



Internship Report
on
Analysis of Digital Marketing Strategy
A Study on bKash Limited

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This report is submitted to the requirement for the degree of BBA in Management

Submission Date: 28 December, 2025

Internship Report On
Analysis of Digital Marketing Strategy
A Study on bKash Limited

Letter of Transmittal

Date: 28 December, 2025

Professor Md. Abul Hossain, PhD

Professor & Head

Department of Management

Daffodil International University

Subject: Internship Report submission on the topic of **“Analysis of Digital Marketing Strategy - A Study on bKash Limited.”**

Respected Sir,

It is my pleasure to submit the internship report entitled “Analysis of Digital Marketing Strategy – A Study on bKash Limited”, prepared as part of the internship program under the BBA in Management curriculum.

This report has been prepared to reflect the knowledge, experience, and analytical understanding I gained during my internship period. While preparing the report, I have attempted to maintain academic standards, incorporate theoretical aspects, and align them with the practical observations gathered during my time at bKash Limited.

I am grateful for your guidance and continuous support throughout the process. I sincerely hope that this report will meet your expectations and serve its intended purpose.

Sincerely,

Durjoy Saha

(Durjoy Saha)

ID: 213-52-031

Program: BBA in Management

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Certificate of Supervisor

This is to certify that Durjoy Saha, Student ID: 213-52-031, a student of the Department of Management, Daffodil International University, has completed the internship program at bKash Limited. The internship report titled “Analysis of Digital Marketing Strategy – A Study on bKash Limited” has been prepared under my supervision.

The report reflects the student’s effort, learning outcomes, and ability to apply theoretical knowledge in a practical environment. To the best of my knowledge, this report is the original work of the student and has not been submitted elsewhere for academic purposes.



(Professor Md. Abul Hossain, PhD)

Professor & Head

Department of Management

Daffodil International University

Acknowledgment

First and foremost, I am grateful to the Almighty for giving me the strength and patience to complete my internship and this report successfully. I would like to sincerely thank my academic supervisor, Professor Md. Abul Hossain, PhD, Head of the Department of Management, Daffodil International University, for his constant guidance, support, and thoughtful suggestions throughout this journey.

I am truly grateful to bKash Limited for giving me the opportunity to intern in such a dynamic environment. My heartfelt thanks go to my corporate supervisor, Mr. Ibrahim Imdad, Manager, Digital Strategy & Planning, Media & Digital Marketing, Marketing Division, for his invaluable mentorship and encouragement. I am also especially thankful to Ms. Uzma Zaman, Manager, Digital Performance, Media & Digital Marketing, Marketing Division, for her guidance and support that enriched my learning experience.

Finally, I would like to express my gratitude to my colleagues at bKash, as well as my friends and family, for their continuous encouragement and cooperation, which made this journey possible.

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Declaration

I, Durjoy Saha, a student of the Department of Management, Major in E-Business Management at Daffodil International University, hereby declare that this internship report titled “Analysis of Digital Marketing Strategy – A Study on bKash Limited” has been prepared solely for the partial fulfillment of the requirements for the BBA in Management degree.

The report is based on my own experiences and observations during the internship program conducted at bKash Limited, as well as additional theoretical references from academic and professional sources. I confirm that no part of this report has been copied or reproduced from any previous academic or professional work.

This report has not been submitted to any other institution or organization for the purpose of obtaining any degree, diploma, or recognition. The data and information used in the report have been collected from authorized and publicly available sources. Any interpretations, analyses, or conclusions are solely my responsibility.

Durjoy Saha

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Abstract

This report, titled “**Analysis of Digital Marketing Strategy – A Study on bKash Limited,**” has been prepared as part of the internship requirement of the BBA in Management program. The report aims to analyze the marketing strategy of bKash Limited, with a special focus on its digital marketing initiatives, and to understand how these strategies help the organization maintain its leadership in the competitive mobile financial services industry of Bangladesh.

The study adopts a structured approach. The first chapter outlines the background, objectives, methodology, scope, and limitations of the study. The second chapter provides a detailed company profile of bKash Limited, covering its history, organizational structure, vision, mission, and operational features. The third chapter introduces theoretical concepts of marketing strategy to establish an academic foundation. The fourth chapter reflects on my internship experience, skills developed, and professional exposure.

Chapter five presents an analysis of bKash’s digital marketing strategies with a comparative review of fintech service features in the industry. Chapter six introduces a survey-based study on Bangla Natok (drama) viewing habits in Bangladesh, offering insights into consumer behavior in the digital entertainment ecosystem. The final chapter highlights major findings, provides recommendations, and concludes with key reflections.

Overall, the report provides a balanced view of theoretical knowledge and practical experience. The analysis demonstrates that bKash has strategically adopted digital marketing to strengthen its customer base, expand financial inclusion, and adapt to changing consumer behaviors. The survey findings further reveal patterns in media consumption that reflect broader shifts in digital engagement among Bangladeshi audiences.

Acronyms

Acronym	Full Form
API	Application Programming Interface
AML	Anti-Money Laundering
B2B	Business-to-Business
B2C	Business-to-Consumer
BDT	Bangladeshi Taka
BRAC	Bangladesh Relief Assistance Committee
CAC	Customer Acquisition Cost
CLV	Customer Lifetime Value
CPC	Cost Per Click
CPM	Cost Per Mille (Thousand Impressions)
CSR	Corporate Social Responsibility
CTR	Click-Through Rate
DAU	Daily Active Users
DFS	Digital Financial Services
EBL	Eastern Bank Limited
EMI	Equated Monthly Installment
GDN	Google Display Network
GPI	General Post Integration (Publisher Content Format)
G2P	Government-to-Person
IFC	International Finance Corporation
IoT	Internet of Things
KYC	Know Your Customer
KPI	Key Performance Indicator
LLC	Limited Liability Company

Acronym	Full Form
MAU	Monthly Active Users
MFS	Mobile Financial Services
MNO	Mobile Network Operator
MSME	Micro, Small & Medium Enterprise
NFC	Near Field Communication
NID	National Identity (Bangladesh)
NPS	Net Promoter Score
OTT	Over-The-Top (Streaming Platforms)
OTP	One-Time Password
P2G	Person-to-Government
P2M	Person-to-Merchant
P2P	Person-to-Person
POS	Point of Sale
QR	Quick Response (code)
RMG	Ready-Made Garments
ROI	Return on Investment
SDK	Software Development Kit
SEO	Search Engine Optimization
SEM	Search Engine Marketing
SME	Small and Medium Enterprise
UI	User Interface
UX	User Experience
UAC	(Google) Universal App Campaigns
USSD	Unstructured Supplementary Service Data
VAT	Value Added Tax

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Chapter 1

Introduction

Chapter 1

Introduction

1.1 Introduction

Marketing has today become one of the key determinants of success and survival of modern companies. In this modern world of the globalized, high-paced and technology-driven, there is no secret that the digital marketing has emerged as a potent tool of establishing a relationship between the companies and the consumers. Increase in the use of smart phones, expansion of internet and social media tools has transformed the manner in which conventional interactions are occurring between individuals and corporations into digital communications.

Bangladesh is one of the highly fast growing economies in South Asia that has grown in financial and technology sectors. One of these mobile financial services (MFS), usage is very impressive in that it provides opportunities to people that never had access to the banking systems. bKash Limited is one such innovator who is leading the change and is transforming the industry by innovative range of mobile financial services with its millions of customers all over the country.

The achievement of bKash Limited is not simply dependent on the service that it provides, but also it is determined by the efficacy of the marketing of its products. Due to the growing competition in the fintech industry, the digital marketing approach will enable the company to contact the customers more efficiently, fostering the growth of financial literacy and establishing itself as a reliable partner in the day-to-day financial operations. This report aims at examining the digital marketing practices of bKash Limited, with the aim of learning about the design, implementation, and evaluation of marketing activities of the organization.

1.2 Background of the study

One of the greatest achievements of the Bangladesh economic journey in the last decade has been the development of mobile financial services in the country. The digital financial services have

transformed money transfer, bill payments, and savings management with a population of over 170 million, where many people did not have access to traditional banking services.

The bKash Limited is a company that was founded in 2010, and it is now the best mobile financial service provider in Bangladesh. It has always been essential in the process of fueling financial inclusiveness and access to safe, convenient, and affordable financial services. The customer base of the company has expanded at a very high rate, and this has been backed by a vast network of agents and strong relations with the regulatory bodies, banks, and international institutions.

Simultaneously with this development, marketing has gained importance as the means of communicating with the customers, informing them about digital financial solutions, and gaining trust in a system that is still new to a good part of the population. The digital marketing environment, especially social media, is very instrumental in targeting different customers. The strategies used by bKash Limited not only market its services but also shape the behavior of the consumers so that they can use digital financial channels instead of informal or cash-based solutions.

1.3 Objectives of the study

The key objectives of this study are outlined below:

a. To explore the marketing strategy of bKash Limited.

Knowing about the general strategic direction that informs the marketing practice of the company.

b. To analyze the marketing strategy of bKash Limited.

The review of the digital platforms, communication tools, and campaigns are adopted to reach customers.

c. To evaluate the marketing strategy of bKash Limited.

Assessing the performance of the existing marketing strategies towards the attainment of organizational objectives.

d. To provide actionable recommendations for strategic improvement.

To offer objective and viable advice on ways to enhance the marketing performance and future competitiveness of bKash Limited.

They can be achieved by these objectives to connect academic theory with practice and it is necessary to ensure that the study is both informative analytically and practically.

1.4 Methodology of the study

The information used to prepare the report relies on both primary and secondary sources of data.

(i) Primary Data:

- a. The data was obtained through personal observation when the internship was undertaken at bKash Limited
- b. The interviews and in-formal communication with employees provided some insights into the activity of digital marketing and the general organizational culture.
- c. A survey was carried out (digitally) on the habits of viewing Bangla Natok (drama) in Bangladesh. 207 respondents were found using a digital form. This survey also offers a new dimension to the study to relate the consumer digital behavior to the wider marketing implications.

(ii) Secondary Data:

The secondary data was collected using credible and pertinent sources. The data provided on the official site and publications of bKash Limited provided information about the services of bKash, as well as its marketing patterns. Moreover, papers, reports, and case studies on mobile financial services in Bangladesh were consulted, and academic books, journals, and industry reports on the trends in fintech and digital marketing were observed to conduct the analysis of the study.

The segment of primary and secondary data makes the study comprehensive and well-rounded as well.

1.5 Scope of the Study

The current study area is limited to digital marketing strategies of bKash Limited in particular, with particular reference to the following areas:

- a. Marketing programs and campaigns aimed at sponsoring services.
- b. Online platforms (Facebook, YouTube, online channels, and so on).
- c. User's engagement and communication tactics.
- d. Comparison of service characteristics of fintech in Bangladesh market.
- e. The survey on the viewing habits of the Bangla Natok supported by insights about the digital behavior of the consumers.

The report has not attempted to encompass all the operations of the company. Rather, it is centered on the marketing sphere and particularly digital strategies that influence interactions with customers and brand placement.

1.6 Limitations of the Study

This study, as any academic work, has its shortcomings:

- a. **Time Constraint** - The internship time was restricted and as a consequence, data collection and analysis were limited.
- b. **Privacy of Data** - The company policies and privacy issues did not allow incorporating all of the company secrets of bKash Limited.
- c. **Primary Data Limitations** - The findings of the employees were compiled by informal chats and personal observations rather than formal interviews, and there is a possibility that this is not exhaustive.
- d. **Limitations of the Survey** - Survey responses were carried out on 207 respondents, which in itself may not be a complete representation of the population.
- e. **Active Market Population** - The fintech sector in Bangladesh is a fast-changing environment and certain strategies or trends may change in the near future, thus restricting the applicability of some of the observations in the long term.

Despite these limitations, the study gives a strong foundation to understand how bKash Limited is using digital marketing as a strategic tool in the field of fintech.

Chapter 2

Company Profile

Chapter 2

Company Profile

2.1 Introduction

To examine the marketing tactics of any organization, the first step will be to have in-depth knowledge of the organization itself. The background of a company, values and peculiarities affect the way of functioning, communication and branding of the company. In the case of bKash Limited, the leading mobile financial service provider in Bangladesh, company profile is not only a background information but also a demonstration of the overall mission of the organization that will be to promote financial inclusion and empower millions of individuals. bKash Limited has become more than a service provider, it is a household name since its introduction in 2011. The brand has become a social figure of trust and empowerment and people tend to use the phrase, bKash koro, (send me money) rather than requesting a transfer. The company has redefined financial accessibility through freedom to its customers across rural and urban locations through quick, secure and simple digital transactions. This chapter talks about the history of bKash Limited, ownership, profile of organization, vision, mission, values, and certain special features of the company.

2.2 bKash Limited in Brief

bKash Limited is a joint venture company between BRAC bank limited (Bangladesh) and Money in Motion LLC (USA). The company has over the years been a recipient of international investments by the largest international investors, such as the International Finance Corporation (IFC) of the World Bank Group, the Bill and Melinda Gates Foundation, Ant International (a subsidiary of the Alibaba Group), and the SoftBank Vision Fund. This is a rare combination of domestic and international joint ventures which has equipped bKash Limited with a financial strength in addition to international experience.

At present, bKash has almost 80 million consumers, and they are served by a huge network of about 3,30,000 agents and 5,50,000 merchants across the country.

2.3 Historical Background

In Bangladesh, the use of formal banking was low before mobile financial services, especially in rural locations where mobile people used informal networks. In order to address this gap, bKash Limited was incorporated in the year 2011 in a joint venture between BRAC Bank and Money in Motion after receiving the permission of Bangladesh Bank. The aim was simple, to make a secure, convenient and low-cost platform of financial transaction.

The service initially had a domestic money transfer service where migrant workers could send money back home safely. It was simple and dependable and it quickly gained adoption and extensions to merchant payments, utility bills, remittances and mobile recharges. Instead, global partners like IFC, Gates Foundation, Ant International and Softbank were significant to increasing operations and introducing fintech expertise. Within slightly more than ten years, bKash has already emerged as an example of financial inclusion in the world, and is often referenced as an example of how emerging economies can become digital.

2.4 Corporate Profile

Legal Name: bKash Limited

Description of The Business: Mobile Financial Services (MFS) / Payment Service Provider.

Establishment Year: 2011

HQ location: Dhaka, Bangladesh.

Proprietorship Structure: BRAC Bank and Money in Motion LLC joint venture, IFC, Gates Foundation, Ant International and SoftBank investments.

Customer Base: Recalling almost 80 million users.

Distribution Network: Approximately 330,000 agents, and 550,000 merchants in the country.

Service Channels: Mobile app, USSD (*247#), agents, and merchant platforms.

Core Services: P2P traffic, merchant payment, bill payment, international remittance, payroll solutions, education related payments, savings and disbursement services.

2.5 Vision, Mission, and Core Values

Vision

To offer easy, cheap and quality financial services to all people in Bangladesh, especially the ones not covered by the formal banking sector.

Mission

To build a supportable digital financial ecosystem that ensures access to secure, wide-ranging, and innovative services for persons, businesses, and organizations, while driving economic growth and social empowerment.

Core Values

bKash is guided by five core values:

- a. **Customer Centricity** - Listing customer satisfaction and feedback in every service.
- b. **Innovative** - Continuously refining digital solutions to meet growing customer needs.
- c. **Collaborative** - Building partnerships with stakeholders to support service quality.
- d. **Agile** - Adapting quickly to shifting market and technological environments.
- e. **Ethical** – Maintain truthfulness, fairness, and compliance across all operations.

These values not only leader internal culture but also profile external communication and branding.



Figure 2.1: Core Values of bKash Limited

2.6 Services Offered by bKash Limited

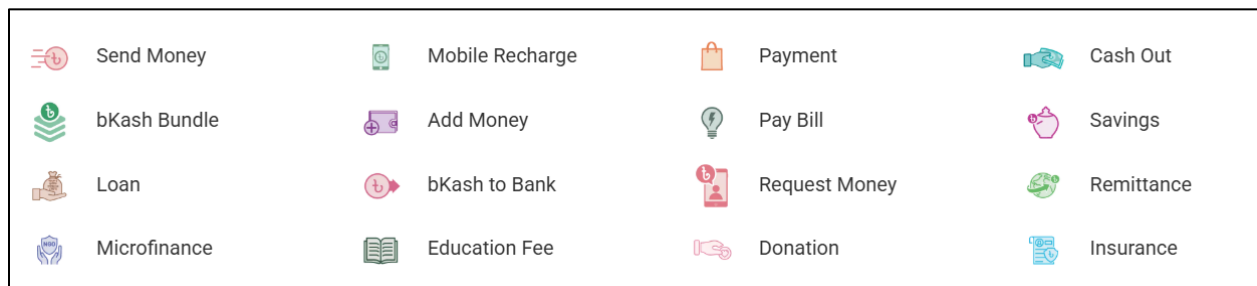


Figure 2.2: Services of bKash Limited

bKash provides a varied range of digital financial solutions for daily needs:

- a. **Send Money:** Instant transfers from one bKash account to another.
- b. **Mobile Recharge:** Recharge any mobile number (all operators) and access recharge offers.
- c. **Payment:** Make quick online and QR payments at registered merchants across Bangladesh.
- d. **Cash Out:** Withdraw cash anytime via bKash agents and Limited ATMs across the country.
- e. **bKash Bundle:** Promotional bundles that give benefits (e.g., Send Money bundles) on transactions.
- f. **Add Money:** Load funds into bKash from linked bank accounts, debit/credit cards, or supported cards.
- g. **Pay Bill:** Pay utility and service bills (electricity, water, gas, internet, TV, credit cards, etc.) via the app.
- h. **Savings:** Save regularly (weekly/monthly) through linked banks or financial institutions via the app.
- i. **Loan:** Apply for and receive small loans (e.g., through partner banks like City Bank) within the app.
- j. **bKash to Bank:** Transfer money from bKash to Visa debit cards or bank accounts.
- k. **Request Money:** Send requests to one or multiple bKash users and receive payments once approved.
- l. **Remittance:** Receive international remittances safely into a bKash account via licensed partners.

- f. **Microfinance:** Access microfinance-related services and partnerships through the platform.
- g. **Education Fee:** Pay tuition and academic fees to partnered educational institutions directly from the app.
- h. **Donation:** Donate to verified NGOs and charitable causes via the bKash app.
- i. **Insurance:** Purchase affordable life and health insurance plans from partner insurers through the app.

Through these services, bKash Limited has become a full-fledged digital financial ecosystem that guarantees the safe, easy, and convenient money management to millions of people in Bangladesh.

2.7 Specialized Business Solutions

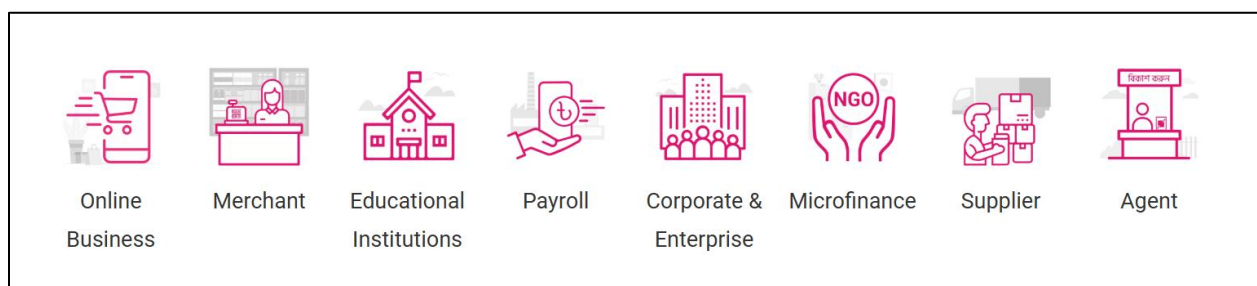


Figure 2.3: Specialized Business Solutions of bKash Limited

bKash Limited provides customized online financial services to grow the level of transaction security and business efficiency by companies, institutions and individuals.

- a. **Online Business:** Easy online payments through payment gateway, tokenized checkout, subscription billing, instant refunds, direct charges, B2C payouts and APIs.
- b. **Merchant:** Merchant via bKash Merchant App, Merchant QR, counter payments, 24/7 collection and access to detailed transaction history to 70M+ customers.
- c. **Educational Establishments:** Digital fee collection, scholarship disbursements, real-time receipt, and a checkout portal.
- d. **Payroll:** Automated payroll disbursement to employees' bKash accounts designed for RMG, manufacturing, and large employers.

- e. **Corporate & Enterprise:** End-to-end collection and disbursement for employees, DSOs, retailers, and partners to streamline business operations.
- f. **Microfinance:** Digitized collection and disbursement solutions to make branch operations more efficient, secure, and transparent.
- g. **Supplier:** Contractual engagement for suppliers, contractors, and service providers to work directly with bKash.
- h. **Agent:** It has approximately 300,000 agents who offer Cash-In, Cash-Out, Pay Bill, Savings, and other services to millions of customers across the country.

These important solutions ensure faster, easier and safe payment and money transfer making organizations use less time and concentrate on growth.

2.8 Key Partners

bKash Limited has a number of popular local and foreign partners. These are the BRAC bank which is one of the leading private banks of Bangladesh. Money in Motion LLC is a US based firm that contributed to the establishment of bKash. International Finance Corporation (IFC) is a subsidiary of the World Bank Group and facilitates the development of the private sector. The Gates Foundation assists bKash in enhancing financial services to everyone. Ant international, which is a Chinese branch of Ant Group, introduces digital innovation. BKash is also supported by a Japanese investment company known as SoftBank that is a global investment company. These investors allow bKash to expand and reach millions of individuals in Bangladesh.



Figure 2.4: Partners of bKash Limited

2.9 Board of Directors

The Board of Directors of bKash Limited is composed of people of varied partner organizations who are experienced. They deal with critical decisions of the company and lead the plans. Members of the board are BRAC bank, International Finance Corporation (IFC) of World bank group, Ant international, Softbank, and Money in motion LLC. These members possess excellent banking, business and technology knowhow. They collaborate to ensure the bKash Limited develops in the appropriate manner and does not break any regulations. The board also makes sure that bKash Limited remains focused in serving people since it makes financial services more accessible and accessible to all people in Bangladesh.

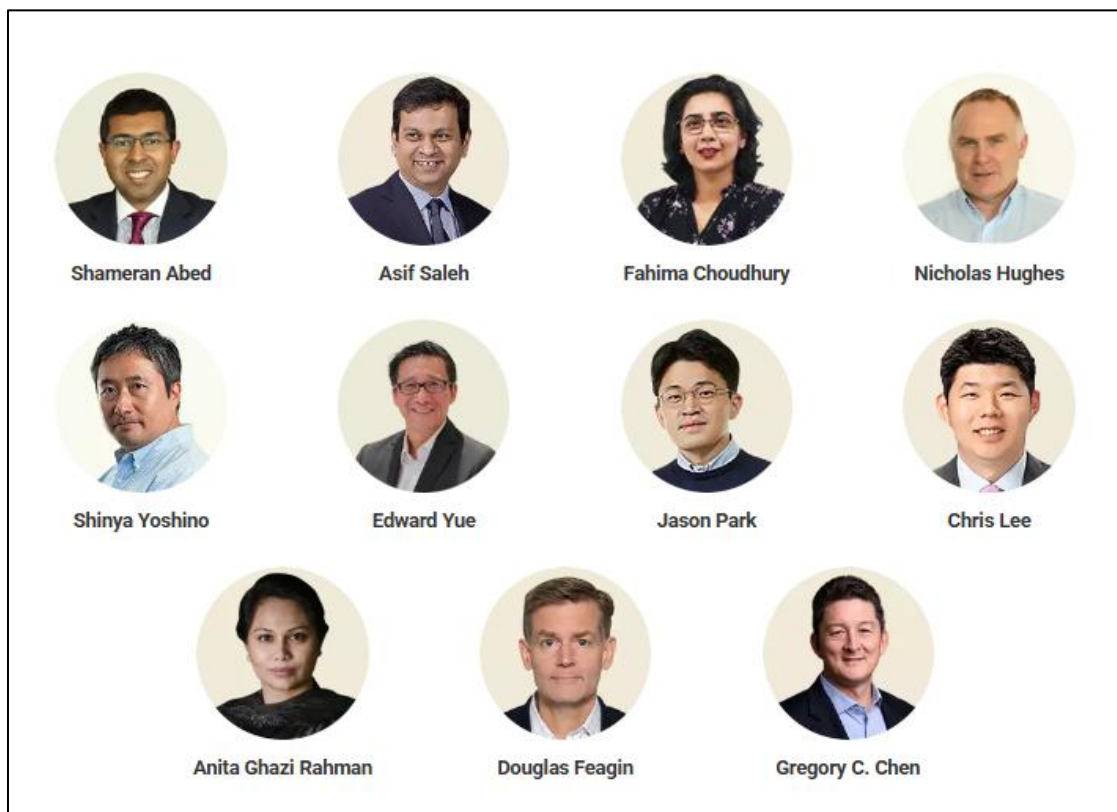


Figure 2.5: Board of Directors of bKash Limited

2.10 Milestones of bKash Limited

Since its inception, bKash Limited has attained several milestones that are significant. These achievements indicate the development, innovation, and financial inclusion of the company in Bangladesh. Since its start in 2011, bKash has gone a long way in becoming one of the most reliable providers of mobile financial services with an almost 70 million user base.

Year	Milestone of bKash Limited
2011	Official launch of bKash service on Robi Network
2012	2M+ registered customers & ATM Cash-Out launched with BRAC Bank
2013	Nationwide 50,000 agent points & 10M registered customers
2014	Received <i>The Global Brand Excellence Award</i> and <i>The Manthan Award</i>
2015	Achieved <i>The mBillionth Award</i> and 20M registered customers
2016	Launched remittance service; recognized as No. 1 MFS in the world
2017	Ranked 23rd in <i>Fortune's Top 50 "Change the World"</i> list; 30M+ customers
2018	Launched the bKash App; won <i>Best Brand Award</i> in MFS category
2019	Achieved <i>Most Loved Brand</i> award; launched upgraded app
2020	Won <i>Overall Best Brand</i> award; recognized as No. 1 MFS brand
2021	Named <i>Number 1 Employer Choice in Bangladesh</i>
2022	Won <i>Best Brand Award</i> (4th time) and <i>Highest VAT Payer Award</i>
2023	Won <i>Fintech Pioneer Award</i> ; reached 70M (7 crore) customers

Table 2.1: Milestones of bKash Limited

Chapter 3

Theoretical Aspects of Marketing Strategy

Chapter 3

Theoretical Aspects of Marketing Strategy

3.1 Introduction

The marketing strategy is commonly referred to as the roadmap which guides the organizations to achieve goals by aligning customer needs and capabilities of the businesses. In the contemporary market, particularly the service-oriented markets, marketing strategy is no longer about selling a product but about creating, delivering and maintaining value in a manner that will create long term relationships. The marketing strategy role is even more essential in the case of digital service providers, including financial technology companies, due to the impossibility of the service, the use of technology, and the role of trust. This chapter discusses the theory of marketing strategy covering basic concepts, models, and approaches. These theories are useful in explaining the competitive aspects of organizations as well as a point of reference in assessing the strategic position of bKash Limited in subsequent chapters.

3.2 Defining Marketing Strategy

Fundamentally, marketing strategy is a matter of decisions: on whom to serve, how to serve, and how to be differentiated. According to Philip Kotler, it is the reasoning by which a business unit anticipates to fulfill its marketing ambitions. This in practical terms translates to the analysis of market opportunities, the target audiences, positioning offerings, and the creation of an integrated marketing mix.

The definition is wider in service based industries. A marketing strategy should consider intangibility (services cannot be touched), inseparability (production and consumption can often be simultaneous), variability (the quality can vary in different situations of interaction), and perishability (services cannot be stored). These attributes render the perception of the customers as a key determinant of success.

3.3 The STP Framework (Segmentation, Targeting, Positioning)

The STP model is also known as the backbone of marketing since it helps companies to shun the one-size-fits-all approach. The truth of the matter is that there are not homogeneous customers; various categories of customers possess different needs, lifestyles, as well as preferences.



Figure 3.6: The STP Framework

- a. Segmentation entails the breaking down of the market into smaller units; this way businesses can know the people better. As an example, a young university student can be interested in speediness and convenience of the services, but older users can be more concerned with security.
- b. The process of targeting is comprised of choices. When the groups are known, a company cannot treat all of them equally, it must decide which ones to pay more attention to. As an illustration, when a study has shown that young professionals are more open to using the mobile applications in making daily payments, it might be more appropriate to first target them to create a stronger adoption.
- c. Positioning is how a company wants to be remembered in the minds of people. Think of it as a single thought of the brand's name that a customer has. If customers immediately think "fast and reliable," then the positioning has been successful.

The human side of STP is very simple: customers feel more valued when they sense that a service was designed personally for them in mind, not just the “average person.”

3.4 The 7Ps of Marketing (Extended Marketing Mix)

The 7Ps model presents a broader scope of thought concerning marketing especially with regard to services in which customers invest their trust and experience.

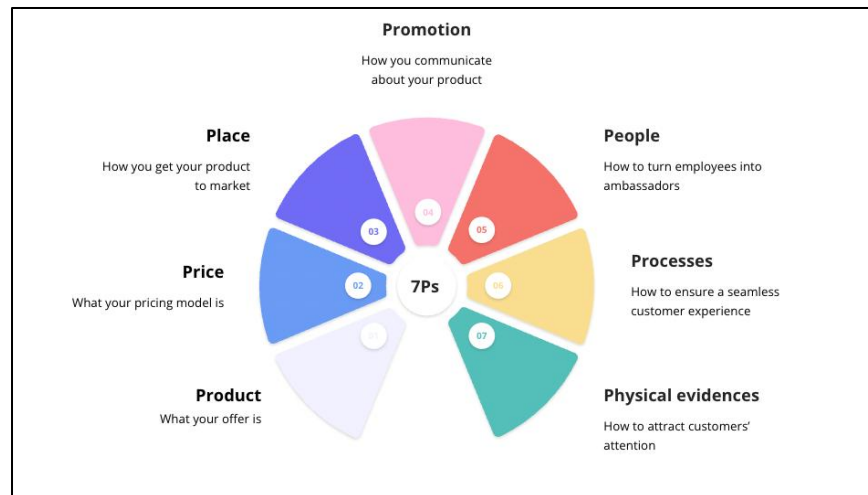


Figure 3.7: The 7Ps of Marketing

- a. **Product** - The product in services does not represent a tangible commodity, but rather an experience. As an example, when an individual utilizes or uses a mobile financial service he does not buy anything tangible, but rather convenience and peace of mind.
- b. **Price** - Price is not a fee, it is an indicator of worth. In case the charges are excessively high, the customers can give it a second thought. When it is too low, they can consider the quality. The price balance is useful in developing affordability and confidence.
- c. **Place** - It is the convenience with which people could use the service. In the case of digital services, place refers to apps, agents or online platforms. When people find the service difficult to access they will soon find alternatives.
- d. **Promotion** - Promotion is about spreading the name, but in today's world, it is also about building relationships. A plain message with benefits explained in simple language often works better than flashy advertising.
- e. **People** - In services, the human touch is significant. Agents, employees, or customer support staff signify the brand. An approachable and helpful agent can make a lasting impression even if the digital service itself is automated.

- f. **Process** - Smooth processes are comforting to customers. If transactions are fast and error-free, people feel more self-confident. Lengthy or difficult steps can often discourage the first-time user.
- g. **Physical Evidence** - As the services are invisible, people require proof. A confirmation SMS, a receipt, or even the look and feel of the app becomes the evidence of the real and trustworthy work of the service.

By taking into account all seven aspects, companies develop strategies that appeal to not just a person's functionality but also to their emotions.

3.5 Consumer Behavior and Marketing Strategy

All strategies should start with an appreciation of people. Consumer behavior is the reason why people make some decisions, and the factors that affect them.

- a. Human beings do not necessarily behave rationally. They may do what their friends tell them to do, what seems comfortable, and what seems to be safest at times.
- b. Making a decision is a process that resembles a trip: Identifying the need, seeking possible solutions, making a decision, and then regretting whether or not the decision was effective.
- c. Emotional aspect is also important. An example can be given of a financial service as it relates to Maslow's safety need, as individuals would wish to have their money safe.

Consumer behavior also provides a clear insight into whether the marketing strategies of a company are all about selling or establishing trust and relationships.

3.6 Competitive Advantage in Marketing Strategy

The concept of competitive advantage is technical yet very practical. It is just the question: what is unique about a service in a full market?

- a. When a firm cuts its services at a reduced cost, then that is cost leadership.
- b. Differentiation can be found there as long as it can offer something new (easy processes or greater access).

- c. When it has a particular target market, such as students or rural families, then that is a focus strategy.

Finally, competitive advantage concerns the establishment of a rationale why a customer would prefer one service to another- and will prefer it once more.

3.7 Relationship Marketing and Customer Engagement

The old-fashioned marketing aimed at one-time purchases, whereas the new marketing is the establishment of a lifelong relationship. Relationship marketing considers customers as partners and not as one-time buyers.

- a. One-on-one communication (such as reminders, greetings, or customized offers) makes customers feel that they are remembered.
- b. Trust is formed by rapid solutions to problems.
- c. Reward programs make customers remain loyal.

In online services, such relations become even stronger due to the fact that companies can contact the customers in real-time using apps or messages. The customers are likely to be loyal and even to refer others to the service when they feel appreciated.

3.8 Digital Marketing Strategy in Service Industries

The majority of the population is busy on social media or mobile applications, and hence, these are the most suitable channels to reach them.

- a. Awareness and communities surrounding a service are created with the assistance of social media marketing.
- b. Content marketing informs individuals, and they become more comfortable with taking something new.
- c. Mobile optimization guarantees the service to be available at the fingertips.
- d. Offers can be tailored with the help of data-driven personalization, such as by offering frequent users special packages or providing new users with a welcome discount.

The digital approach humanizes services by allowing real-time interaction and feedback.

3.9 Integrated Marketing Communication (IMC)

IMC insists on the need of channel consistency. The brand should provide the same message to the customer regardless of whether it is a billboard, a Facebook ad, or an in-app notification.

Benefits include:

- a. Stronger brand recall.
- b. Reduced customer confusion.
- c. Better utilization of resources.

In the case of service brands, IMC is especially significant since inconsistency can lead to uncertainty regarding reliability that can influence adoption.

3.10 Strategic Branding in Services

Branding turns intangible services into familiar and trusted persons. Emotional bonding is created by the strong service branding, and the customers are reassured that the service is safe and reliable.

The components of service branding are:

- a. Strong brand image (logos, slogans, design).
- b. Regular brand personality (reliability, innovation, friendliness).
- c. Emotional linking (empowerment, convenience, faith).

Branding strategies therefore transcend visibility, they determine the emotions of the customer interacting with the service.

3.11 Theoretical Models Relevant to Service Marketing

SERVQUAL Model: This is concentrated on five dimensions of service quality, including: tangibility, reliability, responsiveness, assurance, and empathy. In the case of financial services, reliability and assurance are of paramount importance since without trust, no one could use it.

Customer Lifetime Value (CLV): This emphasizes the need to retain customers in terms of long-term profitability. Retention strategies are important as it is cheaper to maintain a current customer than to attract a new one.

Diffusion of Innovation Theory: An explanation of the spread of new technologies in phases of adoption. In the case of digital services, innovators and early adopters are crucial in momentum building, and late adopters need to be reassured by social proof.

3.12 Summary

The theories examined in this paper are not abstract concepts - they demonstrate the way in which firms can reach individuals in a meaningful manner. STP guarantees customization of services, the 7Ps enhance the service experience, real-life decision is explained by consumer behavior, and SERVQUAL or CLV is used to optimize strategies in the long run. By maintaining strategies based on customer and human centric approaches, service providers can create the transition between merely providing transactions and becoming trusted agents in everyday life.

Chapter 4

Internship Experience

Chapter 4

Internship Experience

4.1 Introduction

The relation between theory and practice is through internships. As much as the classroom learning involves the theoretical basis, internships enable students to get to learn what organizations are all about. The internship experience in bKash Limited was a one of a kind of experience to observe the high speed world of digital financial service where innovation, customer faith and technological adjustment are a force towards success.

In the course of it, I could observe the planning and execution of marketing strategies, work of teams to accomplish organizational objectives, and real-time development of customer-centric solutions. The experience provided the culture of flexibility and accountability that constitute the current financial technology firms.

4.2 Organizational Environment

Among the initial lessons that will be made during the internship was to familiarize oneself with the work culture of bKash Limited. Customer-centric values are also described as characteristic of the company, however, inside the company, cooperative and supportive culture is also encouraged. Employees are also motivated to exchange ideas, experiment and learn.

The work environment had balance in terms of structure and flexibility. Although the firm has clear protocols to ensure that they are regulatory compliant and safe in their operations, they give the workers freedom to be creative in problem solving. Such a discipline and innovation were one of the main reasons why the organization has achieved the growth so fast and retains the trust in millions of users. The concept of cross-functional collaboration was evident to me as an intern. The marketing programs were not made independently, instead, marketing has been undertaken in a close collaboration with the product development, design, compliance and customer care divisions. This integrated solution rendered obvious that during the service industries, particularly the financial services, it is impossible to separate strategy and execution.

4.3 Assigned Responsibilities

The tasks I had to perform as an intern were the assistance with marketing and related activities research. I was not working on one particular task but doing a variety of things that provide a broad overview of how the business of marketing works in reality.

4.3.1 Campaign Content Review

One of the key components in the internship was to review material to be used in future campaigns via the internet. The first step was to check the captions once again, push notifications, SMS, and ad creatives to a large-scale campaign to turn the new people into Monthly Active Users (MAU), through offers and cashback campaigns. Both Eid and regular campaigns were provided using a huge amount of Excel file. Review of this content was a critical quality assurance role. A preliminary examination of the files revealed that there were several discrepancies and places where the files could be improved, including the lack of brand name and the missing description of Google Display Network (GDN) and Universal App Campaigns (UAC). This was a collated feedback feedback that was passed to the concerned teams to carry out refining actions.

4.3.2 Paid Media Campaign Management

The practical experience in the form of paid media campaigns was a great learning experience to apply practically. In other occasions, I have been tasked to duplicate and re-schedule the campaigns on the Meta Ads and Google Ads platform. This comprised of 10 advertising campaigns on Meta and 24 YouTube advertising on Google Ads. It was a firsthand experience into the operations of conducting mass digital advertisement campaigns. It was the only event to view the live campaign installation, their budgetary allocations and targeting strategies. This practical experience in the work side of paid media was very valuable and provided a clear picture of the campaigns which are expanded, supported and advanced on the new timeframes. In its process, the necessity to maintain an organized way of management of the campaigns was confirmed in order to maintain continuity and efficiency.

4.3.3 Hero Banner Click Count Analysis & Categorization

The analysis of raw data that concerned hero banners in the bKash app was one of the most complicated tasks. The data set was massive and included entries that were made in five months. The initial step was to clean this information and totals of the number of clicks and the number of runs made by each banner. It was a tough yet excellent experience that gave a solid ground in Microsoft Excel. After the first data cleaning, the data regarding the banner were categorized based on the types of services, including the following: financial, pay bill and payment. This step helped to transform raw numbers into organized information that might be utilized to make meaningful conclusions. The final output gave a vivid illustration of what in-app services were the most interesting to customers. The project brought to light that the raw data may be processed and packaged in a way that provides a strategic view of the user behavior and product performance.

4.3.4 News Publishers Content Placement Audit

During the internship, the primary activity was the monitoring of the implementation of the campaigns in the various large and leading news publishers in Bangladesh. This was aimed at ensuring that the appropriate features were being advertised in all forms of communication such as GPI (General Post Integration) and PhotoCards, video and Article Sticky. This check up was important in ensuring brand integrity as it would ensure that the publisher partners were not only merely taking the content live, but also recording the content in the right creative formats.

This was done through the analysis of the Facebook pages, web sites and related campaign material of individual publishers. Special attention was paid to whether the necessary posts were published or not, whether the formats were in the plan of campaign and whether the publishers have promoted another feature accidentally instead of the one planned. The placement was all sequentially documented using a tabular format with direct tracing links.

This system of systematic control assisted in detecting contradictions in the initial stages and enabled to get in touch with publishers in time to make changes. Consequently, it assisted in campaign alignment and quality control and general improvement of the digital communications.

4.3.5 YouTube Channel Recent Activity Collection & Analysis

A large body of data and analysis work was conducted on the trending YouTube channels, particularly those that were dealing with drama content. The final report for this project put together data from 22 channels, including the number of subscribers, total number of videos, average number of views and brands associated with the channels. One of the important things that was noted from this data was that having a high number of subscribers doesn't necessarily correspond directly with a high average views. For example, a channel with 9.91 million subscribers had a very high average view count of 12.38 million while a channel with a similar number of subscribers of 8.13 million had only a much lower average view count of 810,111. This finding highlights that when it comes to media partnerships, audience engagement and loyalty is a more important metric than the amount of followers. This information is extremely relevant for strategic decisions of which content creators or channels to work with for future campaigns.

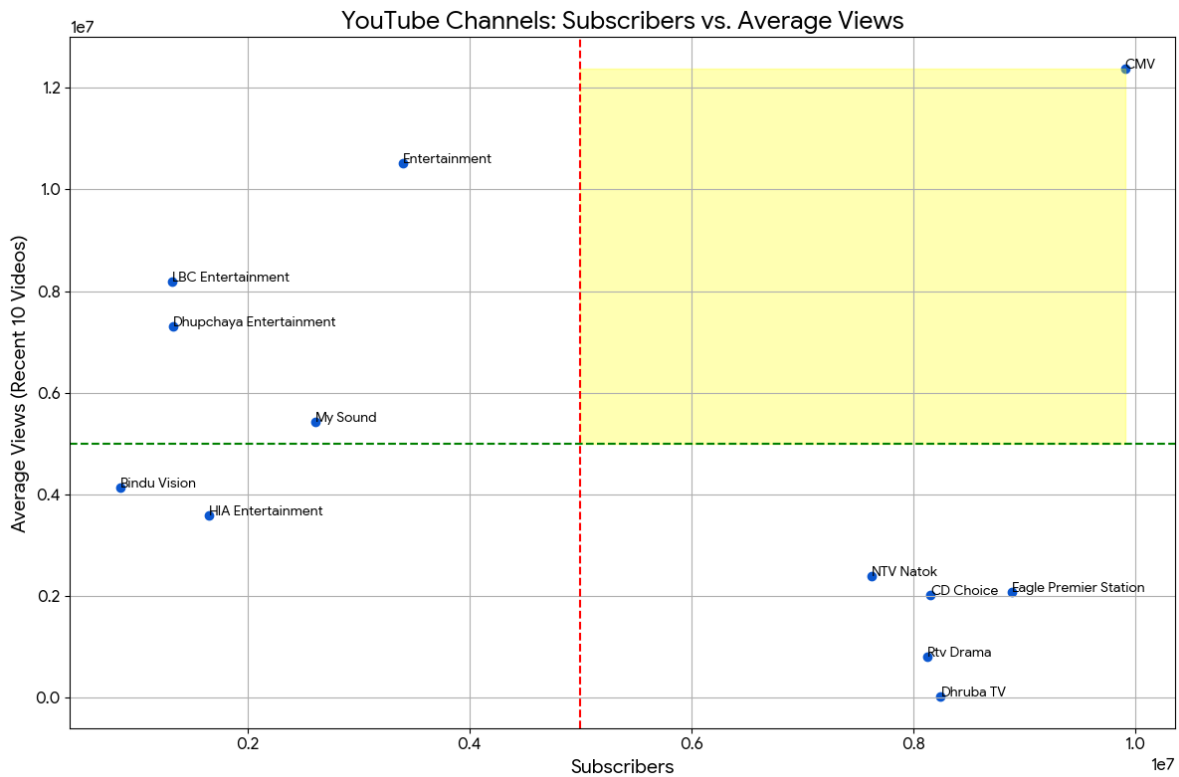


Figure 4.8: YouTube Channels: Subscribers vs. Average Views (Recent 10)

No Channel's	YouTube Channels Names	link	Subscribers	Total Videos	Average Views (Recent 10 Videos)	Associated Brands
1	CMV	https://www.youtube.com/@CMV	9,910,000	340	12,380,000	Radhuni, bKash, RIN
2	Eagle Premier Station	https://www.youtube.com/@EaglePremierStation	8,890,000	2000	2,089,100	Nagad
3	Dhruba TV	https://www.youtube.com/@dhrubativ	8,250,000	4,531	20,750	No
4	CD Choice	https://www.youtube.com/@cdchoicelabel	8,160,000	2000	2,027,500	Jui Multi-Vitamin Oil
5	Rtv Drama	https://www.youtube.com/@RtvDrama	8,130,000	0600	810,111	Chaka, Chashi, Radhuni, PRAN
6	NTV Natok	https://www.youtube.com/@ntvnatok	7,630,000	20,542	3,483,700	Radhuni, PRAN, Chaka, Chashi
7	G Series Bangla Natok	https://www.youtube.com/@GSeriesBanglaNatokTelefilm	7,030,000	1,463	2,702,400	7 Up, Angelic Air Freshener, Chaka, Banglalink, Radhuni, Jui Multi-Vitamin Oil
8	Banglavisoin DRAMA	https://www.youtube.com/@banglavisoin drama	5,950,000	4,701	3,164,100	PRAN, Banglalink, Radhuni
9	Sultan Entertainment	https://www.youtube.com/@sultan_entertainment	4,680,000	422	8,160,000	POND'S, PRAN, Radhuni, Jui Multi-Vitamin Oil, Rin, Keriburk, Walton, MAYA Herbal Coconut Oil
10	GOLLACHUT	https://www.youtube.com/@gollachut2491	4,490,000	195	6,320,000	Radhuni, Click, RFL, Walton, MAYA, Wheel, Lifebuoy, HERLAN, Frutika, Teletalk, Vior
11	CINEMAWALA	https://www.youtube.com/@cinemawalabd	4,440,000	459	8,580,000	Chaka, RIN, Glow & Lovely, Hisense, GIGABYTE, Walton PRAN, Mr. Noodles, Lifebuoy, Wheel, Sunsik
12	Club 11 Entertainment	https://www.youtube.com/@Club11Entertainment	3,530,000	333	3,505,900	HERLAN, IraMon foundation, Drinko Float, Power (Energy drink) POND'S
13	NAF Entertainment	https://www.youtube.com/@nafentertainment	3,400,000	275	10,522,900	Glow & Lovely, ঝাঁপসাঁপ ডাটো, Rin, Angelic, Sunsik
14	My Sound	https://www.youtube.com/@mysoundbd	2,610,000	776	5,420,000	Mr. Noodles, PRAN
15	HIA Entertainment	https://www.youtube.com/@HIAEntertainment	1,650,000	432	3,590,000	BRB HOMES LIMITED, Vigo, Pusti cha Walton Mobile
16	LBC Entertainment	https://www.youtube.com/@LBCEntertainment	1,320,000	108	8,184,200	Click, ACI Aerosol Insect Spray Mr. Noodles, Walton Mobile
17	Dhupchaya Entertainment	https://www.youtube.com/@DhupchayaEntertainment	1,330,000	854	7,310,000	Radhuni, Jui Multi-Vitamin Oil, POND'S
18	Bindu Vision	https://www.youtube.com/@BinduVisionBD	853,000	682	4,134,700	Chaka, GURU, SMC, NPOLY, Glow & Lovely
19	Ten On Ten Entertainment	https://www.youtube.com/@totentertainmentt	512,000	36	7,670,000	Sunsilk, RIN, Glow & Lovely, Wheel, LUX
20	Laser Vision	https://www.youtube.com/@LaserVisionbd	3,970,000	2,799	444,830	No
21	Peacock Entertainment	https://www.youtube.com/@peacockentertainmentlimited	1,250,000	445	10,030,000	Banglalink, Glow & Lovely, LUX ACI Aerosol, Walton Mobile Lifebuoy, Wheel, Dove, Sunsik
22	SBE	https://www.youtube.com/@SBE789	770,000	49	6,782,300	Glow & Lovely, POND'S, Angelic, HERLAN

Note : The Data is based on information available as of July 24, 2025

Figure 4.9: 22 YouTube Channels Recent Activity

4.3.6 LinkedIn Post Collection & Analysis

In order to get an idea about the professional presence of the company, the analysis was done on its posts on LinkedIn for 12 months. The data collected was summed up regarding distribution of content in terms of types and categories. The analysis showed that there is a strong strategic focus on employer branding and talent acquisition. A major majority of the posts were classified as "Job opportunity" (25 in 2024, 28 in 2025) and "Internship opportunity" (9 in 2024, 8 in 2025), demonstrating the company uses LinkedIn as one of its key platforms to recruit.¹ While the content was mostly text-based, the report also mentioned the use of video and carousel formats, indicating an opportunity to increase the use of more dynamic content to further increase engagement and showcase the company culture.

COUNTA of Content Type		Content Type					Grand Total
Year	Communication Category	Carousel	Image	Text	Video	Web Link	Grand Total
2024	bnext info			5			5
	Brand Equity			3	1	1	5
	Informative			2			2
	Internship opportunity			9			9
	Job Fair			4			4
	Job opportunity			25			25
	Marketing Activity			3			3
	Promotional Activity			1		2	3
	Speaker Session Announcement			10		1	11
2024 Total			62		1	4	67
2025	b-ACE			5		3	8
	bnext info			7			7
	Brand Equity			2			2
	Guest Speaker					9	9
	Internship opportunity			8			8
	Job Fair			2			2
	Job opportunity			28			28
	Marketing Activity	2		3		2	7
	Partnership			1			1
	Promotional Activity			3		2	5
Speaker Session Announcement			23		2	25	
2025 Total		2	82		18	1	103
Grand Total		2	144		1	22	170

Figure 4.10: LinkedIn Post Collection & Analysis

Content Type	2024 Total	2025 Total	Grand Total
Carousel	0	2	2
Text Image	62	82	144
Video	4	18	22
Web Link	1	1	2
Grand Total	67	103	170

Table 4.2: LinkedIn Post Content Analysis

4.3.7. TikTok Video Trend Research

As part of the effort to reach a younger, digitally native audience, a research task was undertaken to identify trendy video ideas on TikTok by fintech companies around the world.¹ This involved collecting and analyzing video content from 30 different companies in order to understand the types of formats and narratives that are effective on the platform. This assignment helped to relate the wider consumer trend of seeking out content on social platforms, to the need to explore and possibly develop a presence on emerging channels to be relevant.

4.3.8 Consumer Behavior Shift 2025 Presentation

Extensive research work was done on the changes in global and regional consumer behavior for 2025,

which was then synthesized into a presentation on a strategic marketing plan. The premise behind the presentation was that consumers in 2025 are more and more demanding "faster, cheaper, and simpler services."

The research identified three important target segments:

- a. **Young Digital Communities (Age 18-34):** This group people spend a significant time on social media and influenced by video content through influencers.
- b. **Urban Working Professionals:** Already being frequent users of financial services, this segment is driven by the money-saving benefits offered by the modern solutions.
- c. **Small Business Owners & Micro-Merchants:** To this class of people, the fixed cost aspect of some financial tools is a practical way of dealing with finances.

This project helped to establish a realization of the relationship that exists among macro-level consumer trends and the particular product marketing strategies.

Consumer Behavior Shift	Strategic Implications
Desire for Faster, Cheaper, & Simpler Services	Highlight a value proposition that directly meets this demand.
High Social Media Activity & Video Consumption (Gen Z & Millennials)	Focus on promotional video content and influencer partnerships on platforms like YouTube and Facebook.
Preference for Personalized Ads	Use in-app notifications and targeted social media ads that highlight how a product's features can solve specific needs for urban professionals.
Influence of Local & Community Trust	Promote the product through local market activations and build on the trust of small business owners and micro-merchants.

Table 4.3: Consumer Behavior Shifts and Strategic Implications

4.3.9 Fintech Marketing Services in the Banking Industry (H1 2025)

One of the Research Projects was strategically analyzed as the marketing communications of major competing banks in Bangladesh in the first half Review (January to June) of 2025. The study identified various levels of strategic standards:

City Bank PLC - Premium Lifestyle Innovator:

The premium positioning of the business was backed by City Bank promotions using AMEX and lifestyle perks and luxury experiences. Special deals included Turkish Airlines 25 percent off, luxury food. They introduced an invitation only product, the AMEX Platinum Reserve Metal Card. At the digital level, Citytouch had been boasting of bill payments and card-less withdrawals; Tap and Pay and the launch of Google Pay exclusively position them as a digital payment leader.

Eastern Bank PLC - All-in-One:

Eastern Bank had its wide array of products such as Visa/Mastercard card to loans and freelancer accounts. The hotel dining offers during the entire Ramadan season and the Mastercard Winter Spend and Win linked services were campaigns that were tied to lifestyle paybacks. They also base their EBL SKY BANKING app as well as their Virtual Prepaid Cards have also targeted a trend towards convenience digitally, although they have attempted to maintain their reputation as a reliably one-stop bank.

BRAC Bank PLC - Motivated by the purpose and socially conscious

BRAC Bank was concerned with social empowerment and involvement of the community. Through TARA (women-focused) and Agami (student platform), they provided lifestyle perks, scholarships and skill-building initiatives. CSR projects such as Aporajeyo Ami eyecare strengthened their community first approach. The Astha app with 1M users was placed in the context of a digital companion in line with their purpose-driven brand.

Bank Asia PLC -Champion of Financial Inclusion:

Bank Asia emphasized on its mission of accessible banking to everyone. They have more than BDT 6,000 Crore in Agent Banking deposits, they became a front-runner in rural financial inclusion. Initiatives such as Wet Market Collection that made daily transactions easy for traders, and Mudaraba Hajj Savings and Cash Waqf appealed to Islamic finance customers. Their SMART App and Amar Hisab-Kitab app, pushed digital literacy & access for underserved groups.

Mutual Trust Bank PLC -Tech Futurist

MTB styled itself as a technology-driven innovator. Milestones included the introduction of the country's first UnionPay Diamond Credit Card, cashback enabled Platinum Debit Card and the MTB Avatar, an AI-powered customer service. The MTB Neo app allowed deposits of more than BDT 100 crore digitally while a TerraPay partnership simplified international student payments. Together, these strengthened the position of MTB as a modern, future-ready bank.

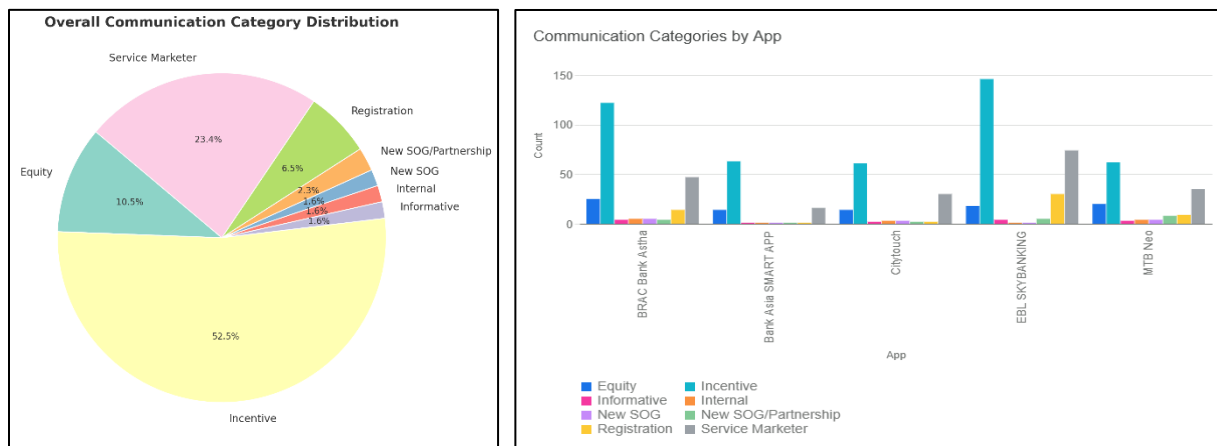


Figure 4.11: Marketing Services in the Banking Industry

Brand	Banking App	Primary Marketing Focus	Core Brand Narrative
City Bank PLC	Citytouch	Premium Cards (Amex), Loans, Digital Features	The sophisticated choice for a premium lifestyle and seamless digital experiences.
Eastern Bank PLC	EBL SKY BANKING	Diversified Products, Partnerships, Awards	The credible, technologically advanced bank with a solution for every need.
BRAC Bank PLC	BRAC Bank Astha	Social Empowerment (TARA, Agami), CSR, Astha App	A purpose-driven financial partner committed to empowering communities and individuals.
Bank Asia PLC	Bank Asia SMART APP	Financial Inclusion, Agent Banking, Islamic Finance	The accessible and trustworthy bank, bringing financial services to everyone.
Mutual Trust Bank PLC	MTB Neo	Innovation (MTB Neo, Avatar), Premium Cards	The modern, innovative, and secure bank that sets the pace for digital banking.

Table 4.4: Competitive Fintech App Marketing Strategies (H1 2025)

4.4 Skills and Competencies Acquired

My internship was a highly professional experience. The digital marketing and strategic planning include a variety of critical skills, which were developed and polished by the nature of the projects that were undertaken.

Technical & Analytical Skills

The analysis of the large dataset containing hero banner clicks and YouTube channel performance became the start of the strong background of the data analysis world. The ability to clean, handle and classify data using Excel was among the essential skills that proved indispensable when it comes to using the raw data to convert them into plain, simple actionable reports. Moreover, the experience of working with Meta Ads and Google Ads platforms contributed to the foundation of a background knowledge of the paid media management and the most crucial metrics to evaluate the performance of the campaign.

Strategic & Research Skills

The consumer behavior and competitor strategies research projects developed the thinking strategically ability. The task included the synthesis of information considered in the different sources to understand the market trends and competitive forces. This was accompanied by subtle understanding of how competitors are building distinctive brand narratives so as to create competitive edge. The way of sorting out these findings into presentations and reports was a process that increased the capability of connecting the intricate concepts in an understandable and persuasive way.

Professional & Soft Skills

In addition to the technical skills, the internship was a master course in professional cooperation. The experience of working with over one supervisor and working with team members on the different work projects helped in the proactive and flexible attitude towards work. The emphasis on quality control when reviewing campaign content resulted in paying high attention to detail, which is imperative to the integrity of brands. The internship also served to strengthen the issue of effective, timely communication, be it in the delivery of progress informs or research findings.

4.5 Reflections on Learning

The internship was a professional exercise as well as a personal learning experience. A major lesson gained was the value of being flexible. The structure and predictability of tasks is an aspect of academic environments, which is in most instances the case. Unforeseen work or emergency requests are not exceptional in a working situation. The major lesson was that learning was the priority without interfering with the quality output.

The importance of collaboration was another lesson that was learned. The variety of professionals that I got to cooperate with enabled me to understand the relevance of different perspectives and the way in which it can result in improved outcomes. Being in a team with senior individuals showed how vital responsibility is in a financial service organization.

This experience also affected my knowledge on marketing strategy. I also understood that being strategic is not just planning but also watching the behavior of customers, being flexible to the fact that technology has evolved and ensuring that the communication was clear and something that one could identify with.

4.6 Summary

In general, the internship in bKash Limited was a fulfilling experience that was also associated with academic and professional development. It helped me to gain a glimpse of the practical side of marketing strategy and also my chances of applying the knowledge gained from classroom in the real world context and improved my technical and interpersonal skills. Most importantly, it gave me a deeper appreciation of the role of digital financial services in people's lives, as well as the responsibility associated with the management of communications in such a sensitive sector. The things I learned will continue to be of value to me in my career, as I will have a strong foundation to tackle future professional challenges.

Chapter 5
Marketing Strategy of bKash Limited
A Comparative Study

Chapter 5
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A Comparative Study

5.1 Introduction

The digital financial services (DFS) industry in Bangladesh has experienced rapid growth in the last decade and has become an essential part of people's lives in the country. With the rise of the penetration of Smartphone, internet connectivity and cashless initiatives, the penetration of digital payments is rapidly rising across the different socio-economic groups. bKash Limited has established itself as the most recognized name in this arena pioneered Mobile Financial Services in the country. Unlike old-style banks that cater more to account holders, or emerging mobile financial service providers that are targeting specific market roles, bKash Limited has positioned itself as a universal platform. Its marketing strategy focuses on accessibility, simplicity, trust, and emotional connection which allows it to appeal to both urban professionals and rural communities. This chapter compares bKash's marketing strategy across its major service categories with other interesting digital platforms such as Nagad, Rocket (DBBL Mobile Banking), Upay and bank-led fintech applications like City Bank's Citytouch, BRAC Bank's Astha, EBL SkyBanking, Bank Asia SMART, MTB Tap n Pay, etc. The purpose is to understand how bKash differentiates itself in terms of service positioning and marketing communication while remaining at the top of the Bangladeshi digital finance ecosystem.

5.2 Mobile Recharge Services

Mobile recharge still remains one of the most used services in digital wallets, hence it is a huge driver for user adoption.

- a. bKash Limited** - bKash encourages mobile recharge as a speedy everyday necessity. Its app encourages a "few taps to recharge" experience, supporting convenience. With integration of the cashback offers and partnerships with the telecom operators, bKash ensures that the users associate the recharge not only with utility but also with added value.

- b. Nagad & Rocket** - Nagad is another company that adheres to the same principle of marketing mobile recharge with cashback benefits, and transaction charges are often a prominent point. Rocket's focus is concerned with its credibility, especially with individuals who already have bank accounts connected by Dutch-Bangla.
- c. Banking Apps** - Citytouch and Astha are charged as well, but focus on current account holders. Instead, their marketing strategy lies in integration of their marketing with other banking services than placing recharge as a personal lifestyle characteristic.

Comparative Insight - the marketing of bKash is unique due to the fact that it is accessible to everyone. Unlike bank apps require the ownership of bank accounts, or MFS providers older and still creating trust, bKash imitates to all people with mobile phone access to recharge through agents or the app.

5.3 Pay Bill Services

One of such ways that digital finance can make something that was previously is utility bill payments time-consuming easy to do.

- a. bKash Limited** - The message of the freedom of queues is the essence of bKash bill payment campaigns. Reinforcement Customers are able to pay electricity, gas, water and internet bills any time, the motif of time saving and independence.
- b. Nagad & Upay** - These platforms also incorporate the utility bill payment, and in many cases market them with an emphasis on affordability and competitive service fees.
- c. Banking Apps** - Citytouch, Astha and EBL SkyBanking have bill payment functionalities but generally encourage them as part of a bigger banking ecosystem. For instance, the users of Citytouch are frequently encouraged to use the application as an all-in-one lifestyle banking solution, while bKash sells the same idea as a hassle-free basic need of simple life.

Comparative Insight - As bank apps are focus on the bundled financial services, and other MFS companies highlight cost efficiency, bKash's promotion stands out by highlighting convenience and reliability for the broadest possible audience, including those without formal banking access.

5.4 Merchant Payments

Merchant payments are key to Bangladesh's slow transition towards a cashless economy.

- a. **bKash Limited** - Merchant campaigns are common, inspiring "cashless living", using QR codes and app based payments for groceries, restaurants and retail purchases. The marketing emphasizes security, ease and transparency and has the merchants and consumers moving away from cash.
- b. **Nagad & Rocket** - Nagad supports the low merchant transaction fees, which will attract small businesses. Rocket depends more on its integration with the merchant networks of Dutch-Bangla Bank.
- c. **Banking Apps** - Citytouch, Astha and EBL SkyBanking encourage merchant payments but largely as a value added service offered to bank customers. Their campaigns tend to focus on urban, tech-savvy users as opposed to mass market consumers.

Comparative Insight - bKash's strength is that it is a dual focus marketing company i.e., it is marketing merchant payments not just to customers but to merchants themselves, especially in semi-urban and rural areas. This inclusive approach enables it to enter markets with limited reach of bank apps.

5.5 Person-to-Person Transfers (Send Money)

Send Money is the cornerstone of bKash's brand identity and one of the earliest services to take mass adoption.

- a. **bKash Limited** - The service is promoted in an emotional way, through campaigns that emphasize family ties, such as "sending money home." This story transforms Send Money into a social service as well as a financial service.
- b. **Nagad & Rocket** - Nagad sells speed and cost-effective P2P transfers that are its major characteristics whereas Rocket is aimed at reliability in the already mature user group.

- c. **Banking Apps** - Although there are banking applications such as Astha or Citytouch that are capable of transferring money between two accounts, these applications lack the emotional narrative. They are more about seamless digital banking in their communication.

Comparative Insight - bKash is different compared to the others using human connection and trust. Unlike the competition, where the cost and technical features are more important, bKash has been able to create emotional touchpoints, which contribute to the creation of loyalty.

5.6 Payroll and Salary Dispensing

Payroll disbursement shows the role that digital wallets can play for individuals and organizations.

- a. **bKash Limited** - Marketing here focuses on empowerment and efficiency. Campaigns show how workers in industries such as RMG earn their pay safely and on time, without the hassle of having to handle cash.
- b. **Nagad & Rocket** - Nagad also positions itself in payroll, particularly factory in focus on the low cost. Rocket encourages integration with DBBL's corporate services.
- c. **Banking Apps** - Bank led apps often advocate for the payroll within the HR/payroll suite of software. However, these are usually for formal-sector employees, so the less well-off informal workers are covered.

Comparative Insight - bKash's strategy is unique in that it is not only formal workforces that it is focused on, it is providing itself as a trusted partner to both organizations and workers.

5.7 Educational and Specialized Payments

Education-related services signify a rising digital finance sector.

- a. **bKash Limited** - Marketing emphasize on simplicity and trust to make parents sure to pay tuition fees or charges for examinations from home. Campaigns often emphasize the need for stress-free financial management from any family.

- b. **Nagad & Upay** - Competing services are also coming into this space, but their marketing is still focused on the utility of the service and not around building an emotional or aspirational narrative.
- c. **Banking Apps** - Apps such as Citytouch or Astha focus on this service largely on account holders who have children in urban schools, so there is no wide reach.

Comparative Insight - bKash stands out through inclusivity and family-friendly convenience, and so the tablet company keeps payments at the same rates as its education to its general concept of empowering the social front.

5.8 Marketing Themes Across Services

The themes that bKash has in their marketing strategy do exist in all its services:

- a. **Comfort and Time Saving** - All the services are sold as convenience.
- b. **Trust and Security**- Since there is sensitivity in the financial services, the assurance of safe transactions is in the centre.
- c. **Accessibility**: Marketing repeats the idea over and over again that everybody, everywhere can use bKash.
- d. **Emotional Connection** - In Send Money, where the theme is to send money, the campaigns have an emphasis on relationships and not the transaction itself.
- e. **Digital Lifestyle** - Merchant payments, recharge, and pay bills service are placed as an element of cashless modern lifestyle.

In relative terms, Nagad, Rocket and Upay stress on the benefits of the price, or the workflow, and bKash banking apps accentuate the integration with the existing clients, but bKash gradually grows in terms of its attractiveness among the masses, including the unbanked population.

5.9 Summary

The comparative analysis reveals that the marketing approach of bKash lies in inclusion, trust and emotions, unlike the marketing approach of MFS competitors, such as Citytouch, Astha, and EBL Sky Banking, which target the services to the current account holders, and MFS platforms, such as Nagad and Rocket, to aims at cost efficiency. Its campaigns should ensure that digital finance not only functions, but it has become part of the culture - bKash koro! By tailoring communication between the services such as recharge, bill payments, merchant solutions, Send Money, payroll and education, bKash makes sure that its marketing appeals to various audiences. This emotional and this service-based model still goes on to solidify the position of bKash as a digital financial services leader in Bangladesh.

Chapter 6

Survey on Bangla Natok (Drama) Viewing Habits

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Survey on Bangla Natok (Drama) Viewing Habits

6.1 Introduction

The impact of the audience habits on the performance of digital campaigns became evident during an internship at bKash Limited. To get a more clear view of this relation, a survey was conducted to 207 respondents with the focus on Bangla Natok viewing pattern. Although the survey was not carried out on the basis of the data collected by bKash, the findings provide a useful direction for brands that majorly communicate via the digital platforms. The results highlight where audiences spend most of their entertainment time, which platforms they prefer and which actors they follow. These insights can be used to guide future communications choices, such as determining which platforms to use for video advertising, instead of sponsoring popular online dramas or choosing the right influencers. By linking general trends in entertainment consumption, with the needs of the digital marketing sector, the survey gives an idea of the way in which bKash can more effectively reach its target audience.

6.2 Survey Methodology

This research was conducted with the quantitative research approach and a structured questionnaire was applied as the main tool of data collection. The survey was conducted online to reach the target audience and collect data in a well-structured manner. The questionnaire was well constructed to get the necessary demographics (age, gender and profession) and a thorough assessment of the consumption habit of drama. In particular, questions should have been made to identify the favorite devices, time to watch and channels. The audience taste of specific genres and celebrity actors were also measured by a series of questions and hence gave an all rounded view of the audience taste. The sample was drawn from a diverse group of individuals to ensure that the sample reflects a wide cross-section of the population, in order to increase the representation of the findings.

6.3 Key Findings with Interpretation

The analysis of the data revealed some significant discoveries, and all of them have shed some light on the interest of the audience on Bengali dramas. The findings are presented in a series of tables which are each followed by a short interpretation in order to put the results in perspective.

Audience Demographics - Age

Age Range	Count	Percentage
10-24	89	43%
25-30	65	31.4%
31-34	20	9.67%
35-40	14	6.76%
41-50	9	4.35%
51-59	6	3%
60+	4	1.82%
Total Responses	207	100.0%

Table 6.5: Age Distribution of Survey Respondents

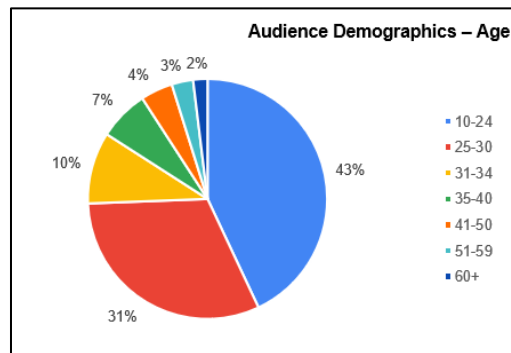


Figure 6.12: Age Distribution of Survey Respondents

Interpretation: The survey data shows that there is a significant concentration of young viewers, with the 10-24 interval being the largest part of the audience (43%). The age group of 25-30 is not far behind, which means the Bengali drama audience is mostly comprised of people under the age of 30. This suggests that marketing and content strategies should be very tailored in order to appeal to a younger demographic.

Audience Demographics - Gender

Gender	Count	Percentage
Male	177	85.5%
Female	30	14.5%
Total Responses	207	100.0%

Table 6.6: Gender Distribution of Survey Respondents

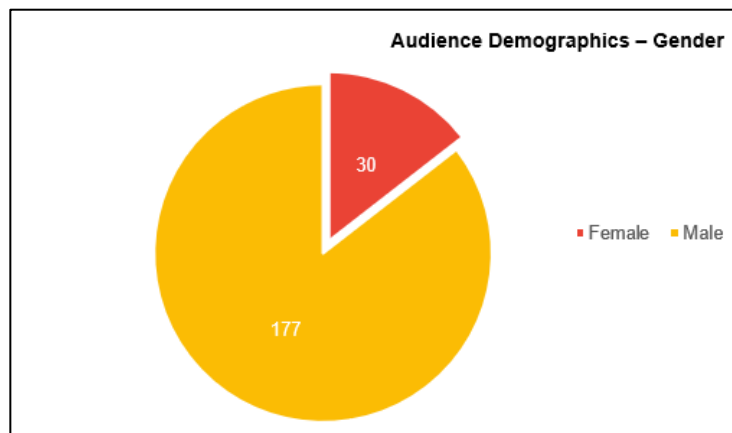


Figure 6.13: Gender Distribution of Survey Respondents

Interpretation: There is a considerable majority of male audience in the survey (85.5% of the total number of people). While this finding may indicate that this is a male-dominated sample, it is a strong indicator that the content creators and marketers should not ignore the male audience since they constitute a significant portion of the viewership for Bengali dramas.

Audience Demographics - Profession

Profession	Count	Percentage
Student	85	41.06%
Private sector employee	60	28.99%
Businessman/Entrepreneur	31	14.98%
Government employee	7	3.38%
Professional job	6	2.90%
Homemaker	5	2.42%
Military	5	2.42%
Freelancer	2	0.97%
Unemployed	2	0.97%
Manager	1	0.48%
unemployed	1	0.48%
Agriculture	1	0.48%
Expatriate	1	0.48%
Grand Total	207	100.00%

Table 6.7: Profession Distribution of Survey Respondents

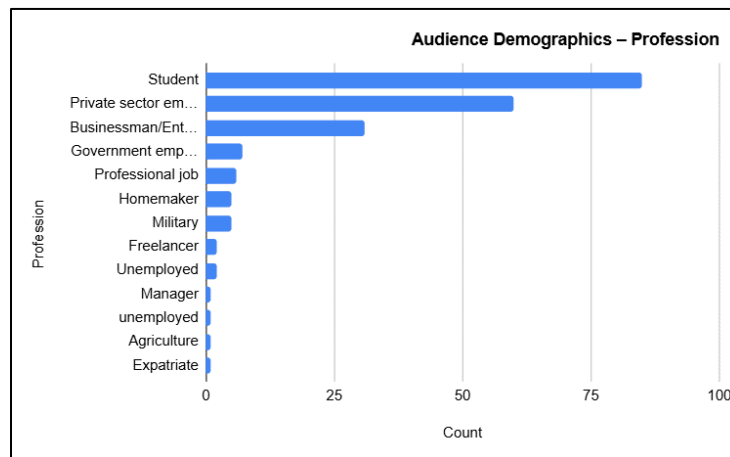


Figure 6.14: Profession Distribution of Survey Respondents

Interpretation: The two largest group among the survey respondent are Students (41.06%) and Private sector employees (28.99%). This implies a high representation from the youth and working class population in the survey. For those who want to reach this audience, it is implied that strategies that appeal to educational or professional interests would prove most effective.

Smartphone Usage

Response	Count	Percentage
Yes	203	98%
No	4	2%
Total Responses	207	100.0%

Table 6.8: Smartphone Usage Among Respondents (Yes/No)

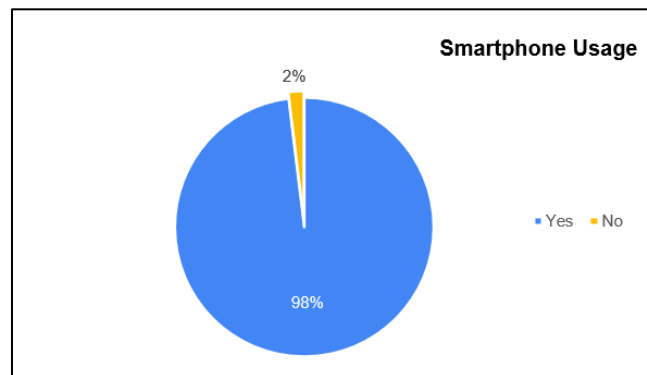


Figure 6.15 Smartphone Usage Among Respondents (Yes/No)

Interpretation: An overwhelming majority of the respondents (98%) use a smartphone. This observation shows the relevance of mobile devices in consumption of content. This implies that digital distribution and mobile-first strategies will be vital in accessing the target market by marketers.

Smartphone Brand Preference

Note: 207 respondents were surveyed out of which 203 responded, or did so validly. 4 are not smartphone users.

Brand	Count	Percentage
Samsung	41	20.2%
Xiaomi	30	14.8%
Apple	29	14.3%
Realme	23	11.3%
Vivo	19	9.4%
Oppo	19	9.4%
Techno	11	5.4%
Infinix	7	3.4%
Symphony	5	2.5%
Oneplus	4	2.0%
Motorola	2	1.0%
Google pixel	2	1.0%
Walton	2	1.0%
Nokia	2	1.0%
Redmi	2	1.0%
Huawei	1	0.5%
Honor	1	0.5%
Pixel	1	0.5%
Nothing cmf	1	0.5%
Ravoz z6 lite	1	0.5%
Grand Total	203	100.0%

Table 6.9: Smartphone Brand Preference Among Respondents

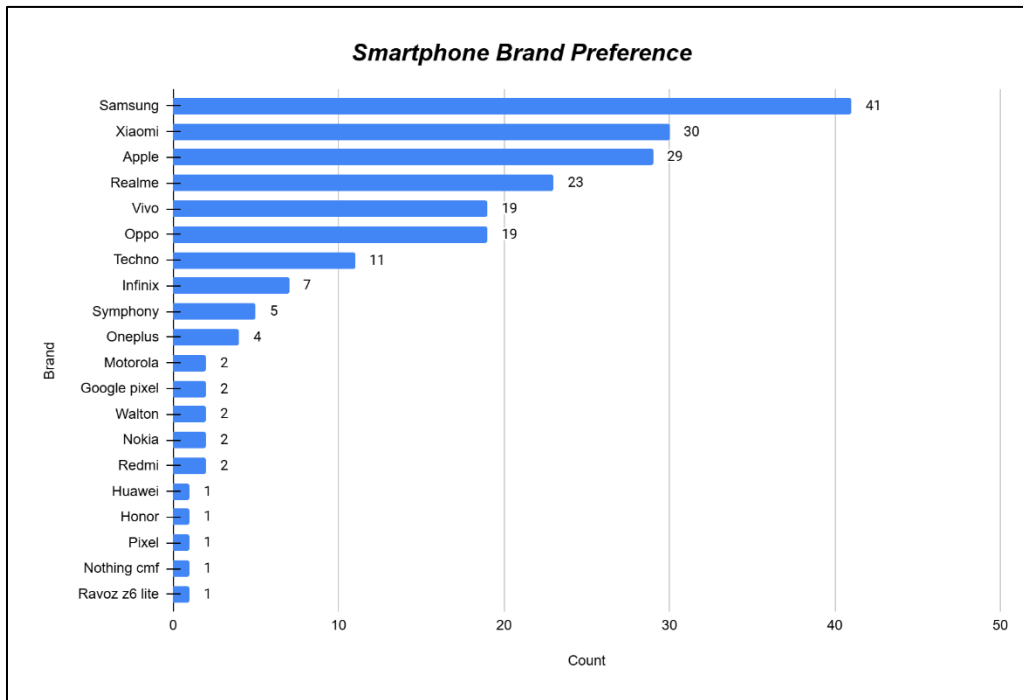


Figure 6.16: Smartphone Brand Preference Among Respondents

Interpretation: The brand that has been mentioned most of all 20.2 percent of the responses is Samsung. Competitive top tier There is a competitive top tier indicating that Xiaomi and Apple are the next popular brands with 14.8% and 14.3%. The data also indicates that the market is diverse and there are other brands with good representation that includes Realme, Vivo and Oppo.

Apps Used

Note: This question included multiple choices. The overall number is the number of choices made, not the figure of respondents who are unique.

App	Count
Facebook	156
YouTube	118
Instagram	59
bKash	76
TikTok	30
WhatsApp	101
IMO	14
Facebook Messenger	80
MX Player	14
SHAREit	5
Total Selections	653

Table 6.10: Apps Most Used by Respondents (multi-select)

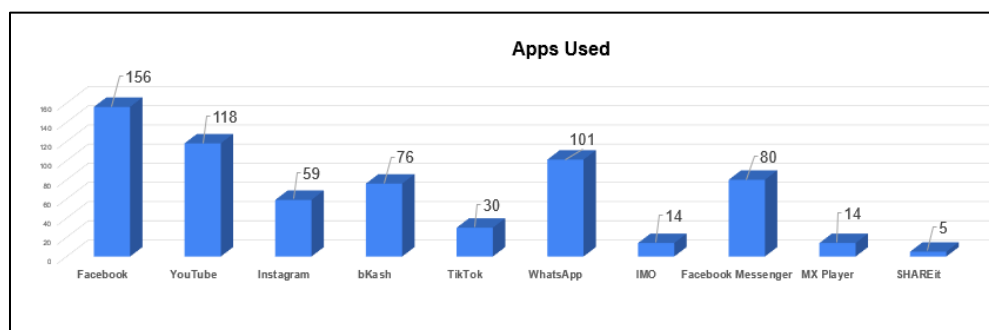


Figure 6.17: Apps Most Used by Respondents (multi-select)

Interpretation: The data shows that the king of social media and communication apps. Facebook and YouTube are the most used applications, which makes them important applications for the discovery and consumption of content. This finding validates the changing media paradigm from traditional media to digital channels for entertainment.

Preferred Leisure Activities

Note: This question included multiple choices. The overall number is the number of choices made, not the figure of respondents who are unique.

Activity	Count
Playing Games	66
Go to the movies	46
Watch drama	54
Hang out with friends	92
Listen to music	68
Go outside to play	31
Do Facebook	96
Watch Reels or Shorts	92
Other	7
Total Selections	552

Table 6.11: Preferred Leisure Activities (multi-select)

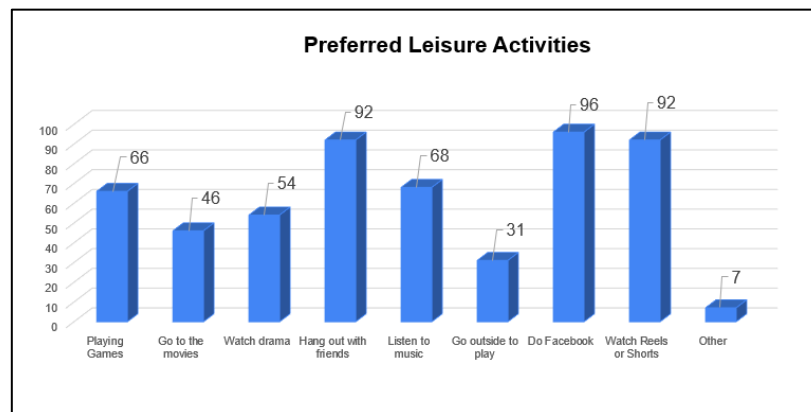


Figure 6.18: Preferred Leisure Activities (multi-select)

Interpretation: The most liked activities in the leisure time are Facebooking and Watching Reels or Shorts with an equal number of choices from both activities. This strengthens the conclusions from the previous table and implies that the short-form video content is a heavy contender for audience attention.

Bengali Drama Viewing Incidence

Category	Count	Percentage
Yes	65	31.4%
Sometimes	61	29.5%
I watch popular dramas	22	10.6%
No	44	21.3%
With family	8	3.9%
If friends share	7	3.4%
Grand Total	207	100%

Table 6.12: Bangla Drama Viewing Incidence

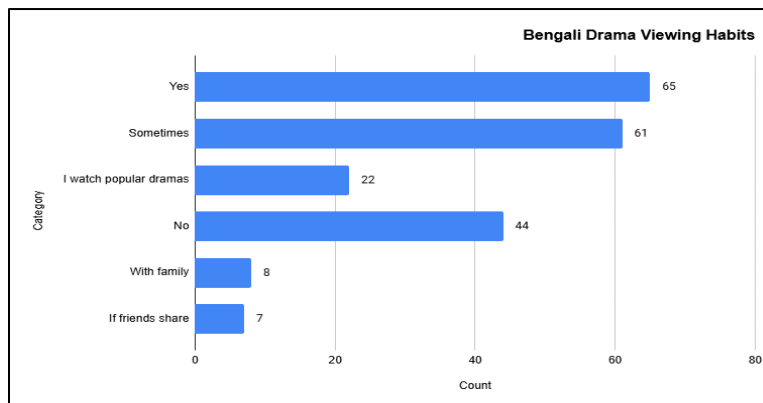


Figure 6.19: Bangla Drama Viewing Incidence

Interpretation: Most of the respondents have a habit of watching Bengali dramas as 31.4% of them answered "yes" and other 29.5% watch them "sometimes." This points to a very high overall engagement. A substantial part of them (21.3%) reported not watching at all, and the other answers confirm that sometimes the viewing is subject to popular trends (10.6%) or social factors (with family or friends). The high frequency of "yes" and "sometimes" response proves the high popularity of Bengali dramas as a form of entertainment among this group.

Monthly Drama Watching Frequency

Range	Count	Percentage
0	31	14.88%
1	39	18.84%
1-2	42	20.3%
2-3	35	17%
3-5	17	8.21%
5 or more	43	20.77%
Total Responses	207	100.0%

Table 6.13: Monthly Drama Viewing Frequency

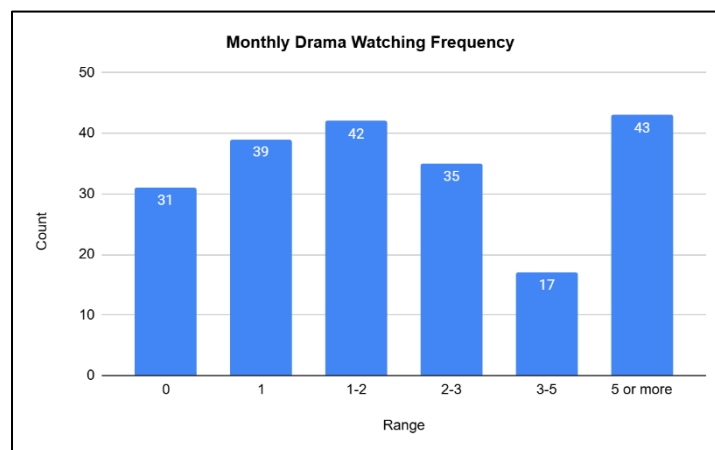


Figure 6.20: Monthly Drama Viewing Frequency

Interpretation: The largest portion of respondents with a significant 20.77% watch five or more dramas. This is closely followed by those who watch one to two dramas, at 20.3%. The lowest frequency of drama watching is in the three to five range which makes up only 8.21% of the total response. The data does show that while there's a pretty strong audience for both minimal and extensive drama consumption, there's a smaller subset in the middle, which hints at a bimodal distribution of viewing habits among the respondents.

Preferred Drama Genres

Note: This question included multiple choices. The overall number is the number of choices made, not the figure of respondents who are unique.

Genre	Count
Romantic	79
Comedy	94
Thriller	76
Fantasy	35
Family Drama	51
Rural-centric	28
Eid Special	37
Social Drama	43
Other	3
Total Selections	446

Table 6.14: Preferred Drama Genres Among Respondents (multi-select)

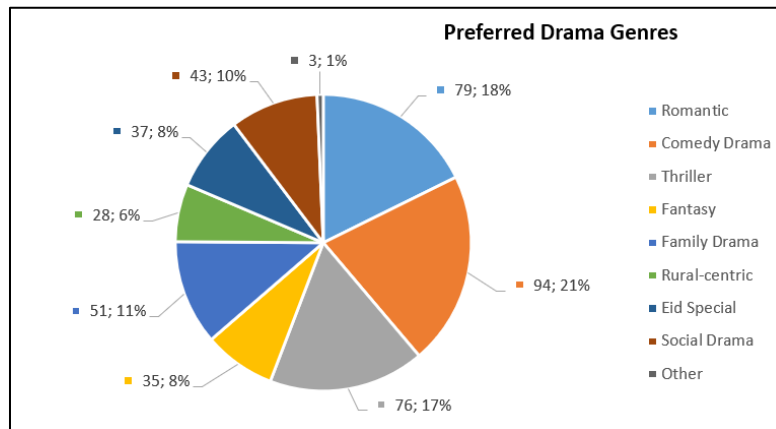


Figure 6.21: Preferred Drama Genres Among Respondents (multi-select)

Interpretation: Comedy and romantic dramas are the most favorite genres with 21% and 18% of selection respectively. The high interest generated by these genres indicates that light-hearted and emotional themed content resonates best with the present day audience.

Preferred Viewing Devices

Device	Count	Percentage
Mobile phone	126	60.87%
TV	22	10.63%
Smart TV	22	10.63%
Computer	17	8.21%
Laptop	17	8.21%
Tablet	3	1.52%
Grand Total	207	100.0%

Table 6.15: Devices Used to Watch Dramas

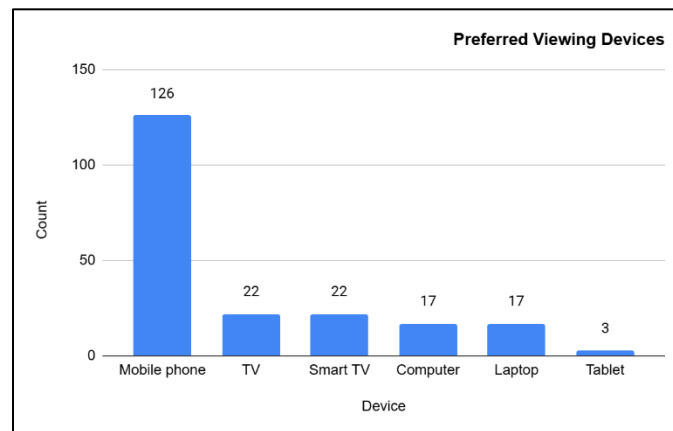


Figure 6.22: Devices Used to Watch Dramas

Interpretation: The mobile phones are the major device for consuming content and they are used by 60.87% of the respondents. Laptops, TVs, and computers come in second place distantly with just over 10% of replies each. Tablets have the lowest usage of 1.52%.

Channels Used to Watch Bangla Natok

Channel / Platform	Respondents	Percentage
Facebook	33	16.0%
Downloaded Content	21	10.1%
TV Channels (NTV, RTV, Channel i, etc.)	9	4.3%
YouTube	117	56.5%
TikTok	2	1.0%
OTT Platforms (Chorki, Hoichoi, Netflix, etc.)	25	12.1%
Grand Total	207	100%

Table 6.16: Platforms Used to Watch Bangla Dramas

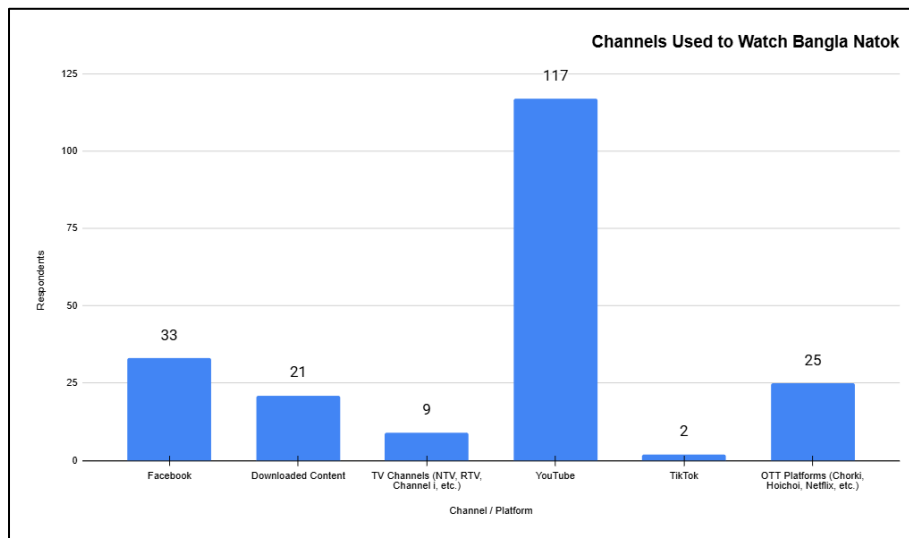


Figure 6.23: Platforms Used to Watch Bangla Dramas

Interpretation: Most of the respondents watch Bangla Natok on YouTube, specifically 56.5% of the respondents, followed by Facebook 16%, and OTT platforms 12.1%. Traditional TV (4.3%) is now far less popular with a strong shift towards digital-first viewing habits.

Drama Views times

Note: This question included multiple choices. The overall number is the number of choices made, not the figure of respondents who are unique.

Time of Day	Number of Views
Night	125
Weekend	75
Holiday / Vacation	62
Evening	28
Afternoon	26
Travelling	9
Morning	6
Grand Total	331

Table 6.17: Preferred Time Windows for Watching Drama (multi-select)

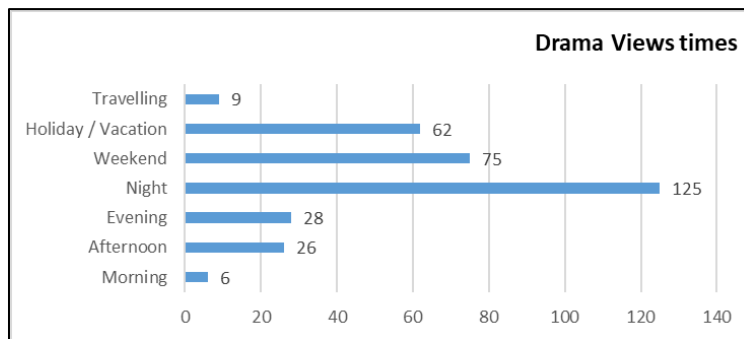


Figure 6.24: Preferred Time Windows for Watching Drama (multi-select)

Interpretation: A good proportion of viewing Drama is done at night. Specifically, night viewing is about 38 percent of the total views. This finding gives emphasis to the fact that late evening is the time when drama consumption peaks. For content creators and platforms, this means that it is vital to schedule new episodes or release content in these hours to reach the major audience possible.

Most Watched Channels

Note: This question included multiple choices. The overall number is the number of choices made, not the figure of respondents who are unique.

Channel	Count
NTV	66
RTV	44
Banglavisian	34
CMV	32
CD Choice	20
NAF	9
Channel	25
Sultan Entertainment	17
Gollachut	17
G Series	35
Deepto TV	28
Laservision	8
Peacock Entertainment	10
Boam Films	19
Other	44
Total Selections	408

Table 6.18: Most Watched Channels Among Respondents (multi-select)

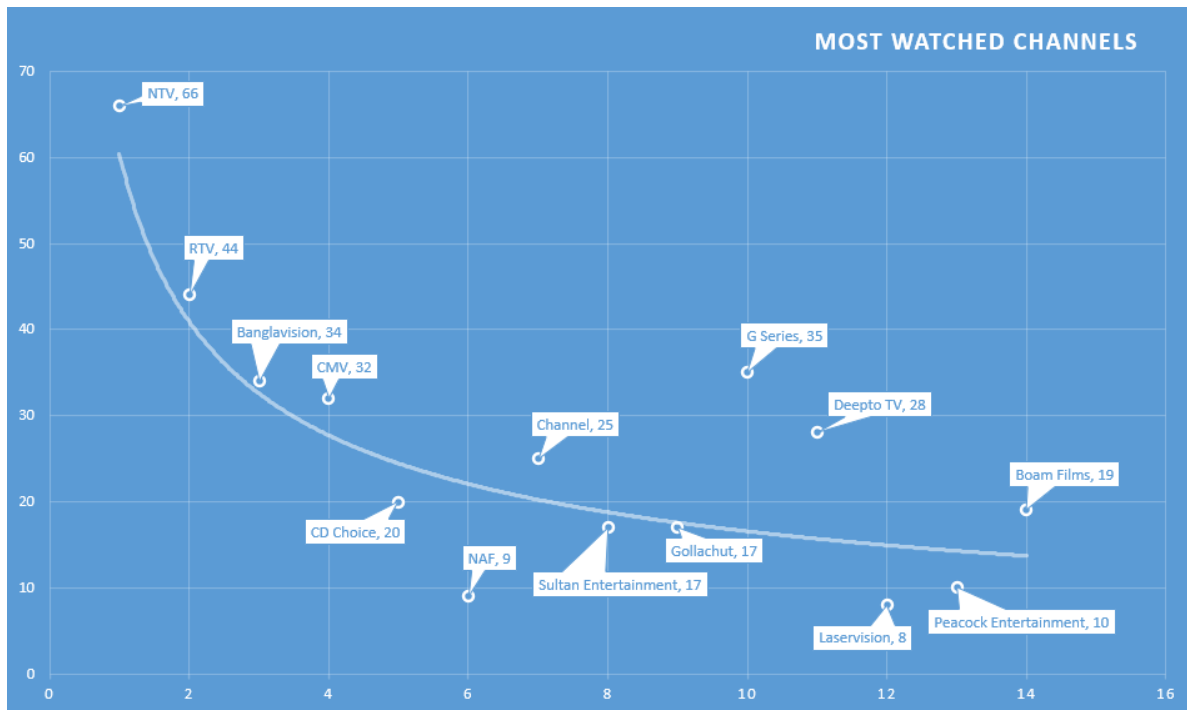


Figure 6.25: Age Distribution of Survey Respondents Among Respondents (multi-select)

Interpretation: NTV is the most watched channel where it gains a large audience (32.9%). This is a mark of its strong presence in the market and audience loyalty. The information also is suggestive of the audience using multiple channels to consume their content, which is an indication of a disaggregated media environment.

6.4 Thematic Insights from the Figures

More than the single results, the synthesis of the results brings to a set of general thematic results, which delineate the modern Bengali drama audience.

The statistics indicate that there has been a very strong generational and media transition to digital and mobile-first consumption. Smart phones and accessing content on web sites like You Tube and Facebook are predominantly being used by younger demographics who are a significant portion of the audience. This tendency is a metaphor of the decline of the era of conventional television-centric viewing and is an allusion to the role of digital channels of distribution of the content creators. Although the sample is composed of mostly males, there is a gender distribution, and across the board, the predilections towards comedy and romantic genres are high. The fact that such genres are popular is evidence that the audience wants to find entertaining and emotional content. It can also be seen that popular cultural actors like Afran Nisho and Mehzabin were extremely influential. The fact that there are many options that these actors have indicates that large-scale viewership is achievable through celebrity-endorsement. The disintegration of the media space is also evident. The audience does not avoid watching dramas at any sources, either on television channels, or online. This presents a challenge to the marketers because this is a multi-platform approach to the target audience.

6.5 Ethical Considerations and Limitations

The ethical principles of research were adhered to in order to conduct this study. The participants provided voluntary consent and their responses were anonymous, which ensured the privacy of the participants. The primary weakness of this research is the size of the sample, which may be urban bias. Since the survey was distributed via an online system, the findings may largely represent the views of a population that is digitally savvy and urban as this may not fully represent the opinions of rural viewers who may not have the same consumption behaviour. Moreover, the survey represents the perceptions at a specific moment and these tendencies are subject to alteration along with the use of technologies and creation of content.

6.6 Implications for Marketing and Media Strategy

This survey has a number of significant implications on the marketing and media approach in Bengali drama industry.

- a. **Mobile First Content:** In view of this excessive dependence of the mobiles, it is noteworthy that content producers should pay attention to the creation of mobile-friendly content, such as short-form video content, which can be distributed on Facebook and YouTube.
- b. **Specialized Content Production:** The success of comedy and romanticism genre suggests that there is a market demand to have light-hearted and entertaining productions. Content creators should consider these genres to be an essential part of their production cycle.
- c. **Tap into the Celebrity Influence:** The statistics are accurate as to the strength of celebrity appeal. Marketers can utilize this by collaborating with famous actors to distribute new content and create more brand awareness.
- d. **Multi Platform Distribution:** An effective strategy should include a multi channel strategy. The content must be disseminated through not only traditional television network but also through digital platforms in order to cover as many people as possible.

6.7 Summary

The survey findings will provide a valuable and comprehensive data concerning the Bengali drama viewers. The statistics indicate a sure change towards digital content consumption and mobile centric content consumption particularly amongst the young people. Clinging to these apparent trends in content and marketing, creators and media companies could effectively target their audience as well as get a competitive advantage in the constantly evolving environment of entertainment. The knowledge acquired through this research provides a foundation on which future research and planning in the industry can be done.

Chapter 7
Findings, Recommendations
and
Conclusion

Chapter 7

Findings, Recommendations, and Conclusion

7.1 Major Findings

The analysis has yielded several important findings, which are the knowledge of organizations, industry analysis, and research findings of the cultural consumer survey.

The major findings are brief below:

i) Organizational Development and Positioning of bKash Limited

- a. Since its inception in 2011, bKash Limited has emerged as a major mobile financial services (MFS) provider in the country of Bangladesh.
- b. It has established a massive network of over 330,000 agents and 550,000 merchants across the country.
- c. With almost 80 million registered accounts, bKash has successfully established a position for itself as a household name for digital transactions in Bangladesh.

ii) Marketing Strategy and Service Features

- a. The marketing strategy of bKash rests on three pillars: accessibility, trust and innovation.
- b. Its services are not limited to money transfer, but also mobile recharge, bill payment, merchant deal, payroll solution, education fee collection, etc.
- c. Comparative review shows that though bank apps like Citytouch (City Bank), Astha App (BRAC Bank) and EBL SkyBanking are providing digital banking facilities to account holders, bKash is a distinctive offering of inclusive financial-solutions to both banked and unbanked people.
- d. Competitors such as Nagad and Rocket are also offering similar services, but bKash has a better brand presence, wider agent network and customer trust.

iii) Digital Finance Industry Review (H1, 2025)

- a. The development of the fintech sector in Bangladesh has experienced a steady growth with mobile-first platforms spearheading the way.
- b. There is great demand from the industry for digital payments, payroll services, and online merchant solutions.
- c. Growing smartphone penetration rates and the usage of apps like YouTube, Facebook and TikTok indirectly help in the evolution of fintech by driving greater digital literacy and consumer comfort with online platforms.

iv) Survey on Bangla Natok Viewing Habits

- a. A large population of the audience is young, with 41.1% of respondents between the ages of 10 and 24.
- b. The male audience is a majority of the sample at 78.3%.
- c. A huge 97.6% of the respondents use a smartphone, indicating the critical part mobile devices play in content consumption.
- d. Facebook and YouTube are the most used applications in content consumption, while watching Reels or Shorts are a top leisure activity which reinforce the domination of short form video.
- e. Comedy and romantic drama are the genre that is most popular, with 45.4% and 38.2% of selections, respectively.
- f. Afran Nisho and Mosharraf Karim became the most popular actors.
- g. NTV is the most-watched channel according to the respondents, but viewing habits are spread across different platforms, online and traditional.

7.2 Recommendations

Based on the research and observations made throughout the internship, the following recommendations are presented in order to help guide future strategic initiatives.

- a. **Enhancing the Brand Narrative on LinkedIn:** The analysis of bKash's LinkedIn content, it shows a strong emphasis on talent acquisition and employer branding through a high volume of text-based posts. A possible opportunity therefore lies in expanding the use of formats that are more engaging and dynamic. To better showcase the company culture and employee stories, the pilot content strategy is suggested to be developed to make the percentage of video and carousel posts bigger. This is able to assist it in rising the rate of engagement and further striving to establish bKash as a sought-after employer in a competitive labor market.
- b. **Promoting NFC features:** The analysis of the competitive environment reveals that most financial institutions are quickening their pay capacity in order to keep up with the evolving customer preferences. Such solutions as NFC based payment enable people to make safe payments even in the cases when they are not connected to the internet and to be more flexible and convenient in particular situations. Embracing and supporting NFC capability can be used to deal with this increasing demand, in order to enhance customer experience.
- c. **Creating Partnerships with Content Platforms:** The results of the survey related to the viewing habits of Bangla Natok reveal that there is a strong digital entertainment population both in YouTube and OTTs. Entering into strategic relationships with these content distributors may assist bKash in putting the brand story-telling into culturally relevant stories in a more natural manner to reach audiences. The emotional connection and brand visibility may also be increased by collaborating with sponsored sections or brand-integrated storylines in the daily entertainment content.
- d. **Increasing Educational and Awareness Campaigns:** As the fintech industry expands, there is a range of consumer awareness of digital financial tools. Conducting explainer campaigns on social media platforms in particular in regional languages can enhance the level of trust and can trigger more extensive use among rural and semi-urban customers.

7.3 Conclusion

The report highlights the significance of Digital marketing in bKash Limited in terms of its customer growth and engagement. For years now, bKash Limited has graduated from being a money transfer service to a full-bodied digital financial ecosystem for millions of Bangladeshis. Its marketing is set in inclusivity, accessibility, and always being ahead; it sets them apart from their competition in both the fintech space and among traditional banking apps. The broader landscape of fintech sector underscores that digital financial services cannot be detached from the cultural and technological trends in the country. Increased use of smartphones, more robust app usage and increased comfort with online platforms all played into the perfect storm for rapid adoption of mobile financial services. The Bangla Natok viewing habit survey is, in turn, indicative of digital becoming the flag bearer of greater cultural adoption among viewers, as younger demographics embrace reaching out to mobile-first platforms like YouTube and Facebook, not only for entertainment needs but also for staying connected to their own culture. These insights provide valuable guidance for brands and marketers looking to engage Bangladeshi consumers in relevant, inciting communication. All in all, bKash Limited's continued success is a result of its ability to adjust and cater for changing consumer behavior, leverage digital marketing strategically and integrate insights into its outreach. By aligning financial solutions with consumers' digital lifestyles, bKash can retain the first-mover advantage and drive greater value in terms of its contributions to financial inclusion and national development.

Appendices

Appendix A: Survey Questionnaire

Survey on Bangla Natok (Drama) Viewing Habits in Bangladesh (English)

Section 1 of 6 -Demographics

1. Your Age:

- 15 -24
- 25 -30
- 31 -34
- 36 -40
- 41 -50
- 51 -60
- 60+

2. You are:

- Male
- Female

3. Where are you currently living?

(List of all 64 districts of Bangladesh)

4. What is your occupation?

- Student
- Businessperson / Entrepreneur
- Private Job Holder
- Government Job Holder
- Professional (Doctor, Engineer, Lawyer, Teacher etc.)
- Homemaker
- Freelancer
- Armed Forces
- Retired
- Other (please specify)

Section 2 of 6 -Smartphone Usage

5. Do you use a smartphone?

- Yes
- No

Section 3 of 6 -If Not Using Smartphone

6. If not, what is the reason?

- Button phone is easier to use
- Smartphones are expensive
- Planning to buy a smartphone soon
- I have a smartphone but do not use it
- Other (please specify)

Section 4 of 6 -Smartphone & Apps

7. If yes, which smartphone brand do you use?

- Samsung
- Xiaomi
- Oppo
- Vivo
- Nokia
- Symphony
- Realme
- Techno
- Infinix
- Apple
- Other (please specify)

8. Which apps do you use the most? (Select more than one if applicable)

- Facebook
- YouTube
- Instagram
- bKash
- TikTok
- WhatsApp
- IMO
- Facebook Messenger
- MX Player
- SHAREit

Section 5 of 6 -Lifestyle & Drama Preferences

9. What do you like to do in your free time? (Select more than one if applicable)

- Playing games
- Going to movies
- Watching dramas
- Hanging out with friends
- Listening to music
- Playing outdoor games
- Browsing Facebook
- Watching Reels or Shorts
- Other (please specify)

10. Do you watch Bangla dramas?

- Yes
- No
- Sometimes
- With family
- Only popular dramas
- If friends share

11. What types of dramas do you prefer? (Select more than one if applicable)

- Romantic
- Comedy
- Thriller
- Fantasy
- Family-based
- Village / Rural life-based
- Eid Specials
- Social dramas
- Other (please specify)

Section 6 of 6 -Drama Viewing Patterns

12. Which device do you mostly use to watch dramas?

- Mobile Phone
- TV
- Smart TV
- Computer
- Laptop
- Tablet

13. Which platform do you use the most to watch dramas?

- Facebook
- YouTube
- Downloaded videos
- TikTok
- TV Channels (NTV, RTV, Channel i etc.)
- OTT Platforms (Chorki, Hoichoi, Netflix etc.)

14. Approximately how many dramas do you watch per month?

- 0
- 1
- 1–2
- 2–3
- 3–5
- More than 5

15. When do you mostly watch dramas? (Select more than one if applicable)

- Morning
- Afternoon
- Evening
- Night
- On holidays
- During long vacations (Eid, yearly holidays, school breaks etc.)
- While traveling

16. Recently, from which channels have you watched Bangla dramas?

(Select more than one if applicable)

- NTV
- RTV
- Banglavisioin
- CMV
- CD Choice
- NAF
- Channel i
- Sultan Entertainment
- Gollachut
- G Series
- Deepto TV
- Laservision
- Peacock Entertainment
- Boom Films
- Other (please specify)

17. Finally, who are your favorite Bangla drama stars? (Select more than one if applicable)

- Afran Nisho
- Apurba
- Mehazabien
- Tanjin Tisha
- Mosharraf Karim
- Polash
- Tawsif Mahbub
- Niloy Alamgir
- Jovan
- Safa Kabir
- Himi
- Keya Payel
- Yash Rohan
- Sabila Nur
- Mushfiq Farhan
- Sadia Ayman
- Tithy
- Tania Brishti
- Sporshia

Survey on Bangla Natok (Drama) Viewing Habits in Bangladesh (Bangla)

সেকশন ১: ব্যক্তিগত তথ্য

১. আপনার বয়স:

১৫ -২৪

২৫ -৩০

৩১ -৩৪

৩৬ -৪০

৪১ -৫০

৫১ -৬০

৬০+

২. আপনি একজন:

পুরুষ

নারী

৩. বর্তমানে কোথায় অবস্থান করছেন?

(বাংলাদেশের সব ৬৪ জেলা তালিকা অনুযায়ী)

৪. আপনি কোন পেশায় নিয়োজিত আছেন?

- শিক্ষার্থী
- ব্যবসায়ী / উদ্যোক্তা
- বেসরকারি চাকুরিজীবী
- সরকারি চাকুরিজীবী
- পেশাজীবী (ডাক্তার, ইঞ্জিনিয়ার, আইনজীবী, শিক্ষক ইত্যাদি)
- গৃহিণী
- ফ্রিল্যান্সার
- সামরিক বাহিনী
- অবসরপ্রাপ্ত
- অন্যান্য (উল্লেখ করুন)

সেকশন ২: স্মার্টফোন ব্যবহার

৫. আপনি কি স্মার্টফোন ব্যবহার করেন?

- হ্যাঁ
- না

সেকশন ৩: যদি স্মার্টফোন ব্যবহার না করেন

৬. যদি ব্যবহার না করে থাকেন, তাহলে এর কারণ কী?

- বাটন ফোন ব্যবহার করা সহজ
- স্মার্টফোন অনেক দামি
- শিগগিরই স্মার্টফোন কিনবো
- স্মার্টফোন আছে কিন্তু ব্যবহার করি না
- অন্যান্য (উল্লেখ করুন)

সেকশন ৪: স্মার্টফোন ও অ্যাপস

৭. যদি ব্যবহার করে থাকেন, কোন ব্র্যান্ডের স্মার্টফোন ব্যবহার করেন?

- Samsung
- Xiaomi
- Oppo
- Vivo
- Nokia
- Symphony
- Realme
- Techno
- Infinix
- Apple
- অন্যান্য (উল্লেখ করুন)

৮. কোন অ্যাপ সবচেয়ে বেশি ব্যবহার করেন? (একাধিক নির্বাচন করা যাবে)

- Facebook
- YouTube
- Instagram
- bKash
- TikTok
- WhatsApp
- IMO
- Facebook Messenger
- MX Player
- SHAREit

সেকশন ৫: অবসর সময় ও নাটক পছন্দ

৯. অবসর সময়ে কী করতে ভালো লাগে? (একাধিক নির্বাচন করা যাবে)

- গেম খেলা
- সিনেমা দেখতে যাওয়া
- নাটক দেখা
- বন্ধুদের সাথে আড্ডা
- গান শোনা
- বাইরে খেলতে যাওয়া
- ফেসবুক ব্যবহার করা
- Reels অথবা Shorts দেখা
- অন্যান্য (উল্লেখ করুন)

১০. বাংলা নাটক কি দেখা হয়?

- হ্যাঁ
- না
- মাঝে মাঝে
- পরিবারের সাথে
- জনপ্রিয় নাটকগুলো দেখি
- বন্ধুরা শেয়ার করলে দেখি

১১. কোন ধরনের নাটক দেখতে পছন্দ করেন? (একাধিক নির্বাচন করা যাবে)

- রোমান্টিক নাটক
- কমেডি নাটক
- থ্রিলার নাটক
- ফ্যান্টাসি নাটক
- পারিবারিক নাটক
- গ্রামীণ লোকালয় কেন্দ্রিক নাটক
- ইদ স্পেশাল নাটক
- সামাজিক নাটক
- অন্যান্য (উল্লেখ করুন)

সেকশন ৬: নাটক দেখার ধরণ

১২. কোন ডিভাইস দিয়ে নাটক বেশি দেখা হয়?

- মোবাইল ফোন
- টিভি
- স্মার্ট টিভি
- কম্পিউটার
- ল্যাপটপ
- ট্যাবলেট

১৩. কোন মাধ্যমে নাটক বেশি দেখা হয়?

- Facebook
- YouTube
- ডাউনলোড করে
- TikTok
- টিভি চ্যানেল (NTV, RTV, Channel i ইত্যাদি)
- OTT প্ল্যাটফর্ম (Chorki, Hoichoi, Netflix ইত্যাদি)

১৪. আনুমানিক মাসে কয়টা নাটক দেখা হয়?

- ০
- ১
- ১-২
- ২-৩
- ৩-৫
- ৫ এর বেশি

১৫. কোন সময়ে নাটক বেশি দেখা হয়? (একাধিক নির্বাচন করা যাবে)

- সকালে
- দুপুরে
- সন্ধ্যায়
- রাতে
- ছুটির দিনে
- লম্বা বন্ধের সময় (ঈদ, বছরের ছুটি, স্কুল ছুটি ইত্যাদি)
- ভ্রমণের সময় / রাস্তায় চলার সময়

১৬. সম্প্রতি কোন কোন চ্যানেল থেকে বাংলা নাটক দেখেছেন? (একাধিক নির্বাচন করা যাবে)

- NTV
- RTV
- Banglavisision
- CMV
- CD Choice
- NAF
- Channel i
- Sultan Entertainment
- Gollachut
- G Series
- Deepto TV
- Laservision
- Peacock Entertainment
- Boom Films
- অন্যান্য (উল্লেখ করুন)

১৭. শেষ প্রশ্ন -বাংলা নাটকের কোন তারকাকে সবচেয়ে পছন্দ করেন? (একাধিক নির্বাচন করা যাবে)

- আফরান নিশো
- অপূর্ব
- মেহজাবিন
- তানজিন তিশা
- মোশাররফ করিম
- পলাশ
- তৌসিফ মাহবুব
- নিলয় আলমগীর
- জোভান
- সাফা কবির
- হিমি
- কেয়া পায়েল
- যশ রোহান
- সাবিলা নুর
- মুশফিক ফারহান
- সাদিয়া আয়মান
- তিথি
- তানিয়া বৃষ্টি
- স্পর্শিয়া

Appendix B: Letter of Appointment



May 20, 2025

Durjoy Saha

Flat No - D-11, House No - 15/A , Zigatola, Abdul Hatem Lane, Dhanmondi, Dhaka-1209

Subject: Internship Placement

Dear Mr. Durjoy Saha,

With reference to your request for an internship placement in bKash Limited (here in after referred to as the "Company") for a period of 3 (Three) months, please be informed that the management has accepted your request to allow you to pursue an internship placement for the period from May 26, 2025 to August 25, 2025. During this period, you will be working under the supervision of Mr. Ibrahim Imdad (Manager, Digital Strategy & Planning, Media & Digital Marketing Division, Marketing Division).

We would like to inform you that the Company would pay you a consolidated amount of Tk. 10,000/- (Taka Ten Thousand) per month as internship placement allowance.

Please note that, without the prior written consent or authorization of the Company, you must not divulge, disclose, or communicate to any person, firm, corporation or other entity, or use for your own benefit or for the benefit of any other person, firm, corporation or other entity matters, data or information, which includes but is not limited to,

(i) any data or information or electronic communication, whether verbal or in writing relating to the Company's price sensitive information, policy, procedure, strategy, business or operation or any other information which is declared or deemed to be confidential by bKash; or

(ii) any personal information of any customer, employee, agent, distributor or any other business entity which you may come to know/learn by yourself or through any other person during the course of your internship placement with the Company.

You must not misuse your position with the Company in any way during the course of your internship placement and shall maintain the same degree of confidentiality for a period of 1 (one) year after cessation of the internship placement by either party.

For any breach of confidentiality, the Company shall have the right to revoke your internship placement and seek damages from a court of law with competent jurisdiction for such breach.

Prior to any submission, disclosure or publication of any internship report, data or summary, you must submit a copy of the same to the Human Resources Division of the Company for review and obtain a written clearance from the Company for such submission, disclosure or publication. Subject to successful completion, you will be awarded a certificate at the end of the internship placement.

Please note that, the Company management may decide to revoke your internship placement anytime before commencement or during the internship placement without prior notice and with immediate effect for any reason whatsoever. You are entitled to withdraw from this internship placement by giving 7 (seven) days' prior written notice to the Company. In case of revocation or withdrawal from the internship placement, no or no further (as applicable) internship placement allowance will be payable to you thereof.

In compliance of the above, you are instructed to report to your supervisor in due course. We hope that this internship placement will be useful to you and contribute in developing your education in your concern area.

Best regards,

Shahriar Mahmood

EVP & HoD, Organizational Effectiveness and Employer Branding

Copy to: Internship File

Durjoy Saha
20/05/2025

bKash Limited

Shadhinata Tower, 1, Bt Srestha Shaheed Jahangir Gate, Dhaka Cantonment, Dhaka-1206, Bangladesh
Tel: +88-02-44870086, Fax: +88-02-44870087, Web: bkash.com

Appendix C: Internship Certification



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Caution: Review required.

It is essential to understand the limitations of AI detection before making decisions about a student's work. We encourage you to learn more about Turnitin's AI detection capabilities before using the tool.

Disclaimer

Our AI writing assessment is designed to help educators identify text that might be prepared by a generative AI tool. Our AI writing assessment may not always be accurate (i.e., our AI models may produce either false positive results or false negative results), so it should not be used as the sole basis for adverse actions against a student. It takes further scrutiny and human judgment in conjunction with an organization's application of its specific academic policies to determine whether any academic misconduct has occurred.

Frequently Asked Questions

How should I interpret Turnitin's AI writing percentage and false positives?

The percentage shown in the AI writing report is the amount of qualifying text within the submission that Turnitin's AI writing detection model determines was either likely AI-generated text from a large-language model or likely AI-generated text that was likely revised using an AI paraphrase tool or word spinner.

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What does 'qualifying text' mean?

Our model only processes qualifying text in the form of long-form writing. Long-form writing means individual sentences contained in paragraphs that make up a longer piece of written work, such as an essay, a dissertation, or an article, etc. Qualifying text that has been determined to be likely AI-generated will be highlighted in cyan in the submission, and likely AI-generated and then likely AI-paraphrased will be highlighted purple.

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