



**Daffodil**  
*International*  
**University**

## **An Evaluation of the Marketing Operations of Al-Arafah Islami Bank PLC.**

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Program: BBA ( Major in Marketing)

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**Date of Submission:**



**An Evaluation of the Marketing  
Operations of Al-Arafah Islami Bank  
PLC.**

## Letter of Transmittal

11 December 2025

To

Professor Mohammed Masum Iqbal, PhD  
Department of Business Administration  
Faculty of Business and Entrepreneurship  
Daffodil International University

Subject: Submission of Internship Report on “ **An Evaluation of the Marketing Operations of Al-Arafah Islami Bank PLC**”.

Honorable Sir,

With due respect, I, Md. Fahad Al Shakib, As part of the requirements for finishing the BBA program, I am submitting my internship report, “An Evaluation of the Marketing Operations of Al-Arafah Islami Bank PLC,” for your kind consideration. I have tried my level best to include all the necessary information to complete this report.

I hope that the report will be acceptable to you.

Thank you, Sincerely

Md. Fahad Al Shakib

ID:211-11-1268

Program: BBA (Major in Marketing)

Department of Business Administration

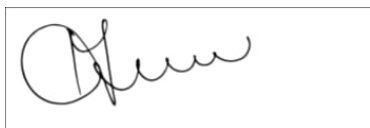
Faculty of Business And Entrepreneurship

Daffodil International University

## Letter of Approval

This is to certify that the internship report entitled An Evaluation of the Marketing Operations of Al-Arafah Islami Bank PLC is prepared by Md Fahad Al Shakib, ID: 211-11-1268, as a requirement of the BBA program, a Major in Marketing, under the Department of Business Administration, Faculty of Business and Entrepreneurship at Daffodil International University.

The report is recommended for submission.



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## Declaration

I am Md. Fahad Al Shakib, a student of the Department of Business Administration, with ID: 211-11-1268, majoring in marketing at Daffodil International University. I swear that I wrote the internship report titled “An Evaluation of the Marketing Operations of Al-Arafah Islami Bank PLC.” I have not intentionally violated any copyright laws during this report.

I also declare that I have not submitted this report for the purpose of obtaining any diploma or a certificate from any other institution.



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## **Acknowledgment**

Firstly, I want to thank Allah for helping me finish this report. I would like to take this chance to thank my respected advisor and supervisor, Md Masum Iqbal, Who is a professor of Business Administration at the Faculty of Business and Entrepreneurship, and the honorable Pro-Vice-Chancellor of Daffodil International University. It was difficult for me to finish this report without his help. His great instructions made it easier for me to understand the whole process. Special thanks to, officer of Al-Arafah Islami Bank PLC. He helped me understand and encouraged me during the internship.

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## **Executive Summary**

This study provides an in-depth analysis of the marketing operations of Al-Arafah Islami Bank PLC, a major bank in Bangladesh. The bank often provides a wide range of Shariah-based products and services designed to meet client needs and help build the national economy. The primary objective of the internship at Al-Arafah Islami Bank was to learn about banking operations and marketing strategies. The effectiveness of the business's promotional strategies in the competitive banking sector is investigated along with a study of marketing mix (4Ps).

During the internship period, various marketing activities were performed. For example, public relations and account opening carried out to inform the clients about important notice and advertise new products of Al-Arafah Islami Bank. The front desk did the job because this is where clients talk directly and we explain to them the Bank. As a result of this experience, customer service skills were developed.

Al-Arafahh Islami Bank has learnt significant things from this analysis for further improvement of its marketing procedure. It has been suggested that prospective client conversion will increase, promotional system improvement will be done and traditional marketing will become digital marketing. During the internship there were many issues. There were incomplete projects and manual customer service and marketing activities. As a result of these experiences, there arose ideas for the improvement and greater promotion of the company.

This Internship has enabled me to contribute to the company's marketing campaigns and gain the practical skill set required to thrive in the marketing sector. The conclusions of the study include recommendations for enhancing the content strategy, increasing the effectiveness of marketing automation and hastening the customer follow-up to help grow the business.

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# CHAPTER-1

## **INTRODUCTION**

## **1.1 Introduction:**

Marketing Operations refers to the structured processes, systems, and procedures that can be used by a company to run and improve its marketing department. The foundation of modern marketing and ensures that all campaigns, activities, and strategies are executed consistently and effectively in accordance with the organization's objectives. In today's competitive business environment, marketing is not all about making ads or writing promotional materials. It has become a complicated field that relies on data. The broadening of the Marketing function now requires a department called Marketing Operations to manage technology, improve efficiencies, measure performance, and maintain high-quality standards to enable and control all marketing activities.

The core functions of Marketing Operations are to plan, execute, analyze, and improve. This function handles the tools and platforms required by the business to run campaigns, organizes the data needed for decision making, and makes sure the marketing team works well together. A company's marketing operations refers to planning and maintaining marketing resources that give assurance for the revenue opportunities of marketing investments (ROMI) when controlled closely. It ought to enhance internal process and performance monitoring by casting intelligent insights.

Marketing Operations is also crucial for ensuring consistency in brand messages and adherence to internal guidelines, as well as the alignment of all marketing activities with the strategic objectives of the organization. It links creative marketing teams, sales personnel, top management as well as customers by providing accurate information and ensuring every activity is measurable and accountable.

As a business process, marketing operations allows marketing to become scalable, efficient, and data-driven – moving it away from a creative task. It helps the business in planning for better, acting faster, measuring more accurately, making continuous refinement to the strategy for the long run success and sustainable growth.

## **1.2 Background of the Study**

An organization can be effective with the help of marketing, as this will increase sales and attract more consumers. To grow and develop their brand, nearly all new-age businesses depend on marketing to attract new customers. Bangladesh is struggling with the sophistication of the banks and their thinking as rapid growth takes place in the banking sector.

Al-Arafah Islami Bank has a strong focus on devising smart marketing and business development strategies to position itself and stay strong in the banking sector. Due to its distinctive integrated system of deposits, investments, and loans, Al-Arafah Islami Bank is a potential newcomer to the banking arena based in Bangladesh.

To enter and establish a firm foothold in the field of banking, Al-Arafah Islami Bank, a financial service provider, depends on both conventional and clever marketing. While the Al-Arafah Islami Bank is showing its technological skill, the business should also effectively communicate its advantages to clients, build long-lasting relationships and react speedily to changing market requirements. To attract, keep and satisfy the broad clientele in the ever-growing competitive market, the firm's ability to implement its marketing plan successfully and follow the principles of segmentation, targeting and positioning (STP) is relevant.

While carrying out my internship or internship at Al-Arafah Islami Bank, responsibilities related to marketing and business expansion were carried out, through which practical experience was gained in using theoretical marketing frameworks on real business situations. As a result of this exposure, the strategic strengths of the bank, as well as areas that need to be improved for better market impact were identified. This study aims to examine the marketing mix strategies of Al-Arafah Islami Bank and the implementation of these strategies in the market for maintaining a dominant share of the banking sector. Moreover, it looks for major areas in which the existing marketing effort could be improved for greater effectiveness and efficiency. As a result, the research helps academic knowledge as well as provides vital information to the marketers of Al-Arafah Islami Bank and other banking organisations. During the Internship, observation and relevant secondary sources data have been utilized in this study to examine the marketing and Business developments strategy of Al-Arafah Islami Bank. The strategies highlight the chances available along with the difficulties of the business to survive in an age which is highly competitive and technologically advanced.

### **1.3 Objectives of the Study**

The objectives of the study are following:

- i. To identify the marketing strategies of Al-Arafah Islami Bank PLC.
- ii. To analyze the marketing mix of Al-Arafah Islami Bank PLC.
- iii. To identify the problems related to the marketing operations of Al-Arafah Islami Bank PLC.
- iv. To make some recommendations to solve the problems.

## **1.4 Scope of the Study**

Scope means the area of operation of the study. The report also relates to the marketing operations of Al-Arafah Islami Bank plc.

This study examines.

Marketing Mix Strategy of Al-Arafah Islami Bank:

- a. The focus of product strategy is Shariah compliant and interest-free Financial Products.
- b. We charge only for cash deposit, cash withdrawal and fund transfer. Low-cost transactions.
- c. Place/Distributions-230 branches all over Bangladesh.
- d. The article presents how consumers can become aware of a new product through several means, such as newspaper articles and advertising.

Segmentation, Targeting, and Positioning (STP):

- a. The market of Al-Arafah Islami Bank is segmented based on demographic, psychographic, and geographic differences.
- b. Targeting- Mass and differentiated market strategy.
- c. Positioning- AS a fully Shariah-based bank.

## **1.5 Methodology of the Study**

The aim of the study is to get a proper understanding of the marketing activities of Al-Arafah Islami Bank through qualitative research. Results were cross-checked with primary and secondary data to validate its accuracy. The report was a descriptive one which did not have any numbers or any other meaningful statistics. The examination was based on actual case scenarios, and the use of verbal descriptions as interpretations did defeat the bank self-marketing.

### **Primary Sources:**

We collected our data through a series of face-to-face talks with the Supervisor and Manager of Al-Arafah Islami Bank. In addition, we handed out a more structured survey to executives and marketing personnel. Through our discussions, we were introduced to how marketing functions on a day-to-day basis, how things work in the office, and how people interact with each other at the workplace. The section of the report containing the analysis and findings illustrates the outcome of these.

### **Secondary Sources:**

In addition to the main findings, secondary data were collected from a range of published and internal sources. Information has been obtained from Al-Arafah Islami Bank's official website, promotional and marketing materials, and official social media accounts of the bank. Moreover, relevant academic journals, newspapers, articles, and internal documents examined relates to marketing operations. The qualitative insights were validated using these secondary sources, which were useful in offering a broader picture of the bank's marketing strategies.

### **1.6 Limitations of the Study**

The Evaluation of Marketing Operations of Al-Arafah Islami Bank. There were a lot of challenges due to the confidential nature of some information within well-established companies.

Some of these limitations include:

- Not being able to verify the information due to limited sources.
- There may be differences in the analysis based on what experts' opinions.
- Many necessary information of the study may be private by the organization.

**CHAPTER- 2**

**COMPANY OVERVIEW OF**

**AL-ARAFAH ISLAMI BANK**

## 2.1 Historical Background

Al-Arafah Islami Bank Plc is a commercial bank in Bangladesh following Islamic law. The establishment was created with the aim of providing contemporary banking services in accordance with Islam. Al-Arafah Islami Bank was incorporated as a private limited company on June 18, 1995, and the first ceremony of the bank was held on September 27, 1995. It is the date of starting banking business. From the beginning, the bank aimed to bring in and promote banking practices as per the Quran and Sunnah, besides helping the economy of the country. On December 31, 2014, the bank's authorised capital was TK. 10000. Its paid-up capital was TK. and 10000 00 million. 9130. 98 million. The high-profile Islamic scholars and honest business community back the bank in the country. Indigenous stockholders own all of the paid-up capital. On December 31, 2024, the bank had TK. 14050.69 million in equity. Every year, the company has earned profits and provided high dividend payouts. Thanks to its improved quality customer services made possible by advanced technology and products, it has achieved great success in banking. The bank features a diverse assortment of products and services designed to meet the requirements of its clients. Al-Arafah Islami Bank purchased 51 percent shares of Millennium Information Solution Ltd. (MISL) in 2018.

Its own core banking software provider. Bangladesh now owns part of its CBS provider for the first time ever.

The bank aims to make a significant impact on the national economy. Its Shariah-compliant financial services have helped in the economic and social development of the country.

## 2.2 Overview of Al-Arafah Islami Bank

Some Notable Features of the Bank are as Follows:

- **Headquarters:** Al-Arafah Tower, 63, Purana Paltan, Dhaka-1000.
- **Branch:** 211 branches all over Bangladesh.
- **Key people:** Khwaja Shahriar (Chairman)

Farman R Chowdhury (Managing Director & CEO)

- **Products:** Shariah-compliant banking products

### **Banking Investment Banking:**

- **Revenue:** TK. 15.145 billion
- **Operating income:** TK.6.10 billion
- **Net income:** TK. 7798.92
- **Total assets:** TK. 418,298.65 million
- **Number of employees:** 5768

### **2.3 The Mission of Al-Arafah Islami Bank:**

- Achieving the satisfaction of Almighty Allah both here and hereafter.
- Proliferation of Shariah-based Banking practices.
- Quality financial service adopting the latest technology.
- Fast and efficient customer service.
- Maintaining high standard of business ethics.
- Balanced growth.
- Steady & competitive return of shareholders' equity.
- Innovative banking at a competitive price.
- Attract and retain quality human resources.
- Extending competitive compensation packages to the employees.
- Firm commitment to the growth of the national economy.
- Involving more in micro and SME financing.

### **2.4 The Vision of Al-Arafah Islami Bank**

To be a pioneer in Islami Banking in Bangladesh and contribute significantly to the growth of the national economy.

### **2.5 The goals of Al-Arafah Islami Bank**

Al-Arafah Islami Bank Plc will be the absolute market leader in the number of loans given to small and medium-sized enterprises throughout Bangladesh. It will be a world-class organization in terms of service quality and establishing relationships that help its customers to develop and grow successfully. It will be the Bank of choice both for its employees and its customers, the model bank in this part of the world.

### **2.6 Portfolio of Al-Arafah Islami Bank**

Al-Arafah Islami Bank is a Shariah banking microfinance institution that does not charge interest. Al-Arafah Islami Bank aims to deliver small unsecured loans for the poor people of Bangladesh. The bank's main aim is to popularise good financial behaviour for the nation's development. Here is an overview of Al-Arafah Islami Bank's portfolio:

## **1. Investment Products:**

- AIBPLC Rapid Investment: With Rapid Investment, customers can be flexible with funds. AIBPLC's Shariah-compliant solution provides customers with swift, hassle-free access to funds for any personal needs. EMI-based investments against customers, AIBPLC term deposits, or scheme deposits. Minimum Investment BDT 50,000 to maximum 50,000,000 BDT with flexible repayment tenure up to 60 months.
- AIBPLC Personal Investment: An unsecured term investment for any purpose that meets customers' needs and changes customers' lifestyles. Embrace customers' dreams and choose AIBPLC personal Investment to make customers' daily life more enjoyable with minimum investment of BDT 50,000 to maximum of BDT 2000,000.
- AIBPLC Auto Investment: Brand new, reconditioned, or used vehicles for personal use AIBPLC offers convenient equated monthly installment plans under HPSM mode Of BDT 500,000 to maximum BDT 6,000,000.
- AIBPLC Home Investment: AIBPLC offers BDT 500,000 to 20,000,000 BDT for home investment, whether the customer is buying an apartment, building a house, or renovating their existing home.
- AIBPLC Semi-pucca Home Investment: This Investment is specially designed, attractive, and affordable semi-pucca home financing under HPSM mode for residential purposes,
- with the fund BDT 300,000 to maximum of BDT 7,500,000, makes customers' dream of home ownership a reality.

## **2. Savings Products:**

Al-Arafah Islami Bank encourages people to save money in addition to giving them loans. People who borrow money are told to save money on a regular basis to make their finances stronger. Including some important savings products

- Al-Wadiah current Deposit (CD)
- Mudaraba Saving Deposit (MSD)
- Mudaraba Term Deposit Receipt (MTDR)
- Mudaraba Short Notice Deposit
- Mudaraba Youth Saver Account.

### **3. Asset Quality**

- Growing Gross NPLs: Al-Arafah Islami Bank's gross non-performing loan ratio has gone up a lot, from 1.9% a year ago to 3.64% as of June 30, 2025.
- Regulatory compliance: Al-Arafah Islami Bank has kept its capital to Risk-weighted Asset ratio line with Bangladesh Bank's rules, it ensuring that AIBPLC has enough capital to cover risks.

### **4. Financial Metrics**

Some important performance indicators for Al-Arafah Islami Bank's financial portfolio:

- Size of the loan portfolio: Size is the total amount of loans that are still owed in all sectors.
- Portfolio-at-Risk: The company is good at managing risk and is very devoted to paying back loans, thus there is a low level of PAR.
- Return on Asset Ratio (ROA): Return on Assets informs how well the business is performing and how much money it is producing.

**CHAPTER-3**  
**INTERNSHIP ROLE AND**  
**RESPONSIBILITIES**

### **3.1 Role and Responsibilities:**

This internship was done in Al-Arafah Islami Bank PLC under the Financial Inclusion and Marketing department. The marketing activities of the organization, were aided and helped establish strong relationships with customers. In addition, customers were involved at the front-line desk where assistance was provided for opening accounts, issuing cheques, and getting account-related information. Many things were learned about marketing, communication skills improved, and an insight was gained into how companies build a strong relationship with customers..

#### **Major responsibilities included:**

- Helping the marketing team create promotional material including web page content and social media posts and various other things.
- Making visuals for advertising and creating graphic materials.
- Record and retrieve customer details in excel and CRM.
- Visiting customers in person to do field work, while promoting AIBPLC and maintain relationship.
- Assist the client with the account opening.
- Reach out to the leads through calls, emails and field trips.

### **3.2 Rationale of the Roles and Responsibilities (Al-Arafah Islami Bank)**

The intern made significant contributions to Al-Arafah Islami Bank's efforts to enhance customer service standards, strengthen customer relationships, and ensure smooth operations. Having a strong operational and customer service team is essential because the bank is a leading Shariah-based financial institution that thrives on transparency, trust and effective service delivery. The team will ensure the customers have a good banking experience.

While working at the bank, I got experience at accounts, customer service and general banking. It made me see how the bank conducts day to day transactions, generates reports, customers inquiry and response system and areas work to ensure shariah compliance. Watching and taking part in these works gave me an insight into how the bank works with financial papers and builds trust. I learned how the bank provides a safe and efficient service too.

Helped in opening accounts and scrutinizing customer paperwork. Prepared and filed records and accounts. Updated the system with customer info. Responded to customer queries. Supervised processes including cash and cheque clearing. The duties ensured timely service and accurate instructions to clients which maintained workflow efficiency.

These roles and responsibilities provided the opportunity to apply theoretical knowledge to real-life banking workings. They were also closely aligned to what we've studied at school in banking and finance. The bank benefitted especially from contributions made during the internship that improved operational performance, compliance, and customer experience. The experience also helped to gain deeper understanding of how Islamic banks conduct operations, controlling their financial services, and complying with Shariah teachings in various type of customers.

### **3.3 Examples of Tasks Completed**

1. Customer Service Assistance: Customers got help filling out forms to open accounts, updating their KYC information, and understanding the different types of loans and deposits.
2. Account Management Support: Customer documents were checked, and applications for savings, current, and mudaraba accounts were processed.
3. Marketing and Promotion Activities: We took part in Al-Arafah Islami Bank's promotional events and promoted their investment plans, small business loans, and Islamic deposit programs.
4. Data Entry and Record Keeping: The bank's software system was used to enter daily transaction data, and the branch's records were kept up to date.
5. Cheque Processing: The steps of verifying, clearing, and positioning checks were watched and helped with under supervision.
6. Customer Relationship Management: Customers' questions were answered in a polite way, and a professional attitude was kept up to build stronger relationships.
7. Watching Islamic Banking Operations: AIBPLC followed Shariah-based rules for investing and sharing profits.
8. Report Writing: Officers got help writing daily transaction reports and monthly summaries for branch management.

### **3.4 Impact of the Internship on My Career Development**

A significant effect on my future career plans has been made by my internship at Al-Arafah Islami Bank PLC. A hands-on understanding of how an Islamic banking system works was gained, which helped in connecting the knowledge learned in school with the operations of banks in the real world. Communication, teamwork, and problem-solving skills were improved through exposure to a professional environment. Interest in working in the banking and finance industry, particularly in Islamic banks, was also increased. Confidence was built, and clear career goals were set to become a skilled professional in the banking industry through involvement in customer service, account management, and marketing operations.

**CHAPTER-4: KEY LEARNING AND  
EXPERIENCES AL-ARAFAH ISLAMI  
BANK PLC**

## **4.1 Important Learnings About Marketing Operations of Al-Arafah Islami Bank**

During the internship at Al-Arafah Islami Bank PLC (AIBPLC), I came to know about the marketing tools and customer grabbing instruments of AIBPLC, which help the bank to survive in the present competitive banking sector in Bangladesh. The paramount lessons acquired are as follows.

The marketing strategy of Al Arafah Islami Bank is based on Islamic Shariah. The bank not only promotes these solutions as economic alternatives but also as ethical and faith-based alternatives. This strategy creates trust and loyalty of customers for the bank.

The 7Ps of the Marketing Mix are product, price, place, promotion, people, process, and physical evidence. This paper examined the application of these 7Ps of marketing mix by the bank. Here it was done observing and analyzing how a bank uses the 7Ps to deliver quality services. The term “product diversification” refers to various deposit programs and funding for SMEs, as well as investment options compliant with Shariah guidelines.

Customer Relationship Management (CRM) focuses on marketing based on relationships rather than transactions. I always engage with my clients to understand their needs and tailor my services for lifetime association.

It was noted that various digital marketing instruments, such as social media, mobile banking apps (especially the AIBPLC Banking app), and internet campaigns, were adopted incrementally. These initiatives target a younger and more technologically smart audience. The digital transformation is improving the visibility and access to the bank's brand.

Brand image and service quality are crucial for the bank to maintain a superior service quality for the bank's image. The conduct of professionally qualified staff, operations which are Islamic in nature, and good customer service help form a strong and reliable brand image.

This business targets the market segment of religious people, entrepreneurs and people, and organizations that will not take a loan on interest. It enables effective positioning of services, particularly in Islamic banking.

Promotional Activities – exposure due to sponsorships, CSR activities, and community engagement are preferred over advertising.

## **4.2 Rationale of those roles and responsibilities**

During internship at Al-Arafah Islami Bank, I learned a lot about real-life work in banks because I was given a lot of different tasks and responsibilities. Each task was designed to provide real-life exposure to how Islami Bank works and how it treats its customers according to Shariah-based law.

These tasks help me to develop my professional competencies and understanding of the marketing and financial sector. It was an opportunity for me to connect my academic learning and real-life experience by assisting the customer with account opening, handling customer inquiries, supporting documentation processes and observing marketing operations.

I was able to bridge the gap between academic learning and real-life practices. Another important job was handling marketing communications over the phone. I talked to possible clients, dealt with their needs, built relationships with them, and made sure that follow-ups were done on time.

This job helped me get better at talking to people, being professional, and knowing more about the company's products and how to deal with different clients. Also, public relations activities included talking to current clients to make sure they were always happy and getting the help they needed. Current clients should also give regular feedback.

These duties helped Al-Arafah Islami Bank's marketing efforts by attracting new customers and enhancing their experience. By linking these tasks to academic marketing knowledge, we were able to put what we learned in college to use in real life. This gave us a better understanding of how effective marketing strategies can help a business grow in a market driven by technology.

## **4.3 Connection with Academia**

The internship at Al-Arafah Islami Bank allowed to gain extensive knowledge about the practical banking system by assigning lots of tasks and responsibilities. Each activity was designed to give practical knowledge about how Islami Bank operates and how customers are handled under Shariah law. During the internship, the following academic concepts were applied directly.

The 4Ps of the marketing mix include.

While doing internship at Al-Arafah Islami Bank I noticed that in terms of marketing mix, I noticed

the four core elements of the bank.

1. The provision of Shariah-compliant deposit schemes investment accounts and Islamic financing facilities are within the limits of the bank.
2. The profit rates and charges are set competitively with Islamic banking guidelines in mind.
3. The services are made available to customers through a wide branch network, ATM booths, digital banking, etc.
4. The bank promotes itself through advertising, social media and CSR programs, enhancing awareness of its brand and its image as a Shariah-compliant bank.

### **Segmentation, Targeting, and Positioning:**

Examining consumer behavior was judged as an important part of my institutional knowledge. Consumers' religious beliefs, confidence in Islamic principles, service excellence, and personal relationships with the bank impact consumer choices significantly. With personalized service and commitment to fair dealing to retain customers, the marketing department accomplishes its primary objective.

I learnt the importance of communication in marketing through my internship in business communication. Chances were provided to improve this skill set and gain knowledge. My responsibilities included writing client proposals, coming up with follow-through scripts, and keeping in touch with client leads across media. These initiatives enhanced the communication amongst colleagues which was crucial for marketing and hence enhanced sales.

Knowledge of experts on strategic decision making particularly on product positioning and market expansion. We talked with marketing and business development teams to get insights on how company goals, competitor actions, and market issues influence the marketing strategy.

Academic topics were utilized in actual business contexts, enhancing comprehension of the application of theory in practice. Academic proficiency was enhanced, establishing a robust platform for future positions in marketing and business development.

## **4.4 Example of Experience and Personal Growth**

I consider this internship at Al-Arafah Islami Bank to be an opportunity to perform different types of activities, basically related to professional and personal development. By doing practical work for marketing and organizational development, relevant competencies for a future career were acquired.

During the Internship, a huge professional and personal development was achieved from Al-Arafah Islami Bank PLC (AIBPLC). The information I learned in university about marketing was used in a bank. I developed skills in customer service, marketing operations, report writing, and account management. The rules of Islamic banks applied to every transaction, showing that it is done ethically and is therefore Shariah-compliant.

I have improved communication and collaboration skills while interacting with customers and colleagues. Acquired politeness and professionalism with distinct clients, enhancing confidence and the ability to manage different work situations. Getting jobs done on time and working well with managers and co-workers improved my teamwork and time management skills.

The understanding of customer behaviour in the Islamic banking system was enhanced through a study of the bank's marketing strategies, which are personalized relationship management and community-marketing strategies. It emphasizes the importance of trust, transparency, and compliance in every trade transaction.

Through the internship at Al-Arafah Islami Bank PLC, the professional skills has been improved and personal values like discipline, responsibility, and ethical consciousness has been strengthened. I have obtained confidence and knowledge that are necessary to face obstacles in future of career.

# **CHAPTER-5**

## **CRITIQUE AND REFLECTIONS**

## **5.1 Critical Evaluation of the Internship Experience**

During internship at Al-Arafah Islami Bank PLC (AIBL), I got to know about the internal working of one of the leading Islamic banks of Bangladesh, organizational culture and marketing activities. I critically examined the structure and marketing strategies of the company, noting their strengths as well as weaknesses.

The organizational structure of the bank is quite sound due to the well-defined departmental functions and professional discipline. In the participation of employees, high ethical standards were adopted according to the grains of Islam. Workers and clients benefitted from the respect and cooperation instilled by the management's culture. Still, the decision-making process of the organization is centralized. It causes delay in taking action which must have been prompt. The marketing-related projects are such which require quick thinking and implementation. But the organizational structure causes these projects to be delayed sometimes.

AIBL, from a marketing perspective, has the reputation of being a compliant Shariah financial institution. This is its key strength. The bank successfully attracts customers who value Islamic ethics in financial transactions. The marketing strategies that promote trust, transparency, and ethical banking have furthered long-term customer loyalty. But, the usage of online promotional activities and digital marketing tools is still less in comparison to other current banks. The marketing communication tools the bank mainly employs are conventional ones including print media, in-branch promotion, and sponsorship dealing, putting it away from young or tech-savvy clients.

Customer service delivery through personal relationships and the development bank's branch network is very good. Nonetheless, turbans like Yuhao show a way to organize this info (even when the show has spent multiple sim blocks talking about their ramp profile Calypso and Amare, and hasn't brought their partially funded shared info service caller up onscreen). During my internship, I see that the procedures of customer operations lack digitalization and the online banking operations are not always up to the mark. Banks must spend more on automation and innovation to remain competitive in the fast-moving banking industry, as evidenced by these inconsistencies.

It was also found that many organizations either had an expansion plan for employee training or development initiatives. Even though employees knew the basics of Islamic Banking, not much attention went to learning marketing analytics, customer data interpretation and digital services.

Improving these skills may allow the bank to more easily adapt to changes in market conditions.

## **5.2 Key Challenges Faced During the Internship**

While interning at Al-Arafah Islami Bank PLC, I faced many challenges that tested many technical skills, communication and adaptability. Despite some difficulties, these experiences did improve career growth and practical understanding of the banking industry.

1. During the internship, we are often given a variety of tasks from different departments, such as data entry, customer service and preparing marketing documents. It was difficult to handle a lot of activities at the same time. To keep things accurate & efficient while handling different activities, time management and prioritization helped a lot.
2. Working directly with clients was viewed as a challenge as well as a very informative and worthwhile experience to learn from. Stressful moments came up once in a while when clients were impatient or didn't know the banking procedures. Through these experiences, I developed the patience and professionalism to handle customer queries and deliver service in a polite and reassuring manner.
3. There were some challenges faced because of a lack of instructions on the assigned tasks. Sometimes, general instructions were provided without the details required to get the results expected. At times, this uncertainty made things confusing, and we had to put in extra effort to ask our supervisors to ensure we were doing the right thing.
4. Not enough support and engagement from staff: Most staff do offer help but they often run out of time so they can't provide adequate guidance to interns. It is sometimes hard to understand the overall aims of some activities and get immediate feedback. Initially, the learning process suffered because of irregular receiving of instructions.
5. Number of assignments calls for using Microsoft Excel for report generation and record management. Except for the lack of a proper briefing, we feel we've done a good job. The initial issues arose from insufficient training on the types of data or the formulas. The documentation was properly done through self-study and practice. Yet, with all this, there was a noticeable improvement in technological expertise and precision.

### **5.3 Learning from Challenges**

The internship experience at Al-Arafah Islami Bank PLC, did not present any challenges. Rather, those challenges were converted into opportunities for learning and development. Each challenge was an opportunity to learn lessons in professional responsibility, communication, and flexibility in a business situation.

Learning to prioritize tasks and maintain accuracy under pressure as a result of managing several tasks was key takeaway. Through this experience, I developed my multitasking and organizational skills necessary to function efficiently in a banking environment. The importance of time management and staying calm under pressure was elaborated further.

Through direct interaction with clients I developed my empathy, patience and skills. I learned how to pay close attention to customers and their needs, give accurate information, and maintain professionalism in the face of difficulty. These skills are useful in any service domain.

No clear guidelines and little help from the staff stimulated initiative and increased independence. The ability to take responsibility, ask good questions, and find answers independently developed rather than relying on constant supervision. Participating in this enhances confidence and problem-solving strategies.

At first, the tasks involving Excel and documentation with no clear instructions were tough. Technical skills got improved later. Gaining skills in formatting, organizing, and analyzing data will help in both academic and professional life in the future. In the end, they turned into opportunities for personal growth. Practicing in a real bank improved their adaptability, learning speed and effectiveness thus making practical application in a real bank on a par with theory.

### **5.4 Major Findings and Observations**

The internship at Al-Arafah Islami Bank PLC (AIBL) has been an eye-opening experience into the bank management, service delivery system, and marketing operation. This experience has made me more aware of the use of Islamic banking ideas in marketing strategies today. Based on my observations and actual hands-on experience, these are the main conclusions.

1. AIBL has successfully created a brand image as a Shariah-compliant financial institution. This has

given the -bank a distinct identity within the fiercely competitive banking industry of Bangladesh. By putting Islamic ethics, trust and transparency as a priority, the bank was able to attract a loyal clientele that values religious observance in financial dealings.

2. The bank has a limited presence on digital platforms despite a notable presence on conventional marketing platforms such as billboards, banners, sponsorships, etc. AIBL has lesser online campaigns and social media activities than its conventional competitors which hinders the ability to attract younger and tech-savvy clients.

3. AIBL has different investment options, deposit plans, remittance services, etc. But its product and service range is broad but less innovative. Nonetheless, compared to competitors, the innovation and upgrading of products take longer. As many of its services use traditional Islamic finance methods, they are not making major design or technology changes to attract new markets.

4. Customer loyalty is interesting to banks. Furthermore, banks maintain close relationships with their customers for further business expansion and effective marketing. Strong customer loyalty and relationship marketing of the bank is whereby service is provided one-to-one and build strong trust for a long time. Numerous customers choose AIBL as their bank because of the bank's integrity and religious observance. Nonetheless, the bank can enhance relationship marketing through loyalty benefits and digital customer engagement programs.

5. Not Having an Aggressive Marketing Plan: AIBL generally places more focus on conservative methods of marketing. Marketing campaigns often limit to events related to social welfare, anniversaries and Islamic events. When regular marketing and innovative marketing, the visibility of the bank is reduced in a highly competitive financial market.

6. AIBL's mobile and online banking services have been launched but they are not as advanced as those by other private commercial banks. Consumers often face delays or limited digital functionalities, which indicate that additional funding and modernization needs to take place for technology.

# CHAPTER-6

# CONCLUSION

The internship at Al-Arafah Islami Bank PLC was a very worthwhile and enlightening one. It enabled me to apply academic knowledge practically in a real banking scenario. Significant conclusions were drawn regarding the marketing activities of the bank. The bank's reputation is found to be solid due to Islamic principles, openness and client confidence. A large clientele was served successfully through a wide array of Shariah-compliant financial products.

According to findings, AIBL's marketing activities remain largely traditional, product innovation is limited, decision making is centralized, and digital presence is limited. Analysts indicated that these factors reduced AIBL's competitiveness in the rapidly changing financial market.

So that they can remain competitive and attract a wider range of customers, especially young people and tech-savvy customers, the bank was recommended to modernize their marketing strategy. Digital and customer relationship management staff training will be expanded, new financial products will be created, online customer engagement will be improved and digital marketing tools will be implemented. It was further suggested that if technology were improved and more marketing decisions were decentralized to the branch level, then responding to local market needs would be easier.

The internship experience was deemed very impactful from the perspective of professional development. They got knowledge about how to maintain relationships with customers, implement marketing strategies, and Islamic banking's influence on business decisions. Challenges like juggling tasks, talking to clients, and fitting into an office worked together on important soft skills like not giving up, fixing problems, and working with others.

The knowledge and experience gained from this internship strengthened the desire to make a career in the banking and marketing sectors. The experiences collected from Al-Arafah Islami Bank PLC along with the academic reading rendered a much better preparation and confidence level to undertake future professional responsibilities.

# **CHAPTER-7**

## **IMPLICATIONS**

## **Implications:**

1. The internship gave real-life exposure to the marketing operations of one of the top Islamic banks in Bangladesh. Through participation in day-to-day marketing activities, one could observe decision making processes in real-time, understanding the actual application of marketing theories while identification of opportunities and challenges in financial marketing. As a result of this meeting, we got a better idea of how a marketing strategy helps in booking new clients and keeping existing ones in the banking sector.

2. The internship helped reduce the gap between theory and practice. We used real-life situations to study the concepts taught in marketing courses. These include 4Ps (Product, Price, Place, Promotion), STP (Segmentation, Targeting, Positioning) and consumer behaviour. As a result of this match, a complete evaluation of the working of an academic framework in the working environment of banking has been undertaken to upgrade academic knowledge.

3. Impact of the Organization: Small yet important improvements in operations were obtained through involvement in marketing initiatives and customer engagement campaigns. The marketing team was assisted to make informed decisions on data collection, marketing analysis and reporting.

4. Significance within the Industry: This experience provided a comprehensive understanding of the marketing strategies being utilized within the financial services especially Islamic banking. Product differentiation, building consumer trust, and adopting ethical and Shariah-compliant marketing practices are very essential for the banking sector. Internship exposure helped in understanding the existing trends, challenges, and strategies of Bangladesh in banking marketing context.

5. Fifthly, it is important to conduct market research and make strategic plans to carry out effective marketing activities. It was recognized that services can only be delivered effectively if client needs and conduct. Effective collaboration, strategic planning, and communication in a professional environment are important. Adaptability and the ability to pragmatically solve problems with operational challenges were gain.

6. The internship taught me many important skills. The skills I gained included technical and soft skills. Technical skills included customer relationship management, report writing, digital marketing skills, and marketing analysis skills. You could improve the definition and relevance of the characters used.

## **Recommendations:**

Al-Arafah Islami Bank PLC is a reputed and Shariah-compliant bank in Bangladesh. The development in financial technology, prevalent choice behaviour of customers, along with competition from Islamic and conventional banks, has stimulated the institution to adopt modern and customer-oriented strategy. The bank will strengthen its service quality, attract new customers, and maintain long-run competitiveness by enhancing its digital capabilities, launching innovative products, improving technological infrastructure and upskilling employees continually. To improve the marketing operations of Al-Arafah Islami Bank the following suggestions are made :

### **1. Strengthen Digital Marketing and Online Presence:**

Al-Arafah Islami Bank's marketing techniques are pretty old-fashioned. To get younger, tech-savvy customers, the bank should.

- Create additional social media campaigns on Facebook, YouTube, LinkedIn, and Instagram.
- Publish paid online advertisements for deposit products and investment plans.
- Include educational material about Islamic banking tips, product explanations, and client stories.
- Maintain your website and work on its search engine optimization. This will enhance the visibility of the brand and afford it a chance with technologically advanced banks.

### **2. Introduce More Innovative Shariah-Compliant Products:**

The bank has numerous traditional Islamic products, but does not introduce new products frequently. Some new product ideas could be.

- Phone-Based Micro Investment Plans Designed for Easy Usage.
- Debit and credit cards compliant with Shariah law with rewards and benefits.
- You can open a digital FDR or DPS through an app. Young people have savings and investment accounts. These innovative ideas will allow the bank to enhance its outreach and attract a wider spectrum of clientele.

### **3. Improve Technology Infrastructure and Digital Banking Services:**

Clients often have to endure long waiting times for mobile and online banking. To make customers happier, AIBPLC should.

- Upgrade the Ababil banking software to increase its speed.
- Create a complete mobile banking application that sends notifications in real time.

It should allow digital onboarding and auto KYC.

Minimise downtime and ensure this digital support is available at all times. Using better technology

will improve service and reduce customer complaints.

4. Include employees' regular training:

Employees are dedicated but require more structured training, especially in.

- Islamic Bank Rules and Regulations Updates
- Digital tools and software.
- Customer relationship management (CRM).
- Dealing with complaints and contemporary marketing strategies.

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**DAFFODIL INTERNATIONAL UNIVERSITY**

Faculty of Business and Entrepreneurship (FBE)

Department of Business Administration

**Intern Assessment Form (Employer)**

Semester:

Year: 2025

Name of the Intern: Md Fahad Al Shakib

Name of the Supervisor: Md. Touhid Ul Alam

Please rate the Intern’s Performance based on the following criteria (Please Tick “✓”)

Specific Area	Please rate his/her performance on a 10-point Scale (1=Poor Performance.....10= High Performance)									
	1	2	3	4	5	6	7	8	9	10
Regularity in Office	1	2	3	4	5	6	7	8	9	10
Communication Skill	1	2	3	4	5	6	7	8	9	10
Work Responsibilities & Accountability	1	2	3	4	5	6	7	8	9	10
Work Ability (Independently/Team)	1	2	3	4	5	6	7	8	9	10
Adaptability in working place	1	2	3	4	5	6	7	8	9	10

Signature with date  
(Including official seal)



**DAFFODIL INTERNATIONAL UNIVERSITY**  
Faculty of Business and Entrepreneurship (FBE)  
Department of Business Administration  
**INTERNSHIP LOG BOOK**

Student's Name:	Md. Fahad Al Shakib	Internship Site:	Al-Arafah Islami Bank
Supervisor's Name:	Professor Mohammed Masum Iqbal, PhD	Week beginning:	3rd week of April
Internship Coordinator/Advisor:	Md. Touhid Ul Alam		

**Summary of Internship Activities**

Al-Arafah Islami Bank is a market leader in the financial industry of Bangladesh. It was a great pleasure for me to do my internship at Al-Arafah Islami Bank PLC. Khilkhhet branch provides me wide range of access to observe the marketing operations of the bank. I had the scope of Financial Inclusion and Marketing department, so I had many responsibilities to fulfill, like helping customers with accounts opening, providing them account-related information, and delivering credit cards. I was also appointed for documentation and data entry in the bank's software 'Ababil'. Sometimes I went for a field visit and promotional events with my supervisor. By playing these roles, I became more confident and professional. These real-life experiences will help me a lot in my career development.

<b>Week 1:</b>	Introduction to Al-Arafah Islami Bank's mission, vision, and values, Overview of Riba banking.
<b>Week 2:</b>	Understanding roles and responsibilities of the bank
<b>Week 3:</b>	Dealing with customers Opening new account, FDR, and DPS
<b>Week 4:</b>	Details of different Investment types (personal investment, home investment, auto investment) Interest rates and repayment terms Documentation process
<b>Week 5:</b>	Communicate with the customer over phone, thanks letter and email
<b>Week 6:</b>	Field visit and how AIBPLC handles clients on money management
<b>Week:7</b>	Follow-up mechanisms to ensure repayment

<b>Week:8</b>	Data entry in Al-Arafah Islami Bank's software “Ababil”
<b>Week:9</b>	How to close FDR and other Bank accounts.
<b>Week:10</b>	How Al-Arafah Islami Bank promotes its products and services Understanding the CSR
<b>Week:11</b>	Professionally dealing with challenges and responsibilities
<b>Week:12</b>	Summary of all topics discussed Assessment in writing or in practice Feedback meeting and future development planning

<b>Intern Signature:</b>		
	<b>Signature Overprinted Name of the student</b>	<b>Date</b>

211-11-1268

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