a result, threat of new entrants is low.

The Threat of Substitute Products (Low): Businesses are uncertain that their products or services could be replaced by substitutes. A significant risk of substitution arises when competitors or non-industry entities introduce products that are more appealing and/or more affordable. Buyers are subsequently presented with the chance to negotiate a price-performance compromise. Additionally, the cost of transitioning is a factor. The hazard of substitution is minimal when it is high. The risk posed by substitute products is minimal due to the substantial investment and extended development period required. Additionally, the software is developed internally by TallyKhata's employees. It is not a random product, but rather a service that is challenging to replicate and introduce to the marketplace. For instance, TallyKhata has introduced the first digital small business loan service in

Bangladesh. A new service has been developed by TallyKhata that is exclusive to the DFS in Bangladesh. In our nation, this is an exciting technological service designed to simplify the lives of people.

Bargaining Power of Buyers (moderate): This group investigates the influence of the consumer on quality and pricing. When consumers are few in number, they possess authority; however, when sellers are abundant, consumers can easily switch. On the other side, purchasing power declines when consumers acquire goods in limited quantities and the product offered by the merchant is significantly distinct from that of its rival. The purchasers' bargaining power is limited as a result of their price sensitivity, particularly among rural residents who lack access to alternative service providers in their area. Moreover, mobile banking operators in our nation offer comparable services, so that is why the bargaining power is moderate.

Bargaining Power of Supplier (high): It is highly probable that the relative bargaining power of suppliers declines in an industry that features competition and an excess of supplies over demand. Buyers are permitted to substitute products, and the expense of changing suppliers is minimal. During periods of diminished supplier bargaining power, purchasers might have the ability to secure a discounted bargain supply of products. In price-sensitive industries, purchasers face greater expenses when suppliers possess dominant bargaining power. Suppliers might impose more stringent conditions on invoices and contracts. Due to the fact that TallyPay and TallyCredit were also established in collaboration with TallyKhata, suppliers in this context enjoy considerable bargaining power due to the growing number of customers. Furthermore, only suppliers connected with TallyKhata are banks, which hold significant influence in the DFS industry as they promote cash outflows and inflows and are also the providers of telecommunication services, which are dependent so they have bargaining power.

Competitive Rivalry (low): Competitive rivalry counts the level of competition that exists between established businesses. Profits may be

constrained and competitive actions may ensue in response to intense rivalry; these may include price reductions, increased advertisement spending, or investments in service/product innovation and improvement. Bkash, Nagad, Rocket, and others are among the many rival firms that are contending with MFS's brisk expansion. However, these businesses are only comparable to DFS in terms of mobile transaction services; they are not identical to TallyKhata. As is common knowledge, TallyKhata offers numerous distinctive services, including the ability to store daily transaction data offline, access historical data, and notify customers of late payments. These features are not found in any other service offered by the company. In this context, competitive rivalry is minimal due to the absence of a the same competitor company in our country that offers the same range of services as TallyKhata.

2.12 Conclusion and recommendations:

TallyKhata is gaining substantial popularity within the DFS sector. Based on my observation of their business operations and general business conduct, I concluded that they are among the most powerful competition in Bangladesh's fintech sector. They are significantly contributing to the growth of small enterprises. They developed an alternative form of digitalization. A multitude of strengths and opportunities have been identified through the SWOT analysis. Their engineering staff and management practices are both powerful. Furthermore, the organization offers numerous perks to its workforce and possesses a highly qualified workforce. They have their own technical team and software development team. They have come a long way in such a brief period of time and gathered an extensive and dedicated customer base. TallyKhata's effectively established an excellent and productive brand image, which is something that is highly difficult.

Following the analysis of the company, several recommendations are provided for TallyKhata. As a first step towards saving time and reducing manual labor, they can enhance their information and management software. Furthermore, given the young cohort's vitality and the significant value that their novel concepts will bring to the entire organization, the company may consider providing supplementary training initiatives and specialized entry program designed for newly recruited personnel, with a particular emphasis on recent graduates who will contribute to its progress.

In summary, TallyKhata significantly supports the expansion of small businesses and offers a multitude of unique offerings through the combined efforts of its entire employees. During this brief period, they have experienced significant growth and made significant improvements to the economy of Bangladesh. They are implementing changes and introducing new ideas in an effort to digitalize Bangladesh.

Chapter – 3

Conducting an Analysis of the Efficacy of Current Marketing Campaigns for Tallykhata.

3.1 Introduction :

The project is to analyze the current marketing campaigns that was implemented by the growth and marketing team of TallyKhata. That campaign was based on TallyKhata Super QR. First one was "Dhamaka Campaign". It was basically a process where merchants will participate in a competition and have to take payment through TallyKhata Super QR. Winner get selected weekly. First two winner got comfort blanket and rest of the 10-20 ranked participance got TallyKhata t-shirt. It was 8 week's campaign and the final prize was a 32 inch LED TV which got that merchant who took overall highest amount of payment in between all participants. Secondly, come to the "Shera digital bebshayi campaign". It was almost similar with the Dhamaka campaign but the difference was Shera digital bebshayi campaign was based on division. It was a division based payment receiving competition. Winner from each division got the prize and the prize providing system was similar with Dhamaka campaign. Lastly, "Super QR, Super hero campaign". It was basically for those users who are using TallyKhata regularly for long time. They participate in that campign and top 25 users got invitation at TallyKhata head office. It was like a conference with them where they shared their experience and suggestions. TallyKhata gave them gifts and arranged snacks and lunch. Also, had digital marketing campaign. It was

conducted through Facebook live where had to take interview of merchants and after the interview had to provide them gifts. Through that process TallyKhata got good progress and it assisted to take more payment through TallyKhata.

3.2 Literature Review

Effective marketing campaigns are essential for the development and sustainability of enterprises in the modern business environment, particularly those that are aimed at small and medium-sized businesses. The strategic endeavors of TallyKhata to enhance user engagement and promote growth are shown by their recent marketing initiatives, which concentrate on their Super QR payment system. Pulling from the "Dhamaka Campaign", "Shera Digital Bebshayi Campaign" and the "Super QR, Super Hero Campaign" implemented by TallyKhata, this literature review explores the concepts and implications of such campaigns.

Marketing through gamification:

The "Dhamaka Campaign" implemented the principles of gamification, which entails the integration of game-design elements into non-game contexts to increase user engagement and participation. Gamification can improve user

experience and motivation, as demonstrated by TallyKhata's methodology, as per Huotari and Hamari (2012). The campaign effectively increased user interaction with the payment system by encouraging merchants to use the TallyKhata Super QR through a competitive format. The weekly rewards are TallyKhata t-shirts and comfort blankets, resulted in a grand reward of a 32-inch LED TV, which encouraged a sense of urgency and excitement among participants.

Marketing campaigns that target specific regions:

The Shera Digital Bebshayi Campaign recognized the significance of localizing marketing efforts by introducing a regional element to the competition. Localized marketing strategies may adjust to the specific requirements and preferences of various market segments, thereby increasing engagement (Kotler & Keller, 2016). TallyKhata might promote regional competitiveness and pride by organizing the competition on a divisional basis. This approach would encourage a greater number of merchants to utilize the Super QR system within their respective divisions.

Strategies for customer retention and loyalty

The "Super QR, Super Hero Campaign" prioritized the retention and loyalty of TallyKhata's long-term consumers. It is imperative to implement customer retention strategies, as the cost of acquiring new consumers can be substantially higher than that of retaining existing ones (Reichheld & Sasser, 1990). By inviting the top 25 long-term users to the TallyKhata head office for a conference, TallyKhata not only rewarded their loyalty but also collected valuable feedback and suggestions. Payne and Frow (2005) advocate for a customer-centric approach that emphasizes the importance of understanding and responding to customer requirements in order to establish long-term relationships. This approach is consistent with this.

The influence of digital marketing:

The reach and impact of TallyKhata's campaigns were significantly enhanced by digital marketing. The potential of social media in modern marketing strategies is demonstrated by the utilization of Facebook Live to conduct interviews with merchants and distribute gifts. Kaplan and Haenlein (2010) assert that social media platforms facilitate direct communication with consumers, hence cultivating a sense of community and engagement. The digital marketing system of TallyKhata not only promote Super QR but also demonstrating user experience and stories of success.

Reward based campaigns of TallyKhata are effective to encourage users, such as Super QR payment system's increased use. Reward put a lot of impact on behavior and decision making of user. Merchants got motivation and use the payment system that providing multiple offers which will work to increase transaction volumes and enhancing brand loyalty. Marketing campaigns for Super QR payment system implemented through regional targeting, customer loyalty strategies, digital marketing to driving business growth. The effectiveness of these strategies are more useful for small and medium size businesses. It will assist TallyKhata on customer retention and the overall growth of digital payment system.

3.3 Objective of the study

Research Objective:

- Analyze the awareness and the recognition level produced by the current campaigns.

- Confirm a way that which campaigns influenced customer behavior and brand perception of TallyKhata.

- Analysis conduct on usefulness in selected marketing channels in attending the targeted audience.

- The marketing campaign's return of investment should be verified.

- Have to find it out that which components of the current marketing strategies can be improved.

3.4 Significance of the study

TallyKhata Super QR system which is the recent marketing campaign product of TallyKhata is essential and complex for both operational and strategic insights. Firstly, importance of Dhamaka Campaign is essential to get ideas about the ways that incentives can increase transaction and merchant engagement. The weekly reward process provide tangible incentives which give detail information of participation and their behavior. Secondly, Shera Digital Bebshayi campaign is based on regional targeting marketing. It shows the importance of regional targeting marketing. Moreover, The Super QR, Super Hero Campaign's goal is increasing client loyalty and retention. Mainly this campaign is for loyal and repeat customers. These all are essential for the TallyKhata because all campaign working in different strategies but the purpose is same which is increasing the use of TallyKhata Super QR payment system. Through these campaigns TallyKhata not only getting users but also getting feedback which helping Tallykhata to develop.

This study is important in that it offers an in-depth knowledge of the efficacy of a variety of marketing strategies, informs the development of future campaigns, improves user engagement and retention, and, as a result, contributes to the growth and market expansion of TallyKhata.

3.5 Methodology

Research Design

This study is using a qualitative research design. Data gathering techniques used in qualitative research frequently include focus groups, interviews, and observational methodologies. Participants in this study will be questioned regarding their thoughts and experiences with marketing campaigns. Qualitative research is therefore suitable for this investigation.

Sampling Method

In this paper, the non-probability sampling approach will be applied. Instead of using random sampling, non-probability sampling selects samples depending on the researcher's subjective assessment. Not every member of the population has the same probability of getting selected.

Data Type and Data Sources

Primary Data:

Primary data will be obtained by conducting in-depth interviews with members belonging to the campaign.

Secondary Data:

Secondary data will be gathered through articles, internet sources, and annual reports.

Sample Size

The sample for this research study comprises the responses of 5 merchants who are directly working in automation and directing the sales force.

Data Collection Method

In-depth, semi-structured interviews were the preferred method of data gathering used in this study. The interview questions aimed to collect detailed information about TallyKhata's implementation of the marketing campaign. The interviews will be conducted individually with the selected merchant to gain deep insights into their experiences, perceptions, and suggestions regarding the campaign.

Interview questions :
- Why are you participating in marketing campaigns?

- What thing encouraged them to participate in campaigns?
- Why did you participate at TallyKhata's campaigns?
- What are the using experience of TallyKhata?
- Experience of Dhamaka campaign and how it helped in your business?
- Experience of Shera Digital Bebshayi campaign and how it helped in your business?
- Experience of Super QR, Super Hero campaign and how it helped in your business?
- How was you experience in Facebook live regarding the service of Super QR, using experience and recommendations?

3.6 Results and Analysis

Overview of Campaigns

TallyKhata implemented three major marketing campaigns under its Super QR initiative: the "Dhamaka Campaign," the "Shera Digital Bebshayi Campaign," and the "Super QR, Superhero Campaign." Each campaign had unique aspects and targeted different segments of TallyKhata's merchant base, but all shared the common goal of increasing the usage of TallyKhata's Super QR for payments.

Dhamaka Campaign

The "Dhamaka Campaign" was an eight-week competition where merchants were encouraged to use TallyKhata Super QR for payments. The winners were selected weekly, with the top two receiving comfort blankets and the next 10-20 participants receiving TallyKhata T-shirts. The campaign culminated with a grand prize of a 32-inch LED TV for the merchant who processed the highest total payment amount.

Results:

- Weekly engagement from merchants increased significantly.
- The distribution of comfort blankets and T-shirts helped in creating brand visibility.
- LED TV is the grand price which created competitive environment and it will motivate merchants to increase the volume of transaction.
- Through Super QR campaign successfully boosted number of transaction which shows the utility and benefits.

Analysis:

- Competition format, process and prizes were effective to enhance and drive merchant participants.
- Weekly rewards engaged merchants consistently over eight week period.
- Result shows that providing incentives to merchants with large and small reward can impact transaction volumes and the level of engagements.

Shera Digital Bebshayi Campaign

Shera Digital Bebshayi Campaign was structured around division-based competitions. Each division had its own set of winners, with the prize distribution system similar to the Dhamaka Campaign.

Results:

- Division based approach increase the localize of competition and engagement in different regions.
- From multiple divisions, merchants felt motivated and included as within their regions they competed.

- Regional leaders effectively got highlighted in digital payments and competitions through the campaign.

  Analysis:

- Regional competitions can increase participation by making the competition feel more accessible and less daunting compared to a national competition.
- For more support to identify strong markets comes from division based approach.

Super QR, Superhero Campaign

Preparation:

- Extend invitations to the top 25 long-term users for a visit to the executive office.
- Plan and organize the conference, including setting the agenda, selecting speakers, and handling all logistics.
- Arrange gifts, refreshments, and lunch for all attendees.

Execution:

- Create a welcoming and engaging environment while serving as the event host.
- Facilitate sessions where users can share experiences and offer suggestions.
- Distribute gifts to attendees and ensure refreshments and lunch are properly managed.
- Collect feedback and user insights for further analysis.

Post-Conference:

- Review the feedback to identify recurring themes and actionable takeaways.

- Share the most valuable insights with the marketing and development teams to inform future strategies.

- Digital Marketing Campaign

Preparation:

- For Facebook live sessions have to confirm content plan where merchant interview and other relevant topics will be included.

- Proper work on interview schedule with those merchants who are selected for interview and question preparing as well.

- Through social media and other communication channels have to promote upcoming live sessions of Facebook.

Execution:

- To demonstrate the success stories of merchants through interview, have to host Facebook live sessions.

- Rewarding merchants who participate in interviews by TallyKhata t-shirt and notebook.

Post-Campaign:

- Collect feedback form viewers and merchants to evaluate the impact of campaign.

- To find better future strategies have to share the results with the growth and marketing team.

Analysis:

To gain a large audience and stimulate interactions, campaigns on social media platforms are the most effective way in recent times. Legitimacy of

these platforms strengthens by recommendation from merchants. Implementation of these digital platforms for marketing can increase a widespread and extensive customer reach through campaigns.

TallyKhata Campaign Performance

Week	Merchs Participating	Total Payments Processed (BDT)	Comfort Blankets Distributed	T-shirts Distributed	Grand Prize Winner (LED TV)
1	5000	200,00	2	15	No
2	60000	250,00	2	18	No
3	70000	300,00	2	20	No
4	80000	350,00	2	20	No
5	90000	400,00	2	20	No
6	100000	450,00	2	20	No
7	110000	500,00	2	20	No
8	120000	600,00	2	20	Yes

Table 1: TallyKhata Campaign Performance

Overall Impact

To boost the user engagement, business size, brand clarity Tallykhata has executed different marketing campaigns by their marketing team demonstrating significant success. Tallykhata's market position has exceeded and availed greater acquisition of the super QR system by implementing the

usage of competitive elements, territorial targeting, rewarding clients and digital marketing.

Key Insights:

Higher engagement can be achieved by combining competitive elements and rewards. Territorial targeting secures inclusive participation and recognizes market- specific trends. Appraising long term users encourages loyalty and provides valuable customer response to develop products Social media campaigns boost customer engagement and visibility of business, leverage the advantages of digital platforms.

3.7 Benefits of implementing Marketing Campaigns

The company's growth and market presence have been significantly influenced by the many advantages that have been achieved by implementing TallyKhata's marketing campaigns, which focus on the Super QR system. The "Dhamaka Campaign" and the "Shera Digital Bebshayi Campaign" have effectively boosted user engagement and acceptance by encouraging merchants through competitive elements and appealing rewards. These campaigns increase the volume of transactions and promote the broad use of the TallyKhata Super QR system among merchants, which boosts the platform's usage. Additionally, to increase brand loyalty Super QR, Super Hero Campaign contributed. By inviting prominent clients to the company's headquarters for a conference, TallyKhata has established a more personalized relationship with its customers. Furthermore, the Shera Digital Bebshayi Campaign has achieved good amount of regional market growth. Additionally, the company's visibility and reach have been greatly enhanced through its digital marketing efforts, particularly via Facebook Live sessions. This allowed TallyKhata to connect with a wider audience around the Super QR system. Moreover, TallyKhata has gained valuable insights into customer

experiences and suggestions for improvement by collecting feedback from long-term clients during the Super QR, Super Hero Campaign.

In total all of these campaigns increasing customer engagement, loyalty, market reach, presence of band image and give necessary customer experiences.

3.8 Marketing Campaigns Tasks at TallyKhata:

1. Dhamaka Campaign

Preparation:

- Confirming the objectives of campaign and the criteria of success.
- Promotional materials have to create and distribute to merchants.
- For minor participant rankings and payment have to establish the competition platform.

Execution:

- On a weekly basis participation of merchants and transactions amount are monitored.
- Provide TallyKhata t-shirts and comfort blankets and announce the name of weekly competition winners.
- Merchants who participated will be informed and engaged via regular basis communication.
- Announce the name of weekly winners on social media and other platforms of marketing.

Final Week:

- For the whole campaign, calculate the payment quantities which are maximum.

- End of the competition the top rank merchant name will be announced and he or she will be awarded by the grand reward which is a 32 inch LED TV.

Post-Campaign:

- To evaluate of the campaign have to collect feedback from participants.

- Impact measurement of the campaign on engagement of merchant and volumes of transaction by the data analyzing.

- To increase future campaigns have to inform the results to the growth and marketing team.

2. Shera Digital Bebshayi Campaign

Preparation:

- Divide the market into segments and establish objectives for each segment.

- Create promotional materials that are specific to each division and distribute them to merchants.

- Establish the competition platform to monitor participant rankings and payments within each division.

Execution:

- Monitor the transaction amounts and merchant participation in each division.

- Distribute prizes (comfort blankets, TallyKhata t-shirts) and announce division victors on a consistent basis.

- Guarantee that merchants are consistently engaged and communicated with across all divisions.

- Utilize regional marketing channels and social media to advertise division champions.

Final Week:

- Over the course of the campaign, identify the combined highest payment amounts in each division.

- Announce and distribute prizes to the best merchants in each division.

Post-Campaign:

- Evaluate the campaign by gathering feedback from merchants in various divisions.

- Analyze regional data to evaluate the influence on engagement and transaction volumes.

- Create a report that provides the growth and marketing team with recommendations and insights.

3. Super QR, Super Hero Campaign

Preparation:

- Invite the top 25 long-term users to the executive office.

- Organize the conference, including the agenda, speakers, and logistics.

- Arrange for the attendees to receive gifts, refreshments, and lunch.

Execution:

- Create an inviting atmosphere for attendees by serving as the conference's host.

- Assist users in the exchange of experiences and the facilitation of suggestion sessions.

- Provide attendees with gifts and organize refreshments and lunch.
- Collect user feedback and experiences for the purpose of analysis.

Post-Conference:
- Examine feedback to identify common themes and actionable insights.
- Share the most significant discoveries with the marketing and development team in order to influence future strategies.
- Establish follow-up communication to sustain relationships with the most influential users.

4. Digital Marketing Campaign

Preparation:
- Formulate a content strategy for Facebook Live sessions that includes merchant interviews and topics.
- Collaborate with a few merchants to arrange interviews and formulate inquiries.
- Utilize social media and other platforms to advertise future Facebook Live sessions.

Execution:
- Conduct Facebook Live sessions to interview merchants and share their success stories.
- Interact with the audience during live sessions by responding to inquiries and promoting conversation.
- Offer gifts to merchants who have been interviewed as a gesture of gratitude.

Post-Campaign:

- Analyze the engagement metrics (views, remarks, shares) for each Facebook Live session.

- Collect feedback from merchants and viewers who were interviewed in order to evaluate the campaign's effectiveness.

- Inform the growth and marketing team of the results and implement the information into future digital marketing strategies.

3.9 Reasons behind not being fully successful

TallyKhata's marketing campaigns were unsuccessful in part due to a combination of factors, despite their innovative approaches. First and foremost, the "Dhamaka Campaign" and "Shera Digital Bebshayi Campaign," while competitive and encouraging, possibly excluded smaller merchants who believed they were unable to compete with larger businesses for the top awards. This could potentially result in a decrease in overall participation. Secondly, participants may have experienced disappointment as a result of logistical challenges and errors in prize distribution. In addition, the "Super QR, Super Hero Campaign" prioritized long-term users, potentially disregarding the onboarding of new users and therefore limiting market access. Due to the limited reach and targeting inefficiencies of platforms such as Facebook, the digital marketing efforts, despite their engaging nature, may not have reached a sufficiently broad audience. Furthermore, the campaigns' usefulness can be considered compromised by insufficient monitoring and analysis of campaign performance, which could have led to missed opportunities for optimization and improvement.

3.10 Summery and Conclusion :

The "Dhamaka Campaign," "Shera Digital Bebshayi Campaign," and "Super QR, Super Hero Campaign" were marketing campaigns that were implemented by TallyKhata to engage merchants through gamification, regional targeting, and loyalty rewards. The full success of the initiative was

impacted by challenges such as the exclusion of smaller merchants, logistical issues in prize distribution, and the limited reach of digital marketing, despite the significant rises in engagement and transactions. Improvement was additionally delayed by inadequate performance analysis and monitoring. To sum up, these campaigns offered valuable insights into effective strategies, but they also emphasized the necessity of inclusive, well-managed, and broad-reaching approaches to optimize long-term impact and reach in the market.

3.11 Recommendations :

Initially, increase the accessibility and inclusion of smaller merchants. Secondly, improve communication and prize distribution processes. Moreover, balance focus between new user acquisition and long-term users. Furthermore, increasing the number of digital marketing channels and targeting. Finally, enhance the mechanisms of monitoring, evaluation and feedback.

3.12 References :

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3.13 Appendix:

- Why are you participating in marketing campaigns?

- What thing encouraged them to participate in campaigns?

- Why did you participate at TallyKhata's campaigns?

- What are the using experience of TallyKhata?

- Experience of Dhamaka campaign and how it helped in your business?

- Experience of Shera Digital Bebshayi campaign and how it helped in your business?

- Experience of Super QR, Super Hero campaign and how it helped in your business?

- How was you experience in Facebook live regarding the service of Super QR, using experience and recommendations?