

Internship Report



**Practice of Advertising Theories by
Brac Bank
SBU- bKash**

Submitted To:

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Date of Submission: July 24, 2014

Letter of Authorization

July 24, 2014

Mafruha Chowdhury

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Subject: Authorization Letter.

Dear Student;

I, G.M. Shafayet Ullah, am authorizing you for conducting your internship project titled BUS400.

I have chosen your topic based on your major side of your BBA program, which is Practice of Advertising Theories by Brac Bank subsidiary bKash.

With best regards,

G.M. Shafayet Ullah

Lecturer

BRAC Business School

BRAC University

Letter of Transmittal

July 24, 2014

G. M. Shafayet Ullah

Lecturer

BRAC Business School

BRAC University

Subject: Submission of internship report.

Dear Sir;

In accordance to your advice, I have prepared my internship report on “Brand principal of Brac Bank, Bangladesh”. In my report I have tried to focus on the relevant information which would cover the objectives of the report. But no doubt my effort and contribution will be best evaluated on your sharp scale of acceptance and remarks.

Consequently, I am transmitting my project report to your very concern. I sincerely hope this report will fulfill the requirements suggested by you under the course BUS400.

Thanking you.

With best regards,

Mafrua Chowdhury

ID: 09304146

Executive Summary

This is the internship report based on the three month long internship program that I had experienced in the Head Office of BRAC Bank Ltd. from 16 April to 16 July 2014 as a requirement of my BBA program Major in Marketing from BRAC University. SME Banking Division is a business division of BRAC Bank Limited that deals with Small and Medium sized Entrepreneurs involved in different types of business. SME banking division primarily provides loans to small and medium sized trading, manufacturing, service, agriculture, non-farm activities and agro-based industries located across the country. I prepared the internship report on based on secondary data and information. For this specific purpose I collected data and information from various sources like published materials such as the annual report, the training materials etc. I furnished the full contents of the report in several chapters. While discussing the different aspects and functions of the bank, priority has been given to depict the real situation as far as appraisal and management system of BRAC Bank Ltd. are concerned by employing the experience gathered during the internship program. BRAC Bank is a third generation bank in the growing banking sector of Bangladesh. As a part of my internship program I got a chance to work at this bank for a period of three months. During this period I have learned about this organization and its work environment, which inspire me to work on my topic.

Acknowledgement:

At the very beginning, I am solemnly thanking the Almighty Allah.

I am sincerely thankful to my academic supervisor G. M. Shafayet Ullah, Lecturer of BRAC Business School, BRAC University; who permitted and supported me to work on the Brand and Communication of Standard Chartered Bank, Bangladesh. I am extremely grateful for having this opportunity that has enriched my area of knowledge vastly.

Furthermore, I want to thank my organizational supervisor, Mr. Shyamal Kumar Biswas, Senior Manager, Central Support under Business Relationship And Support Department of BRAC Bank; for giving me the required information and also for giving permission to do the necessary work to commence this project.

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The Organization



Introduction:

BRAC Bank Limited, with institutional share holdings by BRAC, International Finance Corporation (IFC) and Shore Cap International has been the fastest growing Bank in 2004 and 2005. BRAC Bank is extending full range of banking facilities as per the directives of Bangladesh Bank. It intends to set standards as the absolute market leader in Bangladesh by providing efficient, friendly and modern fully automated on-line service on a profitable basis.

BRAC Bank Limited has adopted the “three P” agenda –Planet, People and Profit as its fundamental guiding principle, a fact that has gained global recognition for the Bank.

Being one of the members of GABV (Global Alliance for Banking on Values), BRAC Bank along with thirteen of the world's leading sustainable banks, is engaged in building a viable future for the financial industry. In line with the theme of developing human capital, the bank is also involved in creating an alternative banking and finance system, where social impact is considered as important as financial return.

In the last five years of operation, the Bank has disbursed over BDT 1500 crores in loans to nearly 50,000 small and medium entrepreneurs. The management of the Bank believes that this sector of the economy can contribute the most to the rapid generation of employment in Bangladesh. Since inception in July 2001, the Bank's footprint has grown to 154 branches (84 Branches, 48 SME/Krishi Branches and 22 SME Service Centers) , 12 Apon Shomoy, 300+ ATMs, 30 CDMs, 399 SME unit offices and 7,695 (as on 15th July 2012) human resources, BRAC Bank’s operation now cuts across all segments and services in financial industry. It has disbursed over BDT 14,500 crores of SME loan and has over 1,200,000 individual customers who access online banking facilities.

BACKGROUND OF BRAC Bank

BRAC Bank is a listed commercial bank established under the Banking Companies Act, 1991 and incorporated as a public company limited by shares on 20 May, 1999 under the Companies Act, 1994 in Bangladesh. The primary objective of the Bank is to carry on all kinds of banking activities. The Bank has started operations from 04 July, 2001. It enlisted with Dhaka & Chittagong Stock Exchange at the beginning of 2006.

BRAC Bank has a unique institutional shareholding between BRAC, the International Finance Corporation (IFC), the commercial arm of the World Bank Group, and Shore Cap International, a concern of Shore Bank Corporation, 9 America's first and leading community development and environmental Banking Corporation. A fully operational Commercial Bank, BRAC Bank focuses on pursuing unexplored market niches in the Small and Medium Enterprise Business, which till now has remained largely untapped within the country. Almost 40% of BRAC Bank's clients had no prior experience with formal banking. The Bank has 355 regional marketing unit offices offering services in the heart of rural and urban communities and employs about 1,200 business loan officers – around 70% of total staff.

Creating opportunities and pursuing market niches not traditionally met by conventional banks primarily drive BRAC BANK LIMITED, a full service commercial bank with Local and International Institutional shareholding. It has been striving to provide "best-in-the-class" services to its diverse range of customers spread across the country under an on-line banking platform.

The reason BRAC Bank Limited is in business is to build a profitable and socially responsible financial institution focused on markets and businesses with growth potential, thereby assisting BRAC and stakeholders to build an enlightened, healthy, democratic and poverty free Bangladesh. Which means to help make communities and economy of the country stronger and to help people achieve their dreams? It fulfills the purpose by reaching for high standards in everything it does: For its customers, shareholders, associates and communities, upon which the future prosperity of its company depends.

Remarkably, BRAC Bank, despite being one of the newest Banks in the country, has attained a reputation for being in the forefront of the industry. Its retail business and 10 corporate businesses have gained new ground over the last two years and today BRAC Bank can claim itself to be among the top financial service providers.

Corporate Vision, Mission and Core Values

Corporate Vision

Building a profitable and socially responsible financial institution focused on Marketing and Business with growth potential, thereby assisting BRAC and stakeholders build a “just, enlightened, healthy, democratic and poverty free Bangladesh”.

Corporate Mission

- Sustained growth in Small & Medium Enterprise sector.
- Continuous low-cost deposit growth with controlled growth in Retail Assets
- Corporate Assets to be funded through self-liability mobilization.
- Growth in Assets through Syndications and investment in faster growing sectors.
- Continuous endeavor to increase fee based income.
- Keep our Debt Charge sat 2% to maintain a steady profitable growth
- Achieve efficient synergies between the bank’s branches. SME unit offices and BRAC field offices for delivery of Remittance and Bank’s other products and services

- Manage various lines of business in a fully controlled environment with no compromise on service quality.
- Keep a diverse, far flung team fully motivated and driven towards materializing the Bank's vision into reality.

Core Values

The Bank's Strength emanates from its owner - BRAC. This means, it will hold the following values and will be guided by them as it does its jobs.

- Value the fact that we are a member of the BRAC family.
- Creating an honest, open and enabling environment.
- Have a strong customer focus and build relationships based on integrity, superior service and mutual benefit.
- Strive for profit & sound growth.
- work as a team to serve the best interest of our owners. Relentless in pursuit of business innovation and improvement. Value and respect people and make decisions based on merit. Base recognition and reward on performance.
- To be Responsible, trustworthy and law-abiding in all that we do

Corporate information at a glance

Registered Name	BRAC Bank Limited
Slogan	Committing Human Capital to our growing economy.
Date of Incorporated	1999
Inauguration of the first branch	4 th July, 2001
Head Office	Anik Tower 220/B Tejgaon Link Road Dhaka 1208
Chairman	Mr. Fazle Hasan Abed.
Managing Director & CEO	Mr. Syed Mahbubur Rahman
Board of Directors	7
Number of Branches	154
Number of Employees	7000(Approximately)
Authorized Capital	12000 Million
Paid Up Capital	3,212 Million
Service Provided	Deposit scheme, SME loan,Credit facility and Foreign exchange service.
Banking Operating System	Both conventional and foreign exchange System
Technology Used	Member of SWIFT, Enterprise Resource

	Planning (ERP), Online Banking and UNIX based Software.
E-mail	enquiry@bracbank.com
Website	www.bracbank.com
SWIFT	BRAKBDDH

Logo

The logo of BRAC Bank has been prepared keeping in mind the goal of the organization. The square structure of the logo means solid and strong .The Golden Color in the lower portion of the logo means the ‘Golden Bangladesh & her fertile land’. The Blue color in the upper portion means ‘the sky with enormous & unlimited opportunity’ .The white colored curve means ‘Growth and Progress’ .White circles in the blue color mean the flashing sun that gives light to everywhere.



Bank's Culture

Bank has adopted trust as a corporate value which is acronym for team work, respect for all people, unquestionable integrity, excellence in everything BRAC Bank Limited of SME do, Sense of urgency in getting things done and total commitment. All employees are expected to conduct themselves in accordance with the rules and regulations of the bank.

Performance of BRAC Bank Limited

BRAC Bank Limited will be the most successful private sector commercial bank in our country, though it started its operation few years back. It has achieved the trust of the general people and made reasonable contribution to the economy of the country by helping the people investing allowing credit fa

BBL's Financial Performance for last few years:

	Amount in BDT (Million)			
Particulars	Dec-11	Dec-10	Dec-09	Dec-08
Cash and Bank balances	15,190	13,474	12,213	7,511
Fixed & Other Assets	12,510	8,506	7,088	4,009
Page 8 of 59				

Investments	14,199	12,856	10,375	8,245
<hr/>				
Money at call and short notice	480	-	1,300	-
<hr/>				
Loans & Advances	90,822	82,462	64,151	52,677
<hr/>				
Total Assets	133,201	117,298	95,127	72,442
<hr/>				
Borrowing from Banks	1,112	3,700	2,450	2,280
<hr/>				
Money at call and short notice	-	550	-	-
<hr/>				
Subordinated debt	3000	3000		
<hr/>				
Other Liabilities	15,760	12,472	9,306	6,717
<hr/>				
Total Deposits	103,726	88,158	75,220	58,007
<hr/>				
Shareholder's Equity	9,753	9,418	8,151	5,438
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Total Liability & Equity	133,201	117,298	95,127	72,442
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e.g. Annual Report BRAC Bank(2013)

Shareholding Structure

Table No. 3: Shareholder Structure of BRAC Bank Ltd.

Name of Shareholder	% of Shareholding
BRAC	43.77%
International Finance Corporation	5.36%
Shore Cap Limited	0.86%
Non-Resident Bangladeshi	0.43%
Mutual Funds	3.22%
Institutions and General Public	46.36%

e.g. (As on
30.06.2012)

Management of BRAC Bank Limited:

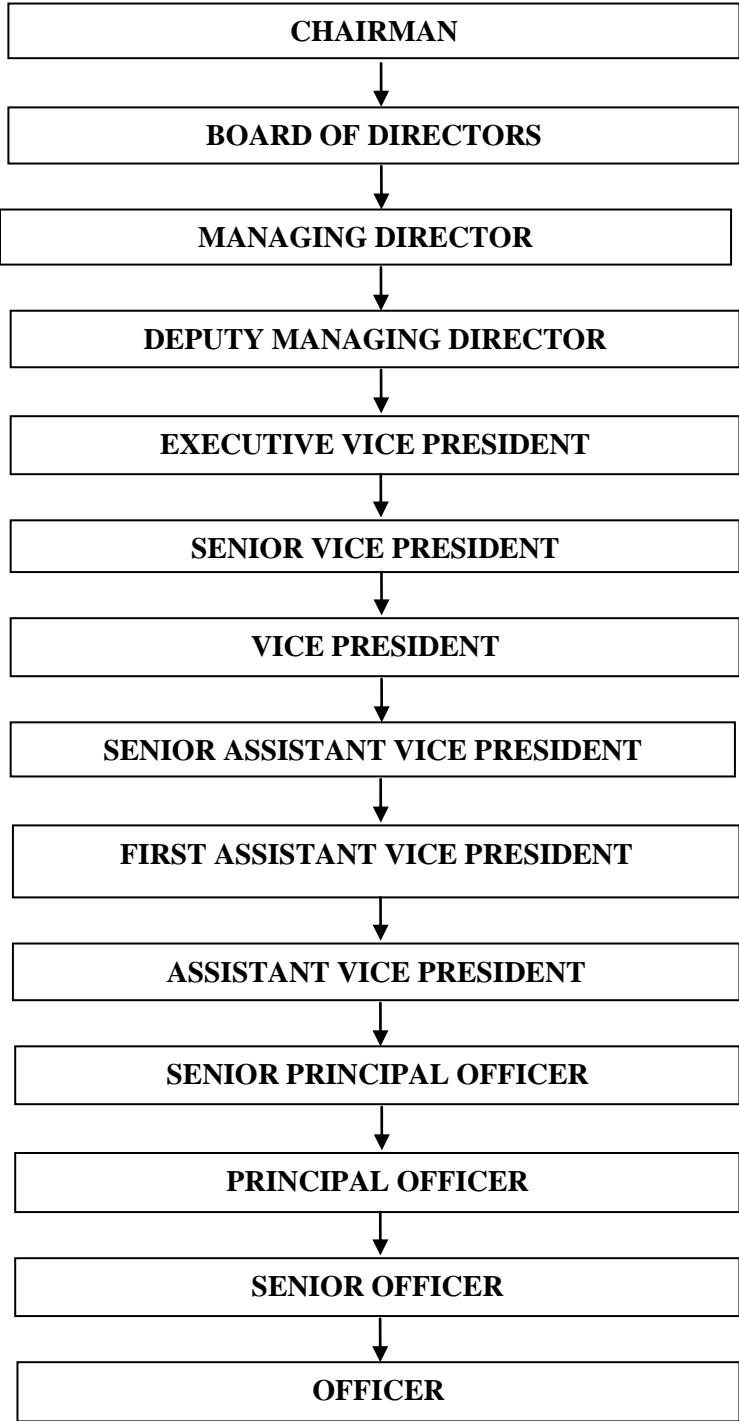
Boards of directors are the sole authority to take decision about the affairs of the business. Now there are 5 directors in the management of the bank. All the directors have good academic background and have huge experience in business. **Sir Fazle Hasan Abed** is the Founder of the bank. The board of directors holds meetings on a regular basis. The current management teams and board of directors' name are given in the following table:

Management of BRAC Bank Limited

Mr. Fazle Hasan Abed	Chairman
Mr. Quazi Md. Shariful Ala	Director
Mr. Mark A. Coffey (Nominated By Shore Cap International Limited)	Director
Ms. Nahid Kabir	Director
Ms. Tamara Hasan Abed	Director
Mr. Shib Narayan Kairy	Director
Syed Mahbubur Rahman	Managing Director

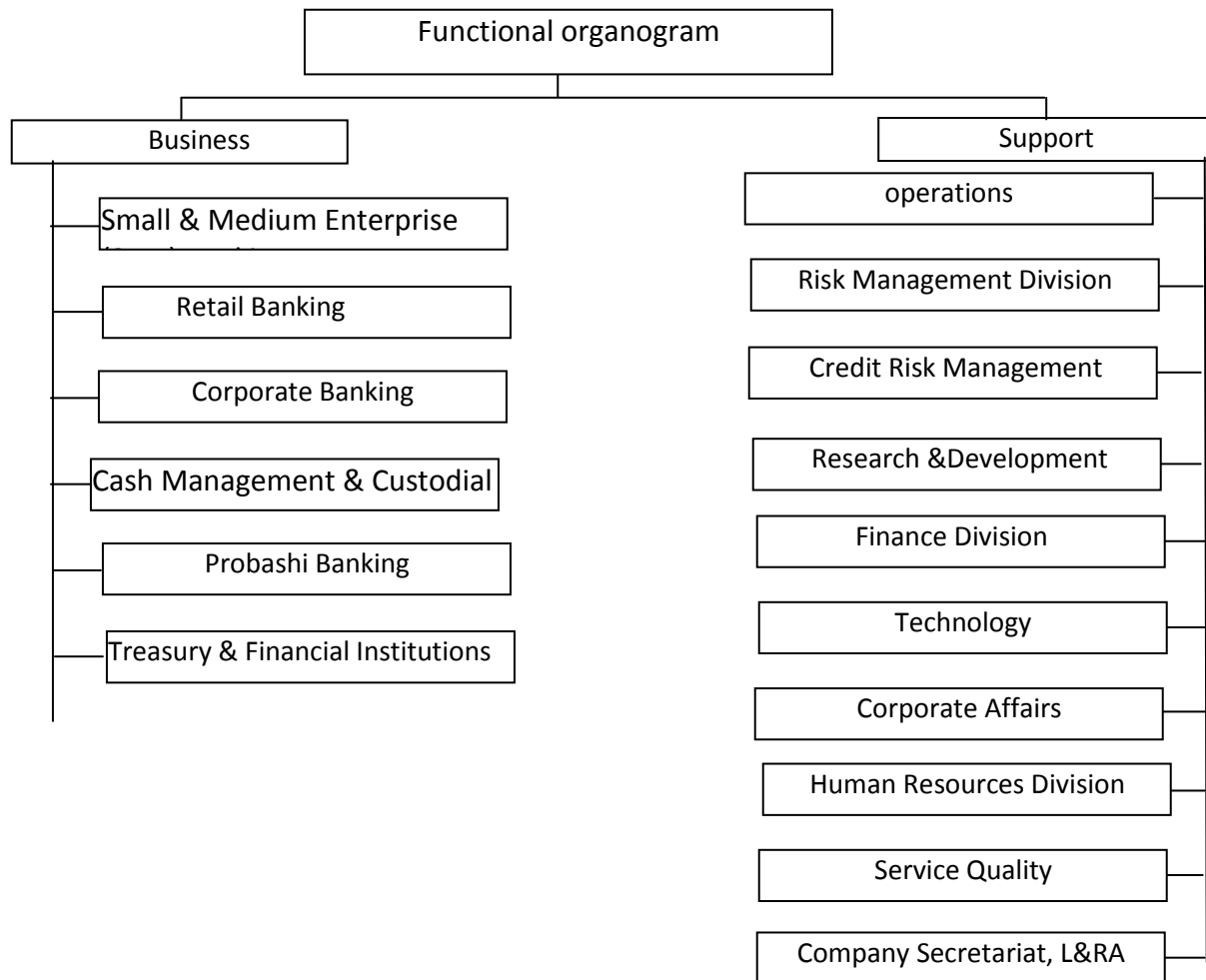
e.g. Annual Report BRAC Bank(2013)

The Management Hierarchy of BRAC Bank Limited is given below



Departments of BRAC Bank Limited

If the jobs are not organized considering their interrelationship and are not allocated in a particular department it would be very difficult to control the system effectively. If the departmentalization is not fitted for the particular works there would be haphazard situation and the performance of a particular department would not be measured. BRAC BANK Limited has does this work very well. Departments are as follows:



e.g. Departments of BRAC Bank Limited

BRAC Bank subsidiaries



BRAC EPL Stock Brokerage Limited

BRAC EPL Stock Brokerage Limited is one of the leading stock brokers in the country. BRAC EPL Stock Brokerage Limited has membership at both of the country's stock exchanges; the Dhaka Stock Exchange (DSE) and the Chittagong Stock Exchange (CSE).



BRAC EPL Investment Limited

BRAC EPL Investment Limited delivers a whole range of Investment Banking services including traditional merchant banking activities such as Issue Management, Corporate Advisory, Corporate Finance, Underwriting and Portfolio Management.

Sources: www.bracepl.com



BRAC SAAJAN Exchange Limited

BRAC Saajan Exchange Limited mainly provides remittance services to the large Bangladeshi Communities living in UK. Apart from its remittance services the Company also caters to the investment needs of the NRBs through its parent organization BRAC Bank.

Sources: www.bracsaajanexchange.com



bKash Limited (a subsidiary of BRAC Bank) operates with an objective to ensure access to a broader range of financial services (mobile fund transfer facility) for the people of Bangladesh. It has a special focus to serve the low income masses of the country to achieve broader financial inclusion by providing services that are convenient, affordable and reliable.

Sources:

<http://www.bkash.com/About.php>

Banking Awards & Achievement:

- **FT Sustainable Bank of the Year 2010 Award:**

- **BRAC Bank** has been awarded as the Sustainable Bank of the Year 2010 at the FT Sustainable Banking Awards 2010. The award was jointly announced by Financial Times newspaper and IFC at the award ceremony on 3rd June 2010 in London.

- **DHL-Daily Star Bangladesh Business Awards 2008:**

- **BRAC Bank** received the prestigious Business Award styled DHL-Daily Star Bangladesh Business Awards 2008 as ‘Best Financial Institution of the Year’ for its innovation in products, services, financial performance/ productivity, company management and contribution to Bangladesh’s development. BRAC Bank is a fully fledged commercial bank; yet, it has significantly contributed in the development of SME

- sector by creating a unique model of collateral free SME lending, which enabled the SME entrepreneurs (the missing middle) to get easy access to finance. Furthermore, with its wide distribution network, BRAC Bank reached the greater population even at the distant corners of Bangladesh.

- **National Award as the Highest VAT payer for the financial year 2007-2008:**
BRAC Bank Limited has recently received the prestigious award for being the highest VAT paying organization in national level in service industry.

- **ICAB National Award:**

- **BRAC Bank Limited** has been awarded ICAB National Award from Institute of Chartered Accountants of Bangladesh (ICAB) for one of the Best Published Accounts & Reports 2007 recently.

Division of BRAC Bank Ltd:

There are five different business units generating business BRAC BANK Limited:

- i Small & Medium Enterprise (SME)

- ii Corporate Banking

- iii Retail Banking

- iv Treasury

- v Remittance Services

**Responsibilities as an Intern
In ‘BRAC Bank’
Head Office, Anik Tower.**

Internship Experience

I got the opportunity to work as an intern in the Head Office of BRAC Bank Ltd and the tenure of my internship was 15 April to 16 April 2014. Through this period I had many responsibilities and job roles. As I was intern of 'Learning and Development Division', I had to know a lot of things about head office, branch and SME unit office banking during this time. I got familiar with the corporate work environment.

Department where I worked:

I have worked in Learning and Development department. Previously it was under HR department. When I joined in this bank it had already become an individual department.

Nature of the job:

I have worked in Learning and Development department, under TLP (Tele Learning Project). TLP is using a technological means like Telephone to access and manage learning that supports and enhances the knowledge of an individual. We made questions from given circulars and we have to take exams of employees through phone calls for enhancing their knowledge. After that we have to Receive and compile their remarks. We also need to give exams before taking others exam.

Experience Regarding Personal Improvement.

Time management

Time management is the great virtue for each & every person. As a University student, I spent a huge time like, 4 to 5 hours in the university campus with gossiping, taking tea & snacks. But in the professional life like bank, each & every employee reach in the office not more than 9.30 am and go out from office not less than 6.00 pm due to heavy working pressure. So, I had maintained my office time. I had call employees of Brac Bank through telephone to take their exams. A fixed time was given for each and every call. So I had to maintain the scheduled time also.

Formal dress code

In the 3 months internship period I maintained the dress code regularly and I'm habituated with this now.

Teamwork

Team work is the process of working collaboratively with a group of people in order to achieve a goal. I got the practical experience about doing team work. I had to cooperate with my colleagues and had to combine individual talents (skills) to pursuit of a goal. Each & every team member has some responsibilities and target to fill up. I had to take those responsibilities as one of the team member.

Practical Working Experience

BRAC bank is the pioneer of SME loan. The main thing is that, BRAC bank is the market leader in this sector. 64% of its portfolio consists of SME lending. When I have worked here, I found that BRAC bank has introduced a new concept in SME lending. I have learnt how BRAC bank sanctions SME loan. BRAC bank sanctions SME loan through their unit office not through their branch. Unit office of BRAC bank cannot take deposit but can sanction loan.

From here I have gathered knowledge on some pressing issues of Branch Banking Operations, AML (Anti Money Laundering), Branch Risks etc.

From here I have gathered knowledge about various types of SME loans like, Ananna, Prothoma, Shompod and Apurbo etc. From here I have learnt that who become eligible for getting which loan. For example, Ananna and prothma loans are providing for women entrepreneurs.

Duties and Responsibilities:

I was an intern of BRAC bank ltd. in Learning and Development department where I was a part of a project which is titled of "Tele learning project".

My duties and responsibilities are given below:

- Making phone calls for taking exams of employees. The calls start from 10:30 A.M to 05:30 P.M. (Except for CCCSO & CCSO). We called the CCCSO & CCSO from

5.00PM onwards till 8:00 P.M on Weekdays AND Saturday 10.30 AM to 5:30 P.M.

- Making wrong responses of employees to find out in which part of the job operation, employees have more confusions.
- Making fail history to find out the efficiency level of employees.
- Call rescheduling to renovate unsuccessful employees' knowledge gaps so that, they can give best services to their consumers and clients.
- Preparing questions from given documents for new phase.
- Receiving and compiling remarks for knowing the view of employees about TLP and so on.

Critical Observations:

In L&D department, communications between employees are very efficient. Here juniors can watch and learn from seniors. This department always welcomes the young and enthusiastic people to their team. Tele learning process is a cost effective way to give training to their employees.

Bottlenecks of developing their projects are

- It takes Long time to develop course
- Because of Frequent changes of content, their questions' answers are getting wrong.
- Primary difficulties to understand TLP for new interns
- Communication complexity with employees (not always)

Infrastructure problems

- Question repetition in random table
- Tele connection problems
- Lack of PC support

RECOMMENDATIONS

This study suggests that some development-oriented steps can be considered to make the tele learning project more effective and efficient. These steps will help to run the tele learning process properly to meet any possible challenge and to grab any further opportunity as well as to remove the problems lying with the project.

- They need to higher more employees for reducing the processing time.
- As their contents are frequently changing, they should give more focus on changing their questions with the frequent change of contents.
- For new interns, they should arrange 3 or 2 days training program before starting their work as those interns can cope with the new environment and responsibility of that bank.
- They should repair their telephone network to increase the efficiency of communication.
- They should properly check the repeated questions.
- They should change their mouse and, should increase their UPS backup system.

Practice of Advertising theories by BRAC Bank

SBU:

“bKash”

Introduction

We all know that the world is a competitive place, for from the very beginning of our life, we tend to compete in almost everything. We all possess some unique identity that actually defines us and make us different than others. But still, we strive for more, and we look for the best. If we apply this notion to the world of business, nothing can be seen any less different. The companies are in heavy competition; they may offer the same products but hold distinct identities compared to each other. They try to differentiate as well with various offerings in terms service, values and products. We are the targeted consumers for them. Sometimes they come to the known market with the same product like others, sometimes they come with same product with extra values - The values that will definitely make them not only different but also make them the stand-out company among all the companies. This is because, like human beings, these companies operate as an identity and strive for the best as well.

bkash is one of these companies which have been able to perform like this for years.



bKash – “দেশজুর mobile এ টাকা পাঠানোর পাওয়ার

সবেচেয় সহজ ও নিরাপদ উপায় বিকাশা; with this slogan, bKash has created and expressed their identity, performance and the promise towards delivering the best performance to its consumers. Unquestionably, the company has a decorated history of years and years, so the name itself has imprinted a great image in the minds of the consumers. To maintain this image and also to show their promise towards greater quality, they must come up with advertisements that will persuade newer consumers along with existing consumers and also differentiate bKash from its competitors.

Objective of the project:

Main objectives

The main objective of this report is to describe how bKash is promoting and creating value of their services among consumers & customers mind through different types of advertising.

Specific objectives:

Finding out advertising principal of BRAC banks subsidiary bKash services.

- To learn advance professional advertisement tools.
- bKash logo color symbol.
- Learn how to maintain and strengthen relations with the consumers through advertisement.
- To know about the management style and organizational structure of bKash.
- Providing feedback for the improvement of bKash advertisement.
- Getting familiar with the environment of the fastest growing MFS (Mobile Financing Service) company in Bangladesh.

Methodology:

Methodology is the procedures of collecting information from sources to carry out the report.

Here, I have collected information in two different ways. Both sources have been equally used to generate the report.

Primary Source

Primary data has been collected by:

- Actively working throughout my internship period with my on-site supervisor about the topic.
- Interviewing employees of Bikash.
- Collecting documents & information from my divisional Manager. Process documentation files of different departments & divisions.

Secondary Source

Most of the secondary information such as organization overview, management profile, divisional & departmental chain of command etc. has been collected from official website: www.bkash.com, Facebook page, Posters, leaflet, Newspaper, Billboard, Festoon etc.

Limitation:

As I am outsider, so the company did not provide me all the information. For that reason, I have unable to cover all the information. Moreover I did not have any access to the all managers of bKash. Though there will be several barriers in gathering information to prepare the whole report but hopefully I will be able to manage to overcome those and prepare the term paper with all my best possible efforts.

Theories Associated with the Advertising

Advertising:

Advertising is the non-personal communication of information usually paid for and usually persuasive in nature about products, services or ideas by identified sponsors through the various media."

- (*Bovee, 1992, p. 7*)

IMC:

An approach to achieving the objectives of a marketing campaign, through a well-coordinated use of different promotional methods that are intended to reinforce each other is called Integrated Marketing Communication (IMC).

Sales Promotion:

Stimulation of sales achieved through contests, demonstration, discounts, exhibitions or trade shows, games, giveaways, point-of-sale displays and merchandising, special offers, and similar activities.

Publicity:

Type of promotion that relies on public relations effect of a news story carried usually free by mass media.

The main objective of publicity is not sales promotion, but creation of an image through editorial or 'independent source' commentary.

Public Relation:

The profession or practice of creating and maintaining goodwill of an organization's various publics (customers, employees, investors, suppliers, etc.), usually through publicity and other nonpaid forms of communication. These efforts may also include support of arts, charitable causes, education, sporting events, and other civic engagements.

Personal Selling:

Face-to-face selling in which a seller attempts to persuade a buyer to make a purchase is defined as personal selling.

Agency:

Firm that creates new promotional ideas, designs print, radio, television, and internet advertisements, books advertisement space and time, plans and conducts advertising campaigns, commissions research and surveys, and provides other such services that help a client in entering and succeeding in a chosen market.

In general, advertising agencies are not deemed agents of the advertisers, because they act as principals for the services they buy on behalf of their clients.

Push - Pull Strategy:

This method defines how products and services leave the business and go to the clients. A client wants to buy a product (the pull), and the business (the push) will satisfy the client's request.

Consumer Behavior:

Consumer behavior is the study of individuals, groups, or organizations and the processes they use to select, secure, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society.

It blends elements from psychology, sociology, social anthropology and economics.

Advertising Creativity:

The ability to generate fresh- unique and appropriate ideas that can use as solutions to communication problems is called advertising creativity.

Advertising Campaigns:

A coordinated series of linked advertisements with a single idea or theme is address as advertising campaigns.

An advertising campaign is typically broadcast through several media channels. It may focus on a common theme and one or few brands or products, or be directed at a particular segment of the population.

Campaigns Theme:

The central message that will be communicated in all of the various IMC activities is defined as campaigns theme.

Strategic Business Unit of this report

bKash Limited, a BRAC Bank subsidiary.



Bangladesh's first complete mobile financial service provider, bKash Limited, a BRAC Bank subsidiary, launched its operation in July 21, 2011. bKash Limited started as a joint venture between BRAC Bank Limited, Bangladesh and Money in Motion LLC, USA. In April 2013, International Finance Corporation (IFC), a member of the World Bank Group, became an equity partner and in April 2014, Bill & Melinda Gates Foundation became the equity investor of the company. The ultimate objective of bKash is to ensure access to a broader range of financial services for the people of Bangladesh. It has a special focus to serve the low income masses of the country to achieve broader financial inclusion by providing services that are convenient, affordable and reliable.

bKash is designed to provide financial services via mobile phones to both the unbanked and the banked people of Bangladesh. The overall bKash value proposition is simple: a safe, convenient place to store money; a safe, easy way to make payments and money transfers.

The bKash mobile wallet, a VISA technology platform which is fully encrypted to ensure most secure transactions, will be the customer account where money can be deposited and out of which money can be withdrawn or used for various services. The main objectives of introducing bKash are:

- Ensuring access to a broader range of financial services for the people of Bangladesh.
- Focusing to serve the low income masses of the country to achieve broader financial inclusion.
- Providing services that are convenient, affordable and reliable.

bKash Mission

To provide financial services to their customers that are convenient, affordable and reliable, bKash aims to make the net of financial inclusion. bKash always intend to provide a solution for Mobile Financial Services, built on a well scalable Mobile Money platform, allowing the people of Bangladesh to safely send and receive money through mobile campaign.

bKash Benefits:

1) It is fast:

bKash is decided to provide financial services surrounded by the people of Bangladesh by giving money transfer through mobile. It provides financial services allowing customers to send, receive and payment money from their mobile device. Comparatively bKash is faster than any other financial money transfer system in Bangladesh. It makes your life easier as you need.

2) It is affordable:

Sending and receiving money with minimum effort and cost. bKash gives the highest benefits to its customers at an affordable cost, enabling everyone to access the formal financial method of

the economy. Bkash minimizes opportunity costs. The service charge is minimum and no hidden charge is involved there.

3) It is secured:

Money through your bKash Account, there is no chance to lose money even if you lose your mobile. Every transaction is protected by your very own PIN that which is always safe and secure in system. PIN is your Personal Identification Number that which you create when you register for bKash. Each transaction of you makes needs to be authorized by entering your PIN. To ensure 100% safety of your own account, do not share your PIN with anyone of your friends or relatives. bKash security and compliance practices are regularly audited to ensure that they meet the highest quality of standards.

4) It is convenient

bKash is increased convenience of accessing their finances from their own mobile phones anytime, any day and anywhere. bKash offers their customers the flexibility to perform transactions 24 hours a day, 7 days a week, 30 days a month and 365 days a year. It is the most convenient way of transferring money. bKash transaction is possible on a bus, train, launch, or any any place on your wish.

bKash line also uses a very easy and simple instruction based USSD channel. By dialing *247#, anyone can transfer money just by pushing a few buttons on mobile phone. bKash is the most convenient way of transferring your money all over Bangladesh.

5) It is Nationwide

It is the easiest and safest way of sending or receiving money instantly through your mobile, nationwide. It has extensive distribution network with more than 70,000 Agents covering each district and thana.

bKash Products and services:

- **Cash In:**

Cash in is the process for depositing money into your bKash Wallet.

- **Cash out:**

- **From Agent:**

If anyone has sufficient balance in his/her bKash Wallet, he/she can withdraw cash anytime from any bKash Agent.

- **From ATM:**

Anyone can withdraw cash anytime from any bKash enabled BRAC Bank ATM.

- **Send Money:**

Send Money allows a person to transfer money from his/her bKash Wallet to another bKash Wallet.

- **Payment:**

A person can make payments from his/her bKash Wallet to any “Merchant” who accepts “bKash Payment”.

- **Buy Airtime:**

Buy Airtime allows consumer to recharge Mobile Airtime from his/her bKash Wallet.

He/she can buy airtime for his/her own mobile phone or for someone else's mobile phone.

- **International Remittance:**

bKash brings the easiest and most convenient way of sending and receiving International Remittance.

- **Interest on Saving:**

Along with keeping money safe, a consumer can also enjoy up to 4% Interest (per annum) on Savings on his/her bKash Wallet.

Board of Directors of bKash:



Mr. Muhammad A. (Rume) Ali Chairman



Mr. Shib Narayan Kairy Director



Mr. Iqbal Quadir [Director](#)



Mr. Nicholas Hughes Director



Mr. Arun Gore Director



Mr. Syed Mahbubur Rahman Director



Mr. Shameran Abed Director

Professor Dr. Jamilur Reza Choudhury Director



Nihad Kabir Director

bKash's Partners:



Theories Used to describe bKash's advertisement

- 1) Direct Marketing
- 2) E-Marketing
- 3) Sales Promotion
- 4) Advertising
- 5) Push-pull strategy
- 6) Publicity

1) Direct Marketing:

Direct Marketing is a structure of advertising in which physical marketing materials are provide to customers that communicate information about a product or service. Direct marketing does not absorb advertisements placed on the internet, television or over the radio. Types of direct marketing materials include catalogs, SMS service and flyers.

bKash do some direct marketing. Those are given below;

- A. **Telemarketing:** This is one of the regular direct marketing tools. bKahas has a strong call center department. They give services to the Channel partner and customer. Channel partners are their agent and distributors. They take help of call center If they face network problem and they take help to know whether the transaction properly held or not. They also give service to the customer. They give information about bKash's products and give solutions about service problems. The call center department of bKash does this telemarketing.
- B. **SMS Service:** Today SMS service is one of the sufficient ways for direct marketing. bKash send bulk sms through the help of telecom company to convince consumers for opening a bKash account.

2) E-Marketing:

E- Marketing is important because it aligns with the way consumers make purchasing decisions. Studies by analysts such as Gartner indicate that increasing numbers of consumers use social media and research on mobile Internet to carry out preliminary product and price research before making final decisions.

With the help of E-marketing we are able to ensure a lot of benefits, such as

- Company can reach a mass customer area.
- To communicate and interact with buyers.
- Most inexpensive way to promote and advertise product and service.
- We can also provide customer service and support in the fastest way.
- Facebook is one of the popular ways to advertise product.

E-marketing enables you to build relations with customers and prospects through regular, low-cost personalized communication, reflecting the move away from mass marketing, bKash is doing lots of E- marketing some are given bellow.

i) Website:

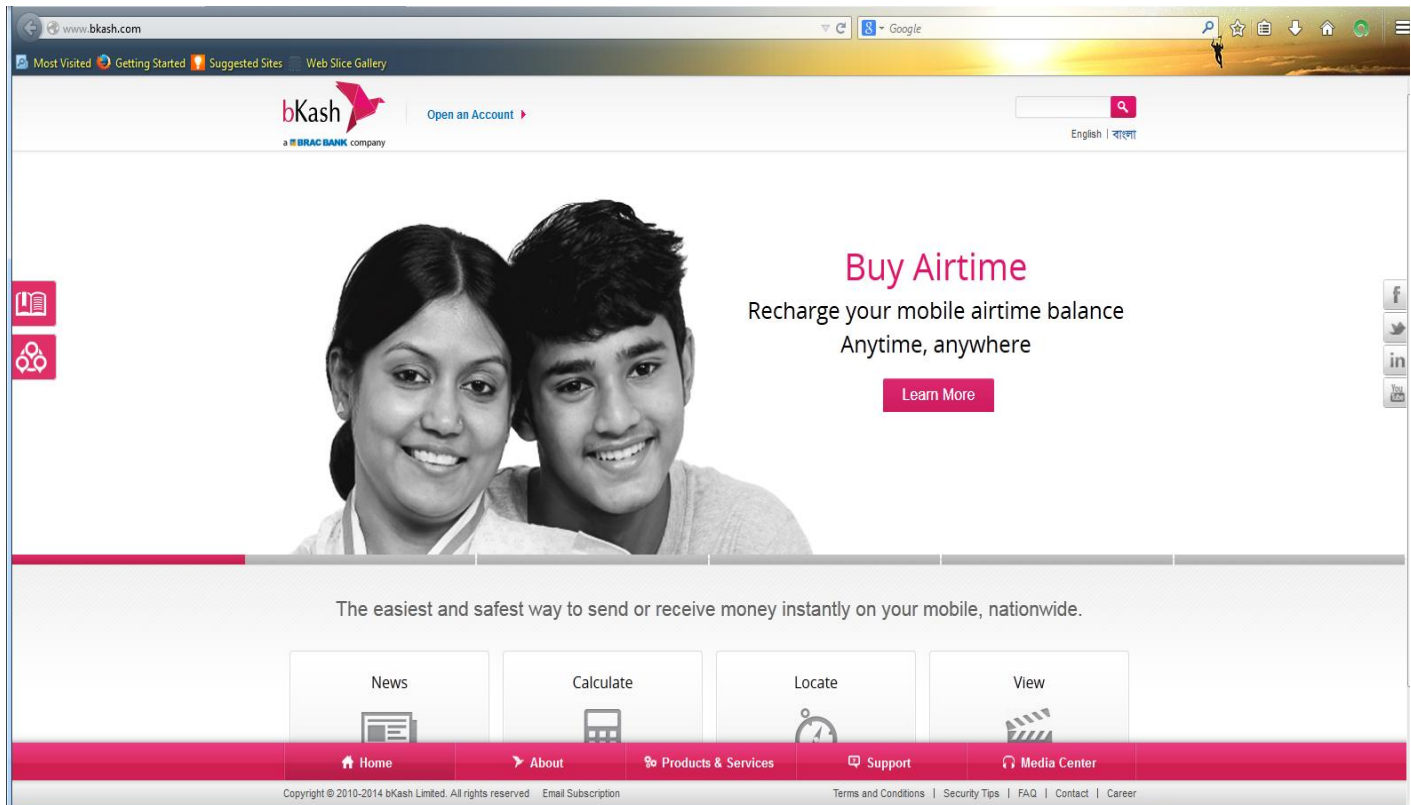
Through their website bKash is promoting their services & providing the feedback, information regarding their brand. They have launched their first bKash 3D animation (Bikoshito Bangladesh) through their website. Keeping with the spirit of innovation and empowerment, bKash proudly presents a world class 3D animation made entirely in Bangladesh. This explanatory video illustrates common problems related to money matters, outlining how bKash helps to make everyday's transaction easier and how it is relevant and necessary in the lives of rural and city dwellers.

The link of the commercial is given bellow.

http://www.youtube.com/watch?feature=player_embedded&v=jbHE9CSv5XY

bKash has the most advance website and website address : <http://www.bkash.com/>

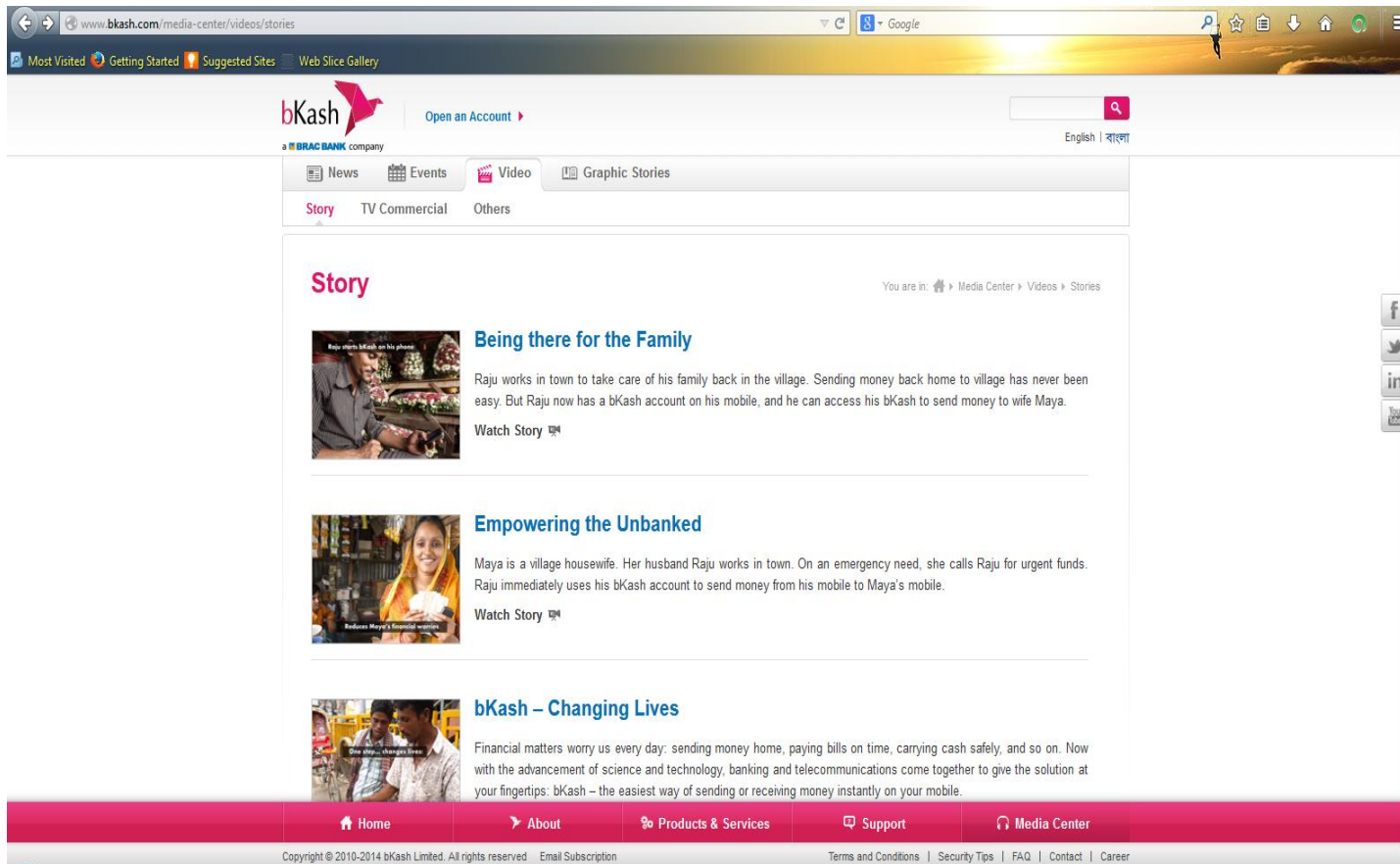
Below image is the website of bKash.



<http://www.bkash.com/>

Publishes Stories

bKash also publishes stories through their website. Those stories are about successful people in which bKash has contributed behind their success. The link and picture of these stories page is given bellow



<http://www.bkash.com/media-center/videos/stories>

- i) **Facebook:** Now-a-days facebook is the most used social network site. bKash also has a very active Facebook page. In Facebook bKash upload all their promotions and their advertising. With the help of Facebook bKash is connected 24 hours with their valuable customer. There is a particular department of digital marketing who actually looks after the Facebook communication and advertising. Below image is the Facebook page of bKash.

facebook

Email or Phone Password

Keep me logged in Forgot your password

এই রমযান মাসে বিকাশ দিয়ে
কেনাকাটার পেমেন্ট করলেই

১৫%
ক্যাশব্যাক

bKash
a BRAC BANK company

bKash Limited
Financial Services

Timeline About Photos Reviews More

PEOPLE

bKash Limited

<https://www.facebook.com/bkashlimited>

Facebook game:

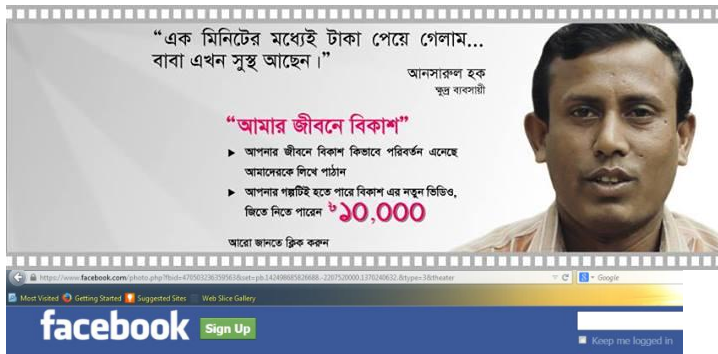
bKash recently launched a new interactive facebook Game, bMazed, for its Facebook fans. bKash has launched bMazed, in August 22, 2013. This game will familiarize the fans with bKash's Payment services and different Payment places in an engaging way. The game is a simple and unconventional way of engaging customers. bKash is looking forward to entertaining their fans with more fun and engaging tools in the coming days.



Competition in faebook:

bKash is doing different types of competitions through social media such as facebook. They do the competition in various interesting topic. Such as photography, Story writhing.

Story writing is a facebook contest named, 'Amar jibone bKash' (আমার জীবনে বিকাশ) arranges by bKash. People have to write story about contribution of bKash in their life. Best story writer h wins BDT 10,000 taka. On the basis of that story, bKash makes video



bKash Limited's Photos

Back to Album

Prev

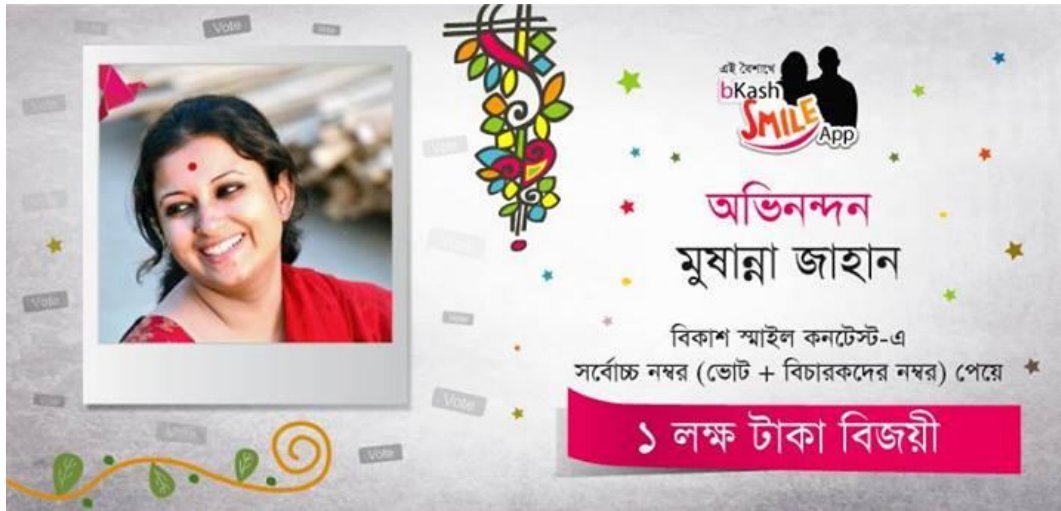


<http://www.facebook.com/photo.php?fbid=470503236359563&set=pb.142498685826688.-2207520000.1370240632.&type=3&theater>

Smile contest on Pahela Boishakh

bKash, a leading mobile financial service provider in the country, has launched a contest titled 'bKash Smile Contest' in its Facebook page where the users can upload pictures of their smiling faces to win a grand prize worth BDT 100,000 taka. The contest has been organized to celebrate Pahela Boishakh, the Bangla new year. The contest Launched on April 01, 2014 and continued till April 14. The participants uploaded their smiling pictures using the link:

www.facebook.com/bkashlimited/app_313528275461462 or by searching in Facebook: "bKash Smile App"



bKash launches Spark

October 24, 2013 Dhaka, Bangladesh



bKash has launched the first ever Super-Hero online graphic novel (comic) in Bangladesh called – “Spark”. This is a life changing story of an ordinary young man named Abir Ahmed on his journey of a life changing experience. He is the main character of this novel. He studies in a university and he is known for his polite nature among his friends. Just like any other kid, he likes Facebooking and to hang around with friends. Reading stories, watching movies and listening to songs on his headphone are part of his daily routine. At one point, his mundane life becomes special and unique from everyone else’s when he discovers that he possesses super power. This story itself is about an extraordinary journey, it is based in the local context and therefore readers can easily relate to it.

3) Sales Promotion:

Sales Promotion is, Stimulation of sales achieved through contests, demonstration, discounts, exhibitions or trade shows, games, giveaways, point-of-sale displays and merchandising, special offers, and similar activities. Some sales promotion of bKash is given below.

i) exhibition:

Qubee Laptop Fair 2013

March 21, 2013 Dhaka, Bangladesh



Qubee Laptop Fair, the 13th laptop fair in the country, was recently organized at the Military Museum Ground, Bijoy Shroni for seven (7) days. With the growing demand for laptops and tablets in Bangladesh, this laptop fair provided a platform for customers to watch and experience different brands of the market's latest machines under one roof. Customers were also able to utilize discounts and promotional offers by the participating companies on the purchase of their products. bKash was the official Ticketing Partner of this event. Those who opened a bKash Account at the venue were given FREE Entry to the fair.

Purchase book through bKash at Ekushey book fair



February 05, 2014 Dhaka, Bangladesh

Book lovers planning to buy books at the month long 'Ekushey book fair' can purchase their books through bKash. Payment through bKash will be accepted by 77 leading publishing houses at the book fair, which began on February 1, 2014. This is for the first time in the history of 'Ekushey book fair' where books can be purchased through mobile payment, an alternative to cash.

Kamal Quadir, Chief Executive Officer of bKash. Said, "This is going to be a unique experience for the visitors at the fair as it will give them opportunities for alternative payment option outside cash". If a customer has some shortage of money he or she would be able to receive from others thorough his/her bKash account and pay for the books he or she wants to buy.

ii) Road Show:

bKash Drama: To teach the rural people about the importance of bkash in their life, bkash had arranged road show. As a part of that road show, they had arranged a drama, acted by the local actors. That show was continued from Jun to August (2013) in Hili, Nator and Bogra. In

common places of rural area they performed this drama based on bKash. For this purpose bKash used BRAC network to maintain all the drama. At the end of the year 2013 they had able to organize 500 shows all over the country. In bellow some pictures of those dramas are given:



iii) Demonstration:

University Seminars: bKash has done seminars in different universities like, Brac University, Asia Pasific, North South University, Green University, American International University, University of South Asia and so on. bKash has arranged those seminars to open their account & informing about their services. They have discussed about mobile financing and have done direct communication to all the students & faculties. Though they did not get permission to cover public universities but their plan is to cover all the private and public university of Bangladesh. Some Banners of seminars are given bellow.



iv) Agent point branding: bKash uses some branding items in their agent point which is increased their brand image. In agent point they have festoons, and posters. This is more attractive than their competitors. Here is some pictures of agent point of bKash.



4) Advertising:

Advertising is the non-personal communication of information usually paid for and usually persuasive in nature about products, services or ideas by identified sponsors through the various media. Bkash have done many advertising, which are given below.

i) Outdoor Advertisement:

Billboard:

One of the best ways of communication is billboard.. bKash has planned to have 200 billboards at the end of 2013. Now bKash have 200 billboards all over the country. That will enhance their reach to more people. The entire billboard has good visibility level and in prime location. They are planning to cover each and every thana of Bangladesh by billboard. Their message is very match clear in the board. In bellow I provide some picture of bKash billboard:



Wall paint: The main target market of bKash is rural people and lower class people. bKash had 1, 20,000 SF of wall paint in all over the country in 2013. They had a plan to have 2, 00,000 SF of wall paint at the end of 2013. (Wadud, 2013) This wall paints help bKash to increase their brand image. In bellow I provide some pictures of bKash wall paint which are taken from various places of the country.



Boat Branding: one of the most effective and creative branding of bKash is their boat branding. They have in total 500 bKash boats in Sylhet, B.Baria, Shunamgonj, Bhoirob and many other places where boat is the main transport. Here I attach some pictures of boat branding:



ii) Electronic Media:

Drama Sponsorship: bKash is sponsors different kind of drama in various occasions by this they aware people about their brand. For example: television drama 'Ural Ponkhi'.



TV Commercials:

a. Recharge your mobile airtime balance anytime, anywhere

In this TVC we see a sweet relationship of a mother and her son. The story starts at 1:00 AM, the night before Shumon's final exam. Shumon wakes up his mom to borrow her phone to talk to his elder brother for some last minute mathematics problems. Before Shumon could get the solution of his mathematics problem, the phone runs out of mobile balance and the line gets disconnected. His world turns upside down and has no clue how he will get mobile balance this late at night.

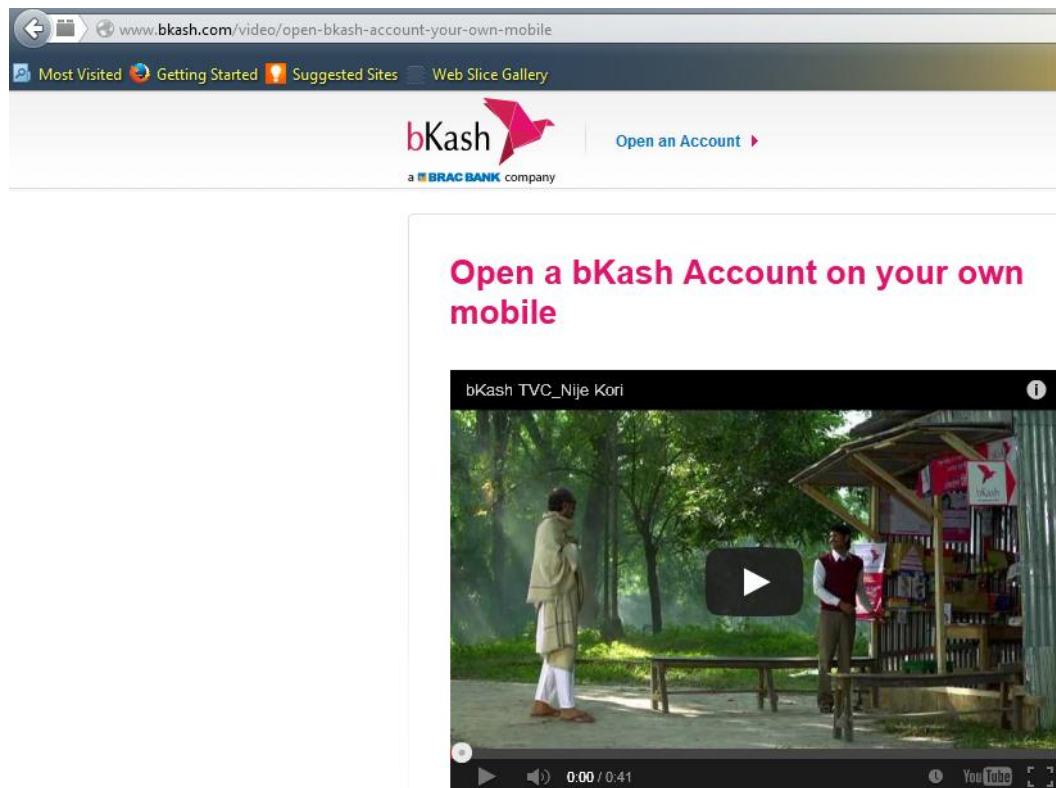
To his surprise, Shumon's progressive mother asks for the mobile phone and instantly recharges the mobile balance for her son from her bKash Wallet. After that, the smile of happiness between the mother and son brightens the night.



<http://www.bkash.com/video/recharge-your-mobile-airtime-balance-anytime-anywhere>

b. Open a bKash Account on your own mobile:

Rahmat, an elderly village dweller needs to send money urgently to his son Shafiq, who forgot to take money while leaving for the city. Rahmat goes to Iqbal, a nearby bKash Agent in his village. Iqbal explains to Rahmat that bKash gives the ease of sending money from home, at his convenience; all he needs is to have a bKash Account on his own mobile. Iqbal creates a bKash Account on Rahmat's mobile, which is free of cost, and Cashes In the money into Rahmat's bKash Account. Rahmat goes back home, accesses his bKash Account by dialing *247# and sends money to Shafiq's bKash Account before he reaches the city.



<http://www.bkash.com/video/open-bkash-account-your-own-mobile>

c. International Remittance TVC (UK)

Remitters from UK can now send money to bKash Account in Bangladesh from BRAC Saajan and its partner outlets. The remitter needs to mention bKash as the termination mode and the recipient needs to have a bKash account to receive the money directly in his/her bKash Account.



<http://www.bkash.com/video/international-remittance-tvc-uk>

iii) Print Media:

Newspaper

bKash offers cash back in Ramadan

In Wednesday, July 23, 2014 a popular newspaper, 'The Daily Star' has published news about bKash. The financial service provider bKash is offering 15% cash back to its customers at designated points of sales, the company said in a statement yesterday. The offer is available at the outlets of Aarong, Yellow, Cats Eye, O2, Kay Kraft, Anjan's and Monsoon Rain, according to the statement. Beginning from the first day of Ramadan, customers can avail the offer till the Eid-ul-Fitr day, the company said. Payment through bKash is free, and the customers will receive the eligible cash back.

The Daily Star,

Wednesday, July 23, 2014

Link is below

<http://www.thedailystar.net/tags/bKash>

bKash
একটি নতুন ব্যাংক প্রতিষ্ঠান

এই রমযান মাসে বিকাশ দিয়ে
কেনাকাটার পেমেন্ট করলেই

১৫%
ক্যাশব্যাক

Logos: Grameenphone, YELLOW, GPN, KAT KASH, সফলতা, O2

* শর্ত প্রযোজ্য

16247 bkash.com

5) Push-pull strategy:

This method defines how products and services leave the business and go to the clients. Maximum time bKash follow the push strategy. Push strategy is, when the business will satisfy the client's or customers' request. Sometimes in some occasions they follow pull strategy. Pull strategy is, when a consumer or client wants to buy a product or wants to take a service. For example Bkash is offering 15% cash back to its customers at designated points of sales. Also they gave promotional offer to the Banglalink users that, 'if they recharge their mobile balance through bKash they will get 50% bonus on i'top-up'. So consumers and customers are using bKash for paying their payments and recharging their mobile balances.

bKash
একটি নতুন ব্যাংক প্রতিষ্ঠান

এই রমযান মাসে বিকাশ দিয়ে
কেনাকাটার পেমেন্ট করলেই

১৫%
ক্যাশব্যাক

Logos: GPN, YELLOW, KAT KASH, সফলতা, O2

bKash
একটি নতুন ব্যাংক প্রতিষ্ঠান

বিকাশ দিয়ে i'top-up-এ
৫০% বোনাস

এখন যেকোনো বিকাশ পয়েন্ট থেকে আপনার বাংলাদেশি নম্বরে ৩০ টাকা বা তার অধিক i'top-up করলেই পাচ্ছেন ৫০% বোনাস

বোনাস!!!

* শর্ত প্রযোজ্য

https://fbcdn-sphotos-b-a.akamaihd.net/hphotos-ak-xpf1/v/t1.0-9/10425506_672425022834049_5552310775695603219_n.jpg?oh=62bca34feca4a646ba197b4a78581eb4&oe=54353121&__gda__=1414978123_982e0bb1b3c688033e780ceeb90601e2

https://scontent-b-sin.xx.fbcdn.net/hphotos-xfp1/t1.0-9/10462734_669829053093646_2299383409564042716_n.jpg

6) Publicity:

Publicity is one type of promotion that relies on public relations effect of a news story carried usually free by mass media. The main objective of publicity is not sales promotion, but creation of an image through editorial or 'independent source' commentary.

Press Conference:

This press conference's objective is not sales promotion, but introducing bKash to the people. This news story carried free by mass media.

In Friday, July. 08, 2011, managing director and CEO of BRAC Bank, Syed Mahbubur Rahman, announced the launch of bKash at a press conference in Dhaka. BRAC Bank has launched bKash, a mobile money service designed to provide millions of banked and unbanked people in Bangladesh with easier access to financial services. The Dhaka-based bank said it developed bKash in partnership with U.S.-based Money in Motion, adding that the system uses a fully encrypted VISA technology platform for transactions over mobile phones. "Customers will not need to come to the bank, rather the bank will come to their places", said Syed Mahbubur Rahman, managing director and chief executive of BRAC Bank.



Recommendation

In recommendation part I will suggest to bKash to go for more development and CSR policies for increasing and maintaining their brand value and reputation. Here are some of my recommendations for them.

- bKash rarely does CSR activities. So they need to give focus in doing more and more CSR activities to increase their brand value and to gain more trust of their consumers and customers.
- Almost six months ago bKash faced a major problem regarding their network. For this reason their regular service were hampered. At that time people failed to transfer almost BDT 5,000 crore taka. So they can recruit well trained IT personnel so that, in critical situation he/she can easily find out the solution.
- They also have to have a backup support so that whenever one network/tower stops working, they can use the backup to handle the situation.
- They have to focus more on customized & personal branding because huge numbers of competitors are now in the market. Competitors are always trying to grab their market share.
- As they have captured over 80% market share, they need to focus more on this to gain more market share or maintain this percentage.
- They should higher some professional copy-writer to choose the word for their advertisement. Also they should have some proof-reader who will cheque the spellings and grammars of that advertisement.

bKash
একটি নতুন মুহুর্তে যাত্রা

এই রমযান মাসে বিকাশ দিয়ে
কেনাকাটার পেমেন্ট করলেই

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Logos: Sun, YELLOW, KAT KRAFT, O2

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16247 bkash.com

<https://www.facebook.com/bkashlimited/photos/pb.142498685826688.-2207520000.1406126316./672425022834049/?type=1&theater>

They are doing very well in this industry, but they have some lacking for which, I would suggest the above mentioned recommendations.

Conclusion:

It is my immense pleasure to conclude the report as a part of my internship program. The report is a reflection of my work, sincerity, credibility as well as coordination between me & BRAC Bank Limited. I tried my best to provide as much as information I could. As the MFS industry is its early stage, companies tend to keep their information confidential. I consider myself lucky to be able to work in a company that provides such scope for learning. Certainly, this is very uncommon in Bangladesh. The work environment is also one of the best among the companies in Bangladesh.

The mobile financing industry is growing at excellent pace. While it took only two year for bkash to reach 3 million, DBBL have 1 million within two year. Beside this all the other companies have huge potential to increase their market share, because the industry is in very early stage. There is huge opportunity for the new interns in the industry.

At the wrapping up it can be said that, the bkash limited is still working hard to grab the market although they are the market leader with 80% market share. But the competition of this industry developed rapidly. But yet bkash is in a comfortable place in this industry but not in a secure place. To retain the market leader position bkash is introducing new services.

bKash advertising is the most attractive among all the company. They need to work hard & creatively to sustain their quality. If they can continue to cater the needs of their customers like they are doing now, they will have a bright future ahead of them.

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