

Report On

“From Policy to Practice: How bKash HR Supports Employee Wellbeing”

By

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ID- 21304081

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

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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

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ID: 21304081

Supervisor's Full Name & Signature:

Dr. Syed Ali Fazal

Associate Professor, BRAC Business School

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Letter of Transmittal

Dr. Syed Ali Fazal

Associate Professor,

BRAC Business School, BRAC University

Kha 224 Bir Uttam Rafiqul Islam Avenue, Merul Badda, Dhaka

Subject: Internship report submission

Dear Sir,

It is my honor to present my internship report, From Policy to Practice: How bKash HR Supports Employee Wellbeing, as a partial completion of my Bachelor of Business Administration (BBA) degree in BRAC University.

The present report has been written on the basis of the knowledge and experience I acquired during my internship at bKash Limited where I was placed in the Human Resources Division. The report is concerned with the practical implementation of HR policies at bKash aiming at the improvement of employee wellbeing, and the effects these programmes have on the culture and productivity of the organization.

I have attempted to make the findings as clear and meaningful as possible and have done so under your useful guidance in the process of writing the report. I hope that the report will not disappoint you and it will fulfill its academic purpose.

I would also like to thank you on behalf of my time under your supervise and guidance as an intern. I would also like to acknowledge the whole HR team of bKash who has been cooperating and assisting me. I will be happy to explain or give more information where necessary.

Sincerely yours,

Aleema Rokaiya Khatun

Student ID- 21304081

BRAC Business School, BRAC University

Date: 23rd October, 2025

Non-Disclosure Agreement

This agreement is made and entered into by and between bKash Limited and the undersigned student at BRAC University. As a former bNext intern (Intern ID: IN0988) of bKash Limited, I am mindful about the fact that at the time of my internship period, I was exposed to a lot of confidential information and not to mention that it is very crucial for the company to maintain data privacy. I am aware that I must always maintain the confidentiality and privacy of this information and not to be permitted to disclose or share it with any third party.

Aleema Rokaiya Khatun

Student ID: 21304081

Acknowledgement

I would like to thank Almighty Allah first of all that he made my entire internship experience good and provided me with the chance to learn and to develop day-by-day.

I would like to now give a thank you note to my academic supervisor, **Dr. Syed Ali Fazal**, Associate Professor, BRAC Business School. I would like to thank God that I have successfully finished this internship period under his watch. Helping me with all the information necessary to complete the internship report to simply supporting me all along making sure I still have the necessary support, he has been of immense help to me during this time and I will always owe a lot to him.

Besides I want to acknowledge my organizational supervisor **Mr. Toufiqul Islam**, Assistant Manager, HR Business Partner, Human Resources Division, bKash, who has always supported and guided me through thick and thin so that I can best learn. During this internship time, he has never ceased to take care and ensure he makes me know things new about the interview process, and drafting of guidelines, managing of employee engagement program on a regular basis.

In addition, I would also like to say thanks to other colleagues and seniors who have assisted me throughout my internship. They have cooperated and assisted me to accomplish my internship.

Executive Summary

In this internship report, I will discuss how bKash Limited can convert its HR policies into viable programs that facilitate employee health. The report is conducted as a culmination project of the Bachelor of Business Administration course at BRAC University and the report is based on a three-month internship in the Human Resources Business Partner (HRBP) Division of bKash, under the Commercial Department.

Throughout the internship, I played an active role in different HR activities such as coordination of recruitment, facilitating assessments, employee engagement, documentation, and providing logistical support.

The project component of the report assesses the performance of the wellbeing programs of bKash, including the flexibility of its working arrangements, medical coverage, awareness of mental health, and development opportunities. The qualitative and quantitative analysis of mixed-method data through questionnaires of 20 employees was used in data collection. Results indicate that the majority of employees are satisfied with the current HR activities, but there remains a space to improve in other aspects such as preventing burnout, work environment, and skills training.

The problems that are considered important during the internship are related to a lack of technical training, branding and visibility of the intern, redundant work. The report outlines these gaps with a series of strategic suggestions including the implementation of a holistic wellbeing framework, flexible working, mentorship programs (such as b-Elevate) and career development routes.

The report recommends that bKash has already achieved a lot regarding its ability to develop a favorable work environment, but the specific improvements identified through the employee feedback and the comparison with the industry best practices would help the company become an example of an employer in the fintech industry.

Keywords: Employee Wellbeing, Career Development, HR policies

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List of Acronyms

HRBP	Human Resource Business Partner
CEO	Chief Executive Officer
CCO	Chief Commercial Officer
NOC	No Objection Certification
FGD	Focused Group Discussion
HRIS	Human Resource Information System
DPS	Deposit Pension Schemes
API	Application Programming Interfaces
MNO	Mobile Network Operator
MFS	Mobile Financial Services

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Chapter I

Overview of Internship

1.1 Student Information

Name	Aleema Rokaiya Khatun
ID	21304081
Program	Bachelor of Business Administration
Major	Human Resource Management
Minor	Finance

1.2 Internship Information

1.2.1 Period, Company Name, Department/Division, Address

Internship Period	3 Months 26 th May, 2025 to 26 th August, 2025
Company Name	bKash Limited
Division	Human Resource (HR)
Department	Human Resource Business Partner (HRBP)
Address	SKS Tower, 7 VIP Road, Mohakhali, 11 th Floor, Dhaka – 1206

1.2.2 Workplace Supervisor's Information

Name	Mr. Toufiqul Islam
Designation	Assistant Manager, HRBP, Commercial

1.2.3. Job Responsibilities & Duties

During my internship, I performed diverse assignments that helped me get practical experience in recruitment, HR processes, staff interaction, and logistics in a business context. The following is a detailed description of the major tasks that I performed as an intern.

1. Recruitment Support and Coordination

- **Interview Coordination:**

I organized in excess of 45 interviews over a period of 3 months. My duties involved processing interviews, handling the scorecards, making calls to candidates, and reserving interview rooms. The scorecards and CVs of the candidates were completed and submitted to the recruitment team to get processed after the interviews.

- **Area Manager Recruitment Assessment:**

I was actively involved in a two-day evaluation process of 36 candidates seeking the position of an area manager. This involved the administration of written tests and interviews, support of assessors, and a free flow of operations.

2. Online Interview Coordination:

I planned and arranged online interviews through Microsoft Teams. My responsibility was to manage the waiting room (lobby) to make sure that the candidates were present at the interviews on time and the sessions were organized.

3. Documentation and Administrative Support

- **No Objection Certificate (NOC):**

Preparation and management of NOCs was my responsibility. I liaised with the departments that were concerned so that these documents could be processed and dispatched at the right time.

- **Job Description Drafting:**

I have assisted in the writing of job descriptions of all positions in the commercial department to ensure that the descriptions were clear and precise when recruiting.

- **Drafting of emails to engage employees in initiatives:**

I wrote emails on behalf of in-company events such as the “World Wellbeing Week,” which was designed to encourage employee involvement and wellbeing among commercial staff.

4. Employee Engagement and Coordination

- **Activities of employee engagement:**

I helped to plan and budget different employee engagement activities. This involved working out a budget plan that included the cost of food, decorations, and musical instruments. My position facilitated the effective carrying out of these activities, which led to a healthy work culture.

- **Focus Group Discussions (FGD):**

I helped to facilitate a FGD as a component of bnext Program. I also took self-study tests to learn more about employee needs and help with continuous improvement.

5. Logistics and Operational Support

I worked actively in the logistical coordination of the corporate gifts, food management and set up of events related to the operational activities of the commercial division. My observational skills made sure that nothing went wrong with the management of the event.

6. Tracking and Reporting

- **Reference Tracking:**

I used an excel sheet to document references relating to different positions within the different departments within the commercial division. This made it easy to monitor and the references could be processed within a short period of time.

- **Guidelines drafting:**

I helped in the drafting of the guidelines of Outsourcing to Regular, Appointment letter of Outsourced Employees to the commercial unit, to facilitate the internal operations.

1.3 Internship Outcomes

The internship that I took part in was a full-course learning experience, and I had an opportunity to work on a number of aspects of the commercial division. In this section, I will give a summary of my contributions, the advantages I got during the internship, the problems I encountered, and my recommendation to future internships.

1.3.1 The contribution of the student to the Company

During my internship, I contributed to the company in a number of ways that have facilitated the running of the company, the communication process and the overall working process. I worked mainly on the recruitment procedures, paperwork, employee relations and logistics to ensure that the company operated smoothly.

Recruitment Support and Coordination:

- I supervised more than 45 interviews, and interview schedules were observed, rooms were booked, and all candidates were provided with the required instructions. This enabled the recruitment team to concentrate on their tests without having to be concerned with logistics.

- As part of the two-day recruitment evaluation of area manager applicants, I participated in the establishment, organization, and administration of the evaluation. This assisted the assessors to carry out a more effective assessment process.
- By arranging online interviews over Microsoft Teams, my instructions to the recruiter were such that the recruitment process went on even when a face-to-face meeting was no longer possible. I was in charge of the lobby of online sessions and made it smooth.

Document Management and Administrative Support:

- I assisted in preparation and processing of key documents like NOC, and agreements with employees and made sure that such documents were sent to the respective departments in good time. This also assisted in keeping the organization moving and all the legal and administrative necessities were addressed.
- The role descriptions I assisted in rewriting various positions within the commercial department defined job expectations and duties and this contributed to the recruitment process.

Employee Engagement and Event Management:

- I personally participated in the planning and budgeting of the engagement activities of the employees. This included the control of resources such as food, decorations and music, which helped make the events memorable and well-organized. Such team building exercises improved morale and ensured a good working atmosphere.
- I organized and assisted in conducting FGDs, and self-study examinations that gave me the insight into what employees need, which would improve the internal processes within the company.

Logistical and Technical Assistance:

- I helped the company to support the events logistically so that everything, even the distribution of gifts and food, was handled. This reduced the workload on other members of the team and allowed them to concentrate on their work.
- Managing all these processes, I had the opportunity to work on the recruitment, documentation, engagement of employees and the logistics of the company, which kept the commercial department well-organized and running smoothly.

1.3.2 Benefits to the Student

My internship experience was a priceless learning experience that gave me practical knowledge and skills that I will need in my future career. Some of my most important observations during the internship included:

Real-World Application of Academic Learning:

The entire time of the internship, I managed to put the theoretical knowledge I acquired in my studies into practice. To illustrate, hands-on experience helped me improve my knowledge of human resource management, organizational behavior and business operations. I learned more about the way business organizations conduct the recruitment process, deal with employee issues, and promote a healthy work culture.

Development of Communication and Interpersonal Skills:

Through the organization of the interviews and the interaction of the candidates with the assessors and other colleagues, I managed to enhance my communication skills and overall interpersonal skills. I also learned how to deal with difficult situations, e.g. how to deal with situations where the interview has been cancelled at the last minute, and how to remain professional when having to deal with a difficult candidate or circumstance. I also learnt about the importance of having positive working relationships and how to solve problems when they emerged as I interacted with different departments and employees.

Time Management and Organizational Skills:

The internship involved me working on several tasks at the same time, including the organization of interviews, writing of documents, and planning of events. This experience enhanced my time management and organization because I needed to make a priority on tasks and make sure that all deadlines are met. I also got to know how to multitask and still deliver quality work at the same time.

Developed Problem-Solving Skills:

Most of the tasks that I had to manage were related to problem solving particularly when dealing with logistics or multifaceted tasks like multi-day assessment. I also learned to deal with emergent challenges, such as when the course of the interview changes suddenly at the last moment, or logistical difficulties, and identify the quick and practical ways to ensure that the operations proceed normally.

Exposure to Corporate Culture and HR Practices:

The internship offered me quality exposure to the corporate culture and internal HR practices. I could see how organizations do their hiring, how they handle their employees, as well as how they engage their employees. This practical experience provided me with a clearer insight into the challenges and opportunities within the HR area, as well as orienting me to work in the field in the future.

1.3.3 Problems/Difficulties Faced During the Internship Period**Limited Seating Capacity for Interns (Especially in HR):**

One of the infrastructural issues that were witnessed was the limited space at the personal desk of the interns especially in the HR at the head office. There were multiple times when interns were forced to sit in common or share a desk, which affected concentration, work ownership, and comfort. Not only did this absence of a designated workspace negatively impact daily productivity, but also the feeling of inclusion and belonging to the team.

Monotonous and Repetitive Daily Tasks:

Although the internship broadened my administrative exposure, much of what was given to the interns was routine and operational like scorecard management, sending out documents, or tracking things manually using Excel. This monotony was eventually seen as a form of tediousness and thus restricted creativity or opportunity to make strategic or creative contributions. A task structure that is more diverse may be able to harness intern potential and encourage skill development.

Limited Opportunities for Technical Skill Development:

Among the major gaps throughout the internship experience was the lack of formal training in technical or professional development. Official training on tools like Excel, power BI, HRIS websites or communication software was not provided to interns even though they are vital to the current HR practices. Consequently, the internship was skewed towards operational experience with little emphasis on preparing the interns with technical industry competencies.

Reduced Exposure in comparison to Flagship Internship Programs:

Though internally organized and providing a clear experience to its interns, the bNext Internship Program at bKash lacks visible presence and recognition in the industry compared to flagship programs offered by other major companies (e.g., Unilever ULIP, Digitalyst at Banglalink, or Nextern at Grameenphone).

The contributions, projects, and achievements of the interns are not often marketed or presented on any of the professional platforms like LinkedIn, the official social media of bKash, or at any of the industry events. Consequently, the work done by interns, valuable as it is, is not reflected in the larger corporate ecosystem in terms of their professional identity and their achievements. An effective and adequate branding strategy will increase the capacity of interns to build credibility in the job market and improve the overall prestige of the program.

Limited Post-Internship Retention Opportunity in HR Division:

The post-internship opportunities are also easier to access in other divisions in bKash, but there is limited scope in the HR division. Being a top rated company, bKash has a highly experienced and well equipped Human Resources team which is capable of handling all organizational activities and therefore there is no need of having interns in the HR department. On the one hand, this guarantees the utmost professionalism in HR activities; on the other hand, the interns who want to be assigned permanent positions can get better job opportunities elsewhere in the company.

1.3.3 Recommendation

Increase Seating Capacity and Provide Dedicated Workstations for Interns

As a way of creating a more professional and more comfortable work atmosphere among the interns, it is advisable that the HR department and the facilities department of bKash should allocate specific desks or co-working areas to the interns. A flexible seating plan with a reservation system can also boost intern productivity, collaboration, and their ownership of the working process to a large extent. This would be similar to other major firms like Robi Axiata that offer special working areas to interns enabling them to feel more like members of the team.

Implementation:

- Designate specific work areas or co-working facilities at the office to the interns.
- Implement a system of reserving a seat, which will allow interns easy access to the workstations.

Diversify Intern Tasks and Introduce Rotational Assignments

BKash can implement a task rotation system in order to engage the interns and instill a more comprehensive learning experience. The rotation of interns as a part of HR functions in

recruitment, learning and development, employee engagement and HR operations should take place. This not only helps fight boredom but makes sure that more skills are learnt. An example of this is in Grameenphone where internally, the interns are exposed to various departments, thus ensuring that they have a well-rounded experience which equips them with various aspects of the HR sector.

Implementation:

- Do rotation based assignments once in 2-3 weeks, during which interns will be able to study different functions in the HR.
- Provide interns with projects that span across teams and enable them to have more exposure.

Offer Technical Skill Development Sessions

Interns should be trained on the necessary technical tools and systems used in HR through a well-developed training calendar. These can include:

- Microsoft Excel (Advanced)
- HRIS platforms
- Microsoft Teams & Outlook proficiency
- Basic power BI data analysis.

These sessions can equip interns with real-life issues, which will help them become better at competing in the job market. An example of this is evident in Aamra Companies that has been reported to create detailed training timetable to their interns so that they can be equipped with tools that they are about to use such as Microsoft Office Suite and HR systems so that they are prepared to use them practically in their job.

Implementation:

- Arrange technical workshops ahead of time and make sure interns train on tools that are widely used in HR.
- Make online solutions available such as Microsoft Power BI and HRIS.

Enhance Industry Exposure and External Branding of Interns' Contributions

In a bid to make bKash a flagship internship program in Bangladesh, the company must invest in highlighting the success of internship program via social media spotlights, stories of success, and weekly highlights. In the case of Daraz Bangladesh, they successfully use LinkedIn and Facebook to share the success and projects of their interns and gain their increased exposure and appreciation. By promoting the use of company-approved hashtags and branding among the interns to share their experience, their engagement and feeling of contribution will be further promoted.

Implementation:

- Highlight intern success stories on bKash's LinkedIn and Facebook pages.
- Incorporate some form of weekly, intern highlight, where the best performing interns are featured with some projects and what they learned.

Introduce Physical Training Programs and Intern Engagement Activities

Coupled with professional work, bKash can also start weekly sessions of physical or soft skills development, including:

- Communication & presentation skills
- Professional etiquette
- Stress management or mindfulness sessions

Furthermore, collaboration and morale can be encouraged by team building exercises or intern bonding groups, including informal Intern Day, programs. Other companies such as Robi Axiata have also initiated the same programmes such that they organize physical games such as sports tournaments, team-building games, and fun games among interns which improve interpersonal skills and bonds.

Implementation:

- Organize weekly training sessions on soft skills, such as communication and teamwork.
- Host periodic intern bonding activities to ensure that the interns are able to calm down and develop a relationship with one another.

Chapter II

Organizational Part

2.1 Introduction

bKash Ltd. is a major Bangladeshi based mobile financial provider, and provides numerous mobile financial services like money transfer, bill payment, mobile top-up, and merchant payment through the cell phone. Since the launch of bKash in 2011, the application has served a central role in enhancing financial inclusion, especially in rural and underserved regions where the banking infrastructure is insufficient. With its large base of agents and easy to use mobile application, bKash has helped millions of individuals access financial services that they might have not been able to before, making bKash a household name in the fintech sector in Bangladesh.

As part of BRAC Bank, bKash has constantly innovated to satisfy the changing requirements of its customers and has led to the development of mobile money services in the country. Its focus on ease of use, accessibility and security has helped the company become a leader in the industry, allowing people, businesses and even the government to transact secure and safe financial transactions. In this chapter, the authors present a summary of the activities of bKash and the impact of its work on the promotion of financial inclusion in Bangladesh.

2.2 Overview of bKash

bKash Limited is a branch of BRAC Bank, which was initiated in 2011, with the aim of bringing about financial inclusion in Bangladesh, particularly to the low-income and unbanked segment of the population. Starting with mobile fund transfers, bKash quickly began to extend its operations into the payment of utility bills, payment of merchants, mobile recharge, savings, and loans through mobile wallets. It has attracted significant international investors over the years including International Finance Corporation (2013), Bill and Melinda Gates Foundation (2014), Ant Financial (2018) and SoftBank (2021).

Being the first unicorn company in Bangladesh, bKash has become the most popular Mobile Financial Services (MFS) provider in the country with almost 80 million verified users and has a network of close to 330,000 agents and 550,000 merchants. It is an important part of the digital economy in the country and collaborates with banks, financial institutions, and service providers to build a stronger cashless ecosystem.

bKash has had an impressive financial performance, as net profits increased to Tk 103.9 crore in 2023, up 87.7 crore in 2022, and Tk 218 crore by September 2024. Its innovative works have won many prizes, such as the Fintech Pioneer Award (2023), Best Brand in Bangladesh (2019-2023), Best Financial Institution (2021), and have become the best provider of VAT in service (2020,-2021). On the global Fortune Change the World list (2017), it was ranked in the 23rd place and was awarded by Asiamoney in 2022 and 2023 in the category of Best Digital Solutions.

bKash is a financial entity that was founded by Kamal Quadir and has changed the way things are done in Bangladesh.

2.2.1 Values of bKash



The bKash's values shape how we work and interact with each other, with our business partners, and with our customers. Our values are based on five simple but powerful beliefs- innovative, agile, ethical, collaborative, customer centric. These values serve to be the guiding principles of the company, shaping employee attitudes and influencing employee decision-making process.

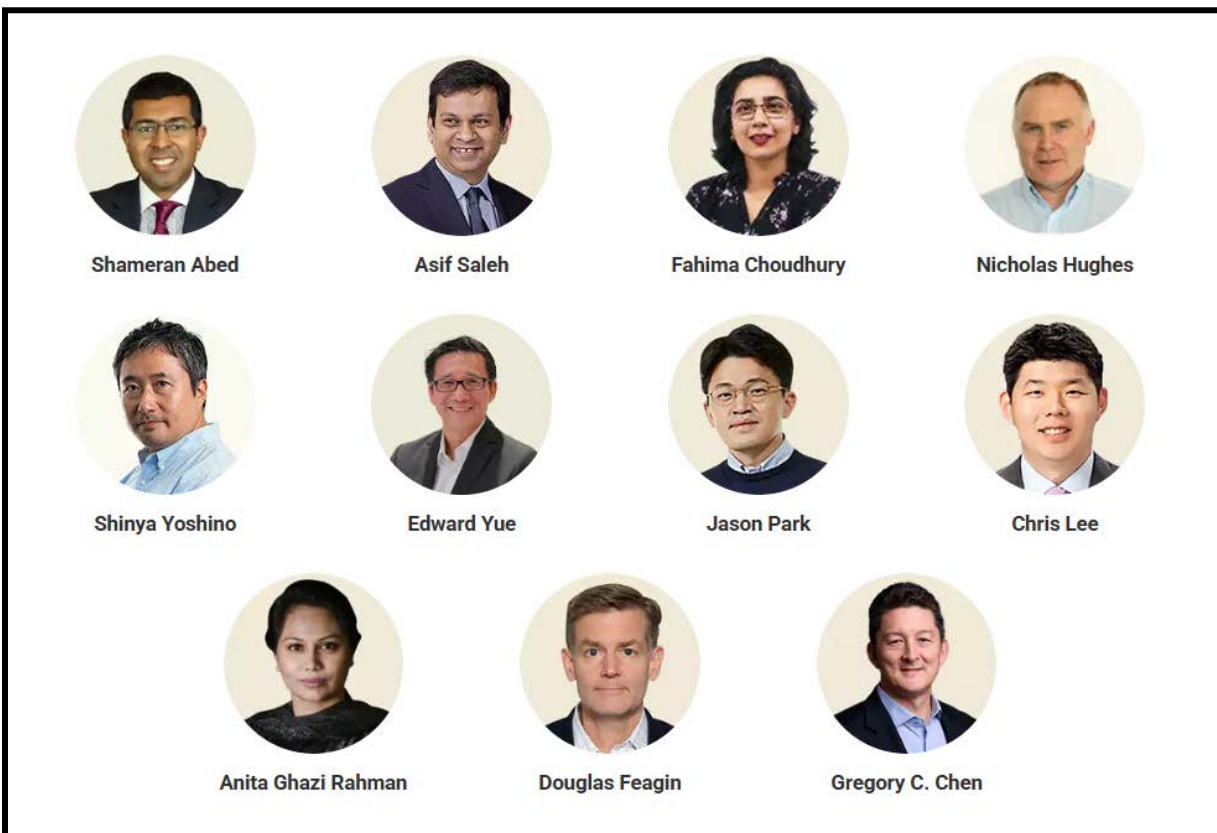
Here, then, are bKash's five values and what they suggest bKash does and believes in:

- A. **Innovative:** bKash believes in leading development by taking innovation to the poor through new ideas, technology and services.

- B. **Agile:** The company is providing agility in addressing changing-market needs.
- C. **Ethical:** bKash trades with great integrity, transparency and in full compliance with all applicable laws and policies.
- D. **Collaborative:** bKash encourages respectful and varied morning-team work; participation is sought by all, irrespective of rank.
- E. **Customer Centric:** The customer is at the center of bKash's work, understanding customer demand and providing personalized and effective customer services.

These values are ingrained in bKash's culture, motivating employees to be the best as professionals and as people, and helping the company to grow in a sustainable and purposeful manner.

2.2.2 Board of Directors



2.2.3 Partners



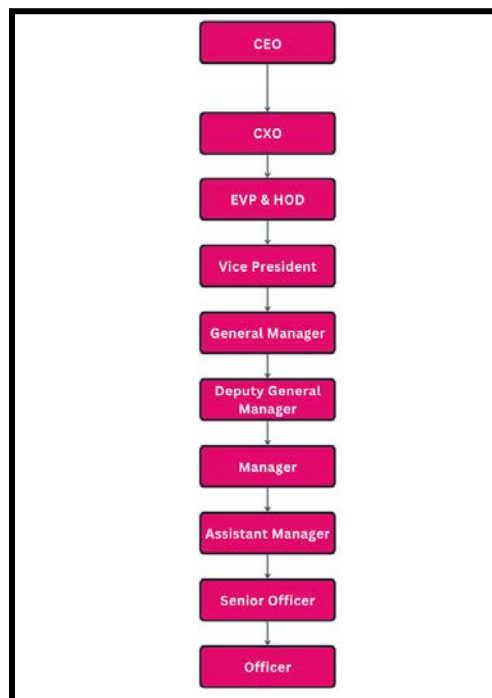
2.2.4 Management Committee



2.2.5 Divisions of bKash



2.2.6 Hierarchy of bKash



2.2.7 bKash Services

Send Money:

bKash enables the customers to send money to other bKash accounts or mobile numbers without a hustle. Users can transfer money to Priyo Numbers free of charge, upto 25,000 Taka per month, both via the app or by dialing *247#.

Mobile Recharge:

The bKash allows customers to easily recharge their mobile air time through the application, and there are nice deals, discounts and cashbacks on any network operator. Auto-Recharge feature means that the user will never run out of balance and the account will automatically be recharged when the balance drops below a specific level.

Payment:

Users are also able to pay any merchant who receives bKash payments via the app. They can also pay through Visa cards on the service without having to add money in the card each time. The Pay Later option, which was launched in collaboration with City Bank, allows the user to make payments when the bKash account cannot hold the required amount.

Cash Out:

bKash gives customers the service of drawing money either through agents or selected ATM in Bangladesh. BKash withdrawals are cheaper in case the user chooses 2 numbers of Priyo Agents in a month.

bKash Bundle:

The bKash Send Money Bundle enables customers to save on the cost of transactions. These bundles are available with various validity periods and provide various offerings, including a discount on sending money up to 100 transactions.

Add Money:

bKash allows users to deposit funds in their bank accounts or cards, such as Mastercard, Visa, and American Express, allowing them to easily transfer money to bKash account to make transactions.

Pay Bill:

bKash enables the user to make payments on other types of bills such as electricity, gas, water, telephone, internet, cable TV, and credit card bills. BKash allows customers to pay using the bKash app and get instant digital receipts. Moreover, its users can settle up to two utility bills without charges every month.

Savings:

bKash provides easy means of saving money in different Deposit Pension Schemes (DPS). WEEKLY DPS Customers may open Weekly DPS with a deposit of 250 Taka per week in 6 months with BRAC Bank, IDLC Finance or Dhaka Bank.

Loan:

bKash provides small loans instantly in the form of its app, in collaboration with City Bank. There are no lengthy processes to apply to get the small loans. Moreover, there is a Pay Later feature, jointly with City Bank, where users can pay.

bKash to Bank:

bKash offers easy transfers between its application and bank accounts. Money can be transferred by users to any bank account in the books of the enrolled users without the use of paperwork. Deposits into a bank account is easier and faster since the service is accessible either by a standard bank transfer or by a Visa Debit Card.

Request Money:

Request Money service of bKash enables users to make requests to other people. Users can request money easily by just typing the amount in and entering the bKash account number of a

recipient. A user is allowed to request up to 10 people to send money to him or her per day and 100 to 50,000 Tk without charges.

Remittance:

bKash provides unlimited remittance, whereby a customer can receive money sent into their bKash accounts anywhere in the world. The service involves a 2.5 per cent government incentive on remittances made by legal means.

Microfinance:

Customers can make payments on their loan, DPS or savings installments directly to microfinance institutions through bKash. This service will help to avoid a physical visit to the centre, providing an easy-to-use digital receipt and passbook to the payment.

Education Fee:

bKash offers an easy payment option to pay the school, college, university, or online course fees directly on the application and users will get an instant online receipt.

Donation:

Using bKash, users are able to donate easily to a number of causes such as education, healthcare, or zakat by donating to their partner organizations via the app to help support the poor.

Insurance:

There is also bKash where users can pay their insurance premiums at the comfort of their home. We have an autopay where the user can set up their payment that will not be late and they need not go through the manual process of changing the balance to pay their premiums on time. bKash will remind the user of the balance balance before the payment is due.

2.2.8 Business Services

Online Business:

bKash provides internet services: easy to use payment gateway on-line payment system to be used by e-commerce site. This allows the customers to make their purchases online safely through their bKash accounts.

Merchant:

bKash gives merchants the ability to receive customer payment in-store and online. BKash allows merchants to embed its payment system in QR codes or bKash API, which gives their clients a hassle-free payment experience.

Educational Institutions:

bKash support fee payments in schools, colleges and universities. Schools and Universities can receive tuition and other payments made by students through bKash which will provide an easy and secure way of parents and students paying their bills to Universities and schools.

Payroll:

bKash also offers business owners a payroll service which enables them to pay wages to their employees directly to their bKash accounts. This service also makes it easy to distribute salaries, as well as make prompt payments, thereby cutting down on administrative costs incurred by companies.

Corporate & Enterprise:

bKash provides customized financial services to handle payments, collections, and employee benefits to larger enterprises. Businesses are also able to use bKash to fund different corporate requirements (including cash management, transactions, and disbursements).

Microfinance:

bKash also allows microfinance organizations to receive loan repayments and saving deposits over the app and accept customer payments with ease, as well as offer a digital receipt of every transaction.

Supplier:

bKash also enables companies to pay suppliers and the payment process is safe and efficient. The service removes complexity around supplier payments, providing a plug and play way for businesses to pay invoices and manage cash.

Agent:

Check Deposits bKash comes with a huge base of agents in Bangladesh that can make cash in and out transactions. Customers and businesses can have agents to help them in withdrawing or depositing money and find it more convenient to manage cash flows and transactions.

2.3 Management Practices of bKash

Leadership Style

bKash's leadership approach is somewhat toward participative-democratic with decision making occurring with much involvement of the cross-functional teams and strategic governance from the top. CEO Kamal Quadir has highlighted open communication, innovation and working together to resolve problems, in keeping with studies showing that participative doing so can lead to creativity and organizational commitment.

Benefits for bKash: Encourages innovation in digital financial services industry enhances employee morale + enables agility in a fast-moving fintech landscape.

Example: When launching new services such as “bKash Pay”, QR based payments, marketing, tech and agent operations teams work together to help better overcome these obstacles under a common strategy and gain faster time-to-market.

Human Resource Planning

bKash's HR planning process is firmly connected to its strategic ambitions of driving financial inclusion and digital uptake in Bangladesh. HR projections are predicated on expected expansion in services provided, new markets and technology driven operational needs. Succession planning

is a key component, the business looks to create its own in-house routes for leadership roles to avoid reliance on external recruits.

Recruitment and Selection

Hiring at bKash is a rigorous, multi-stage process which is focused both on skills and cultural fit. Candidates are identified through various channels, including university job fairs, LinkedIn, internal referrals, as well as specific recruitment agencies. The screening process usually consists of an initial shortlisting of resumes, online aptitude or technical tests and a series of interviews with HR and respective functional teams.

Compensation System

bKash Salary Structure has been designed to be highly competitive in comparison with the banking and telecom industry in Bangladesh. Apart from basic salary, employees have access to full packages including health insurance, provident fund contributions, mobile allowances and annual bonuses. Performance-based bonuses are common, with bonuses structured according to both personal KPIs and overall performance of the business.

Training and Development

The company pours a lot of resources into training programs for technical skills AND leadership skills. New employees receive extensive orientation that covers AML compliance, regulatory training on mobile banking, and service to customers. Professional growth is nurtured with focused workshops like **“Bi-Annual AML&CFT Seminar”** to enhance competencies of all employees involved in Anti Money Laundering and Combating the Financing of Terrorism (AML and CFT) compliance operations, training in technical competencies (*n.d, 2024*). Also, leadership development programs like **“b-Academy”** to enable its employees to become more efficient and future-ready by means of training and other skill development initiatives (*Report, 2022*). As a part of b-Academy, bKash employees received training in areas of innovation, presentation, project management, communication, data analytics, etc. via the Learning Fest.

Performance Appraisal System

At the beginning of every year, as part of their profile on the bKash software platform, employees set specific annual goals. They do a self-evaluation at the end of the year and give themselves a score from 1-100. Thereafter, their supervisor rates them.

2.4 Marketing Practices of bKash

Marketing Strategy

The promotional approach of bKash efficiency is centred around both, penetration and diversification of its services. The company is aiming to drive greater mobile money adoption throughout Bangladesh and offer existing customers additional services such as savings, bill payments, remittances and QR-based merchant payments. Its marketing is built on the three pillars of access, trust and innovation. There is massive media push supported by digital visibility to ensure better reach and brand recall in urban as well as rural markets.

Target Customers, Targeting, and Positioning

The company's addressable market, sits at the unbanked and underbanked, especially in the rural and semi-urban locations deprived of the services of traditional banking. The second target is urban middle class people, who are looking for ease in digital payment, e-commerce transaction, and utility bill payment (*Miah, 2016*). bKash has positioned itself as the most trusted, convenient and reliable mobile money platform in Bangladesh, and with a widespread agent network and a user-friendly mobile app, the company has a strong value proposition as such.

Marketing Channels

bKash has a hybrid model approach in taking its product and services to the users. The network of over 200,000 cash-in/cash-out agents across the country underlines the distribution and is supported by the bKash app, USSD (*247#) or QR payment services. bKash offers API integration options for merchant services and ecommerce, making transactions on different

platforms easy. This multi-channel approach provides access to everyone, regardless of how technology literate or connected to the internet they are.

Product Development and Competitive Practices

The bKash Difference: Product innovation is at the heart of bKash's competitive advantage. Through years, the company has introduced additional facilities like digital savings products (Weekly DPS), payment for education, international remittance integration, and in-app ticket purchasing. Strategic investments such as Ant Financial's investment in 2018 have allowed bKash to adopt advanced digital payment technologies, allowing it to outpace competitors like Nagad and Rocket in service offerings and user experience.

Branding Activities

bKash has developed a strong and recognizable brand of its own, marked by a bright magenta colour scheme and a focus on trust and dependability. bKash has made a pioneer move to popularise the idea of a cashless society through its recent campaign, **“bKash Thakte Cash Ken?”** (Why Use Cash When You Have bKash?). This project is meant to encourage the country to adopt the ease, safety and the effectiveness of online transactions (*n.d, 2024*). These branding campaigns promote customer retention, while simultaneously positioning bKash positively in the public eye as a responsible corporate citizen.

Advertising and Promotion Strategies

Their advertising consists of the usual traditional above-the-line (television, radio and outdoor billboards) and a strong digital presence on social sites like Facebook, YouTube and Instagram. The company taps into influencer marketing and interactive online content to reach younger, digitally-savvy consumers. Recent health discount campaign of bkash pushes the low-cost healthcare among bKash users and promotes online payments in healthcare (*Report, 2025*). Volume of transactions is further fuelled by push notifications, in-app campaigns and seasonal offers.

Critical Marketing Issues and Gaps

Yet, for all its success, bKash is struggling to close the rural digital literacy gap that will allow it to go beyond basic app offerings. There's also been more competitive pressure with competitors offering aggressive promotional incentives in the past two years. Bangladesh Bank's regulatory restrictions also demand a fine-tuned message between message issuer and service provider, which can frustrate the roll-out of some promotional schemes (*Islam et al., 2025*)

2.5.1 SWOT Analysis

Strengths	Weaknesses
Market Leader: Largest MFS provider in Bangladesh (50–60%+ market share).	Heavy Reliance on Agents: The quality of service and customer experience is agent-dependent.
Large Network of Distribution: More than 300,000 agents across the country providing rural penetration.	Regional Limitation: Much of the attention is domestic centric with minimal roll out of cross-border services.
High Brand Awareness: The name is a well-known brand and has been consistently branded and imaged.	Digital Literacy Gap: Many rural users find advanced services via apps difficult to handle.
Strategic Partnerships: Supported by BRAC Bank and Ant Financial, with access to the world's leading fintech partners	High Transaction Costs in Certain Sectors: May drive cost-conscious customers to rivals.
Wide Range of Offerings : Saving, bill payment, remittance, QR payment or merchant services.	Regulatory Dependence: Rely on Bangladesh Bank approval for product launch.

Opportunities	Threats
Increasing Digital Payment Acceptance: Increasing penetration of smartphones and the internet in Bangladesh.	Rising Competition: The pricing and promotional activities of competitors like Nagad, Rocket, and Upay are going on with more aggression.
While the Remittance Corridors: An opportunity in cross-border remittances.	Regulatory Changes: Changes to regulations could have a dampening effect on innovation or add costs.
Financial Inclusion Efforts: Government sponsored and NGO / Non Profit organizations to suggest the use of cashless transactions.	Cybersecurity: fintech faces digital fraud and hacking challenges.
Interoperable with E-commerce & Government Payments: The next leap in the use-case of digital wallets.	Urban Market Saturation: Growth down from the rate it did seeing right after launch.
Fintech Innovation: AI driven risk management, microlending, credit scoring and more.	Economic Uncertainty: This may lead to lower transaction volume due to inflation or the fluctuation of currencies.

Chapter III

Project Part

3.1 Introduction

Employee wellbeing has gained prominent recognition as a key aspect of human resource (HR) management for contemporary organizations. This comes as bKash, one of the largest fintech players in Bangladesh, has also introduced a series of wellbeing initiatives designed to improve physical wellbeing, mental wellbeing and enable more flexible working. But it is very important to also measure the efficacy of these programs from the employees' point of view, in order to still enhance them (*Gómez et al., 2023*).

3.1.1 Background and Problem Statement

Over the past few years, bKash has developed a number of HR programs aimed at employee well-being. Although these are well-meaning policies, little research is conducted internally to assess the effectiveness of these policies in terms of employee satisfaction, mental wellbeing, and professional development. In the absence of such review, the HR department might be unable to determine policies that are working and those that need enhancement. The absence of employee feedback and structured analysis poses a problem towards the alignment of HR strategies with employee expectations and goals of the organization.

3.1.2 Objectives

The primary goals of this project are:

- a) To evaluate the existing HR policies regarding employee well-being in bKash.
- b) To gain a sense of employees' perceptions of mental health support, burnout prevention, and physical workplace.
- c) To recommend actionable steps to improve HR policies and practices.

3.1.3 Significance of the Study

This study is important because it contributes to the understanding of how employees perceive and are impacted by the HR practices implemented by bKash. Health and well-being of

employees are significant to the performance, the job satisfaction and the retention of employees, so HRD leaders can take advantage of the findings to develop more effective strategies (*Gómez et al., 2023*). In addition, the study also compares the bKash strategies with some success factors from other service providers in Bangladesh: Robi, Aamra, Grameenphone, and BRAC, that makes the suggestions relevant and feasible.

3.1.4 Scope of the Study

The focus of this paper shall be restricted to data outputs relating to questionnaire answers from 20 employees of bKash: specifically, HRPs and the condition of wellbeing. It comprises quantitative (Likert-based) and qualitative (open-ended) items. The results are specific to the Commercial Division but could signal something more for company-wide HR philosophies. By far and away, the focus is on mental health support, flexible working conditions, the physical work environment and opportunities for career development.

3.2 Literature Review

Employee wellbeing has ceased to be a facilitative HR practice and is now an organizational success pillar (*Sharma, 2024*). The World Health Organization (WHO) defines workplace wellbeing as being physical, mental, emotional, and professional (*Monteiro, 2024*). Various surveys indicate that employee wellbeing programs decrease absenteeism, augment job satisfaction and enhance retention (*George, 2024*). Wellbeing is primarily fueled by flexible work policies, mental health awareness and career development opportunities supported by an effective career development strategy (*Monteiro, 2024*). Entrepreneurs in the South Asian environment such as Grameenphone and BRAC have shown that successful incorporation of mentorship and career development programs can serve to boost employee satisfaction (*Aziz & Ong, 2025*). Mental health days, tele-counseling, and remote working policies are the latest trend that Bangladeshi companies are starting to embrace across the globe (*George, 2024*). Nevertheless it is still not consistently applied, and there are no evaluation mechanisms within it.

This research fills a gap in that respect by assessing the success of the currently implemented wellbeing programs at bKash using the feedback of their employees.

3.3 Methodology

Commercial Division of bKash has nearly 250 employees. I have used the 10 percent sample of the real population that is 25 responses, using Cluster Sampling theory. Nevertheless, there were only 20 complete and usable responses to use in the survey. A mixed-method design is applied to this study to consider both quantitative and qualitative data analysis:

Data Collection Procedure: A structured questionnaire survey was used to collect the data from 20 employees of the Commercial Division of bKash. The questionnaire had six questions on the Likert scale and two open questions.

Quantitative Analysis: The answer to Likert-scale questions were interpreted visually (bar graphs, pie charts) and frequency distribution to analyze the perceptions of the employees in numeric terms.

Qualitative Analysis: It is an open ended responses which coded to reveal common themes and suggestions. These ranged from remarks about mental wellbeing to their work environments, HR conduct and progression opportunities.

Benchmarking: results were analyzed against wellbeing programs in other organizations like Robi, Aamra, Grameen phone, and BRAC, to recommend what best practices should be applied at bKash.

Conclusions: Strategic recommendations to improve current employer policies and introduce new initiatives including Flexday and b-Elevate were suggested by the HR team based on employee responses and information gathered in the literature.

3.4 Findings and Analysis

The data has been collected from 20 employees of bKash who answered the surveys on HR policies and how it affects the well-being of their employees. The responses are both Likert scale format and open ended.

Question-1: I believe the wellbeing initiatives by HR (e.g., physical health coverage, flexible working hours) meet my professional needs. [Strongly Disagree=1, Disagree=2, Neutral=3, Agree=4, Strongly Agree=5]

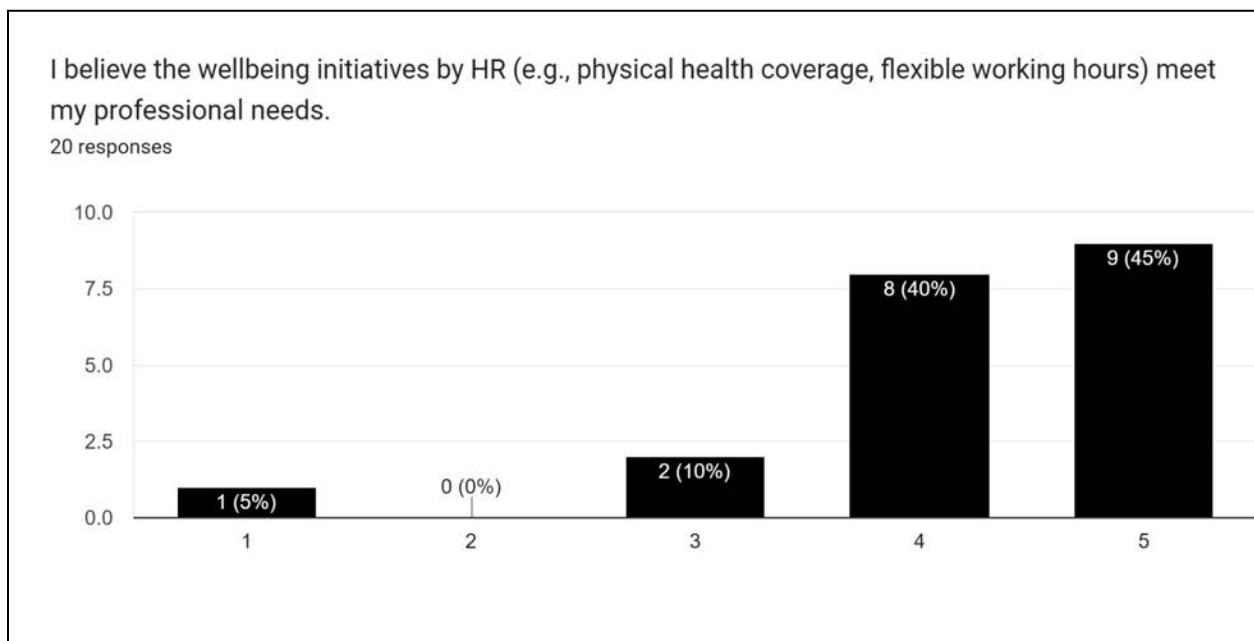


Chart-01: Response of meeting professional needs by HR's initiatives

Interpretation: This question helps to determine if employees believe that HR policy, especially those relating to their wellbeing (e.g. health benefits or flexible working hours) are aligned with their professional requirements. Reactions were generally positive as a majority of staff either agree or strongly agree that these things meet their needs.

Question-2: The workplace environment now supports open discussion about stress or mental health problems. [Strongly Disagree=1, Disagree=2, Neutral=3, Agree=4, Strongly Agree=5]

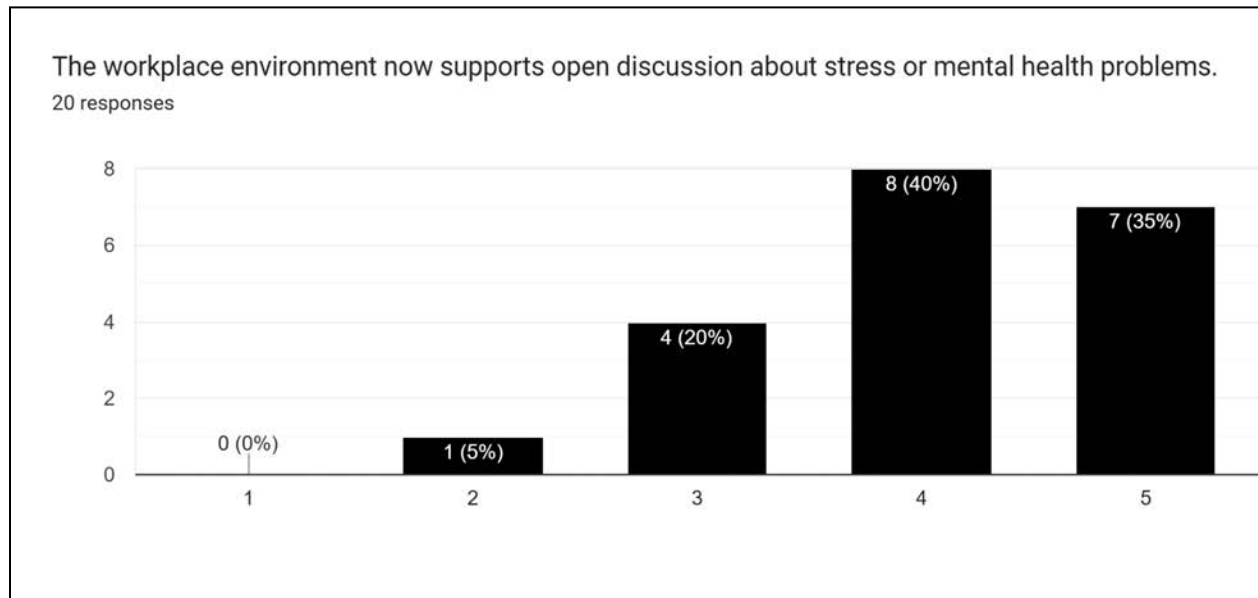


Chart-02: Supportive workplace environment for employee wellbeing

Interpretation: With this question you want to find out if the employee is comfortable expressing when they're struggling with mental health or stress at your company. The responses demonstrate that for most of the employees the workplace environment is conducive to these discussions and this is good to hear that the workplace is more open and supportive.

Question-3: I believe the current HR policies reduce the likelihood of burnout and workplace exhaustion. [Strongly Disagree=1, Disagree=2, Neutral=3, Agree=4, Strongly Agree=5]

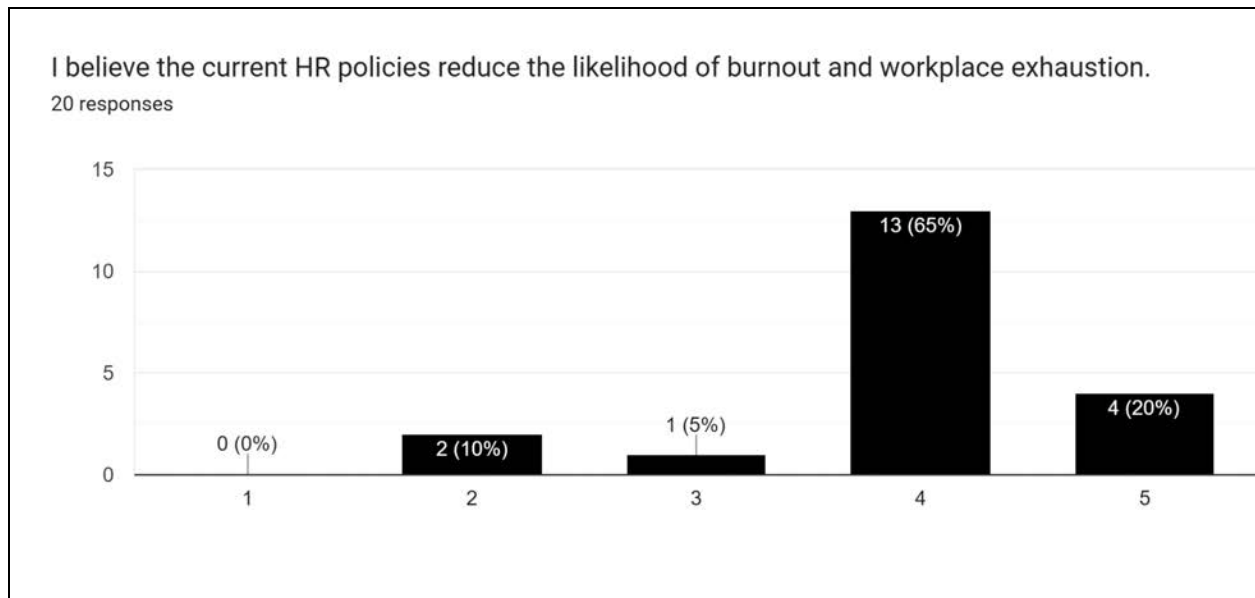


Chart-03: Impact of HR policies in reducing burnout and exhaustion

Interpretation: This question will explore whether employees have the perception that HR policies are, in fact, alleviating burnout and stress in the workplace. The prevailing answer to this question is that most employees feel that the policies have been relatively successful in alleviating burnout but that more could still be done.

Question-4: The physical work environment (workspace, facilities) positively impacts my wellbeing. [Strongly Disagree=1, Disagree=2, Neutral=3, Agree=4, Strongly Agree=5]

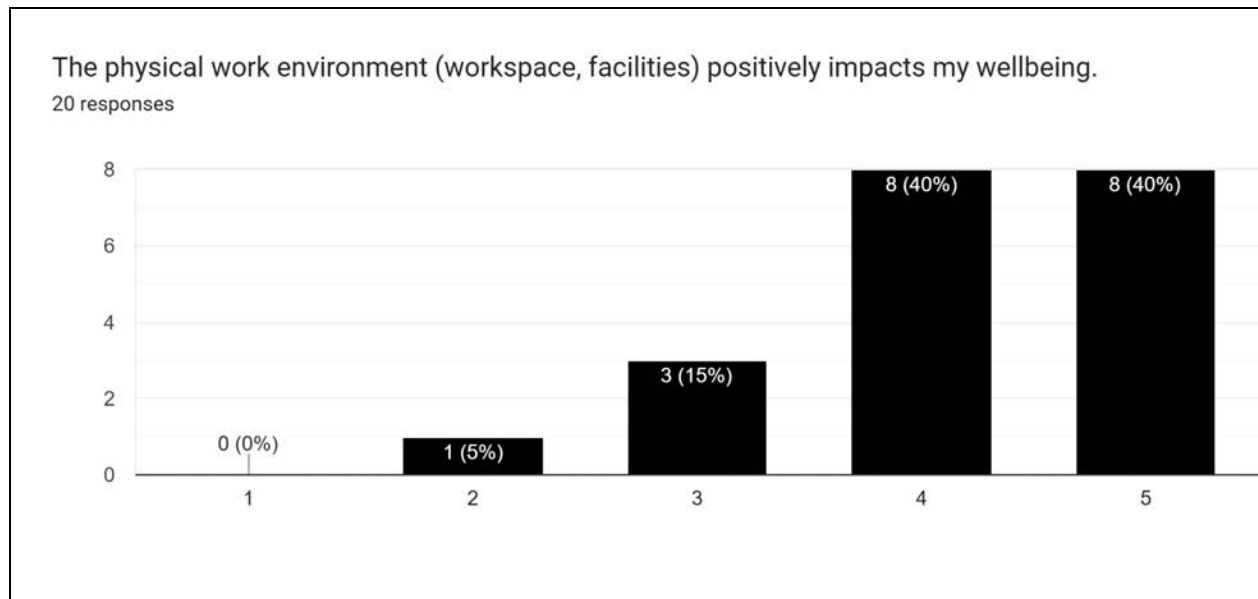


Chart-04: Impact of physical workspace in employee well-being

Interpretation: In this case, workers were requested to assess how the physical working condition affects their welfare. The responses are quite varied, some employees thought that the environment has a favorable effect on their wellbeing, whereas others thought that it should be improved.

Question-5: My job satisfaction has increased due to bKash's employee wellbeing initiatives.
[Strongly Disagree=1, Disagree=2, Neutral=3, Agree=4, Strongly Agree=5]

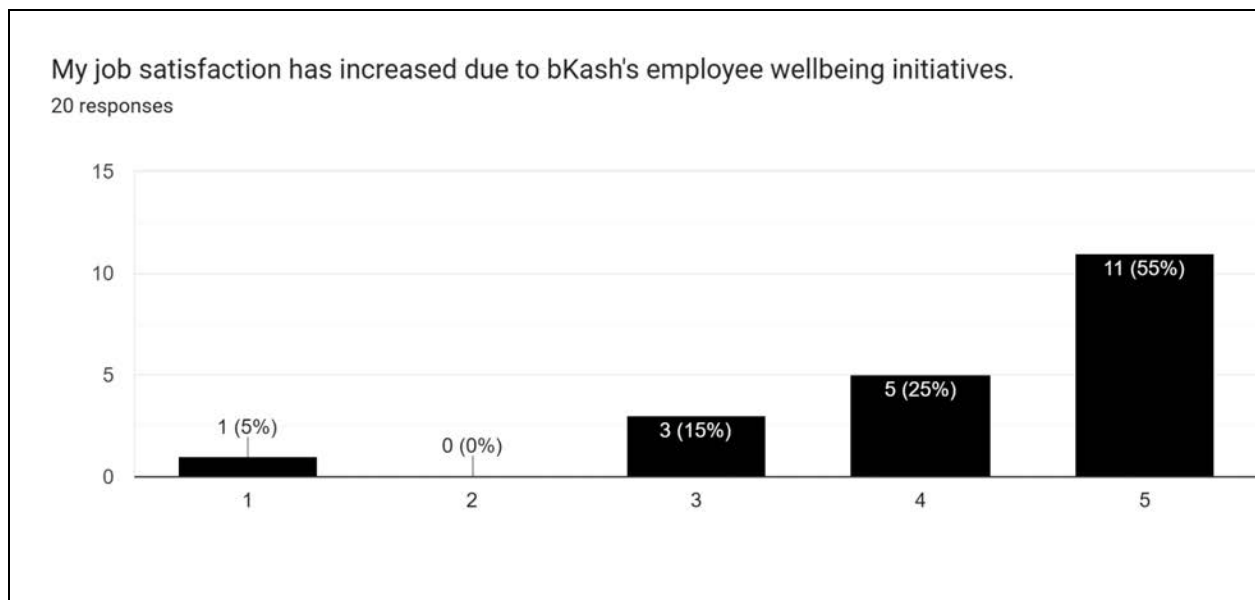


Chart-05: Impact of employee wellbeing initiatives in job satisfaction

Interpretation: The question determines the employees who feel that the bKash wellbeing initiatives have had a positive impact on their job satisfaction. The answers given here appear to be more on the positive side and hence the idea is that wellbeing efforts are leading to a rise in job satisfaction.

Question-6: bKash provides growth opportunities that also prioritize and support employee wellbeing. [Strongly Disagree=1, Disagree=2, Neutral=3, Agree=4, Strongly Agree=5]

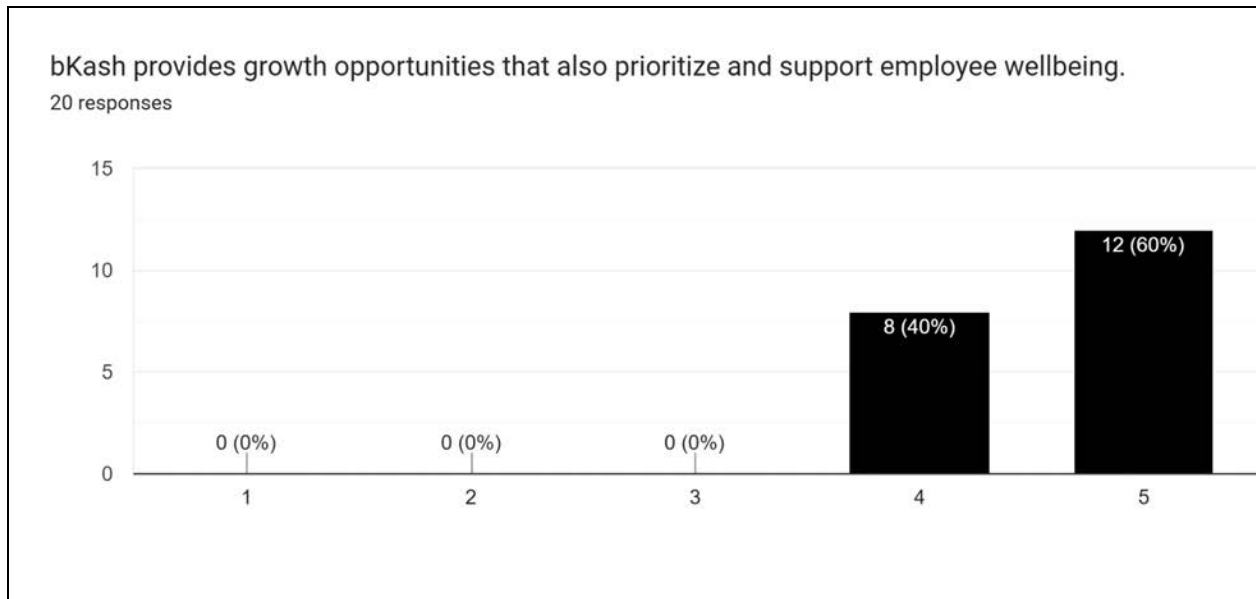


Chart-06: Impact of growth opportunities in employee wellbeing

Interpretation: The question under discussion is whether bKash is offering employees chances to grow professionally which simultaneously takes into consideration and gives priority to the wellbeing of the employees. Feedback has shown that many employees are of the view that growth opportunities are being developed with wellbeing in mind but some employees still feel like things could be improved.

Question-7: What changes or modifications would you suggest in bKash's HR practices to further improve your wellbeing?

Interpretation: This open ended question is intended to capture suggestions for improvement of HR practices. Responses were all over the place, with some asking for more medical benefits, some asking for more training programs and some wanting a little more fun to boost morale.

Question-8: Is there a specific situation where an HR policy impacted your wellbeing positively (or negatively) while working?

Interpretation: his question aims to capture concrete examples of how HR policies have affected employee health for better or worse. A few employees mentioned the beneficial aspects of having the health insurance, some did not specify at all.

3.5 Summary

Alignment with Professional Needs:

The majority of the employees also concurred that the HR wellbeing programs like health cover and work schedule algorithm precisely address their work requirements. This means that the HR provisions and the employee expectations closely coincide.

Support for Mental Health Discussions:

Most respondents experienced an inclusive and positive work environment where working in an organization that promoted open conversations on mental stress and health.

Burnout Prevention:

Although it seems that HR policies be effective at preventing burnout, many employees think so. Other respondents thought that existing approaches were effective, but it can be done further to manage stress.

Physical Work Environment:

Employees differed in opinion about whether the physical workspace has a positive effect on their wellbeing. Others extolled the facilities, and others opined that the facilities required upgrading.

Job Satisfaction:

Many employees noted that wellbeing initiatives resulted in them feeling more satisfied with their job, which indicates that HR work is not in vain.

Growth Opportunities and Wellbeing:

The initiative to provide professional growth opportunities that are beneficial in supporting wellbeing was confirmed by most employees in bKash. But some of them also believed that there was more integrated programs that could be instituted.

Recommendation on how to improve it:

Free-answer feedback reflected the desire of employees to have better medical coverage, increased training opportunities, or relevant activities or events that encourage mental and emotional health.

HR Policy specific effects:

Other employees have personal stories, especially the particulars of how medical benefits make a positive difference. Others however, did not provide definite cases indicating lack of communication or awareness of HR policies.

3.6 Recommendation

1. Develop a Comprehensive Wellbeing Program

bKash should initiate a complete health program: mental, emotional, physical, career, stress. This type of program should be nonexclusive and available to all employees, while helping to create a caring workplace.



Proposed Initiatives:

- **Mental Health Programs:** bKash may establish a collaboration with local medical institutions, such as Mental Health Foundation Bangladesh, to provide counseling opportunities and mental health seminars. This project can be modelled by monitoring the development using the Occupational Illness Frequency rate (OIFR) which is the rate of incidence of work-related ill healths. The fundamental OIFR formula is **(Number of Illnesses x 1,000,000)/Total Hours Worked** which offers a standardized method to

benchmark and enhance an organization health and safety programs through trends and improving areas.

- **Physical Wellness Initiatives:** Offer fitness programs, such as fitness challenges for employees, sponsored gym memberships or an office gym like what Aamra Companies has for its staff.

2. Encourage Flexibility in Workplaces and Work Life

Provide flexible work scheduling and one-day work-from-home (WFH) policies to maintain work-life balance to allow employees to balance both their careers and personal life more easily. It could be enacted as part of the hybrid work model of bKash, just like remote work policies of Robi that is being recently adopted under the label of Green Sunday. These are policies that encourage flexibility and trust from employees when it comes to managing their schedule and as a result help to lower stress and raise overall happiness.



Proposed Initiatives:

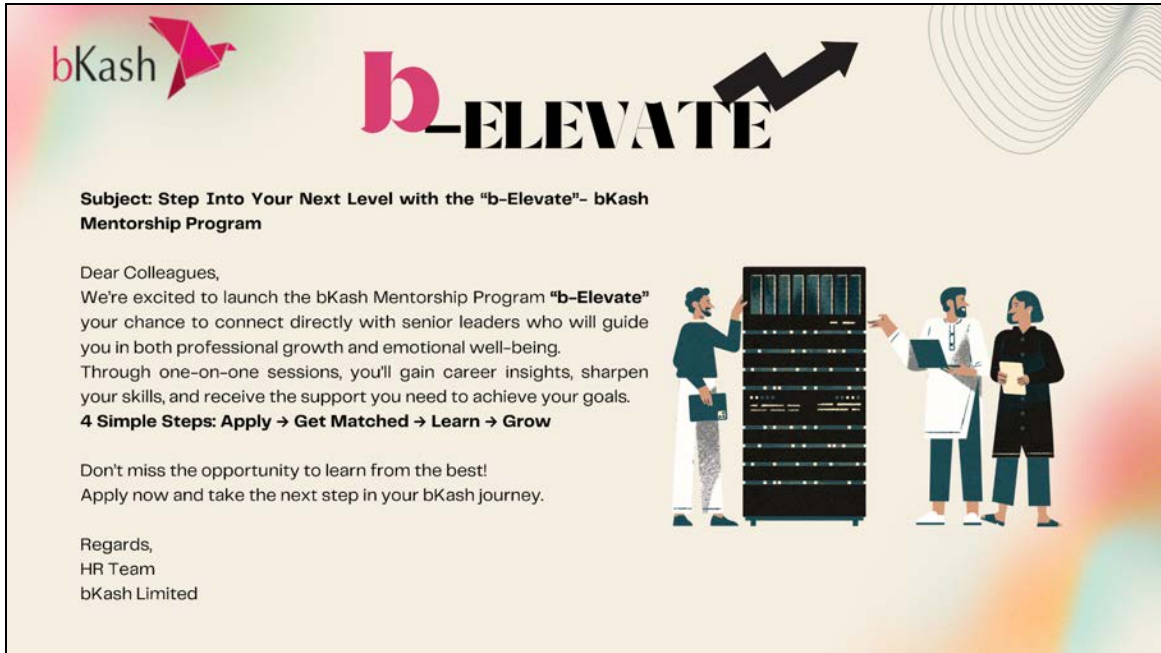
- Give employees the option to work at home one day (two days work at home in a month) and have flexible work schedules like Robi.
- Introduce a team-based hybrid working solution, in which with alternate turn-taking among employees, team members can choose to work at home or in the office; however, productivity must be maintained.

Implementation:

Establish and document an effective remote working policy with working core hours. Make sure that remote teams have been using collaboration tools such as Slack and Microsoft Teams well.

3. Offer Systematic Career Development and assignments:

bKash must invest on career development programmes with trainings, leadership opportunities, and advancement opportunities outlined for its associates. This will contribute to retaining talent as well as job satisfaction. The leadership training and mentorship programs are designed to provide career development opportunities to employees at Grameenphone, which have been found to enhance satisfaction and retention rates. In the same way, BRAC has incorporated career growth structures, where employees can chart their career ladder as they advance within the organization.



Proposed Initiatives:

- **Mentor Programs:** Provide a structured mentor program where staff members are matched with senior leaders who they can rely for career and emotional support. Such a programme could be drawn from Grameenphone's mentorship programs.
- **Leadership Development:** Provide leadership-skill, stress-management, and career-coaching workshops to enable employees to progress while staying in control of their work-life balance.

Implementation:

- Develop a mentorship program and a framework of career development that enables employees to monitor their own development.
- Hold career development seminars every quarter and avail learning opportunities online.

3.6 Conclusion

By following the best practices acquired by leading companies, bKash can become a leader in the field of employee wellness in Bangladesh. Although the HR policies have been improved, the survey findings indicate that the areas that could be improved to help reduce burnout, improve the physical working environment, enhance wellbeing programs, and provide more career development opportunities. These measures will increase employee wellbeing, job satisfaction, retention, organizational productivity, and success.

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Appendices

Research Questionnaires



Impact of HR Practices in Employee Wellbeing at bKash

This survey is part of a research study aimed at understanding how HR policies at bKash impact employee wellbeing, especially within the Commercial Division. The goal is to assess the effectiveness of existing wellbeing initiatives and identify areas for improvement.

Your responses will remain completely anonymous and will be used for academic research purposes only. Honest and thoughtful input is greatly appreciated, as it will help generate valuable insights into the alignment between policy and employee experience.

Thank you for your time and participation.

* Indicates required question

Are you an employee in bKash? *

☐ Yes

☐ No

Use the scale below to respond:
Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5.

I believe the wellbeing initiatives by HR (e.g., physical health coverage, flexible working hours) meet my professional needs. *

1 2 3 4 5

Strongly Disagree ☐ ☐ ☐ ☐ ☐ Strongly Agree

The workplace environment now supports open discussion about stress or mental health problems. *

1 2 3 4 5

Strongly Disagree ☐ ☐ ☐ ☐ ☐ Strongly Agree

I believe the current HR policies reduce the likelihood of burnout and workplace exhaustion. *

1 2 3 4 5

Strongly Disagree ☐ ☐ ☐ ☐ ☐ Strongly Agree

My job satisfaction has increased due to bKash's employee wellbeing initiatives. *

1 2 3 4 5

Strongly Disagree ☐ ☐ ☐ ☐ ☐ Strongly Agree

bKash provides growth opportunities that also prioritize and support employee wellbeing. *

1 2 3 4 5

Strongly Disagree ☐ ☐ ☐ ☐ ☐ Strongly Agree

The physical work environment (workspace, facilities) positively impacts my wellbeing. *

1 2 3 4 5

Strongly Disagree ☐ ☐ ☐ ☐ ☐ Strongly Agree

Is there a specific situation where an HR policy impacted your wellbeing positively (or negatively) while working? *

Your answer

What changes or modifications would you suggest in bKash's HR practices to further improve your wellbeing? *

Your answer

Submit

Clear form