



Daffodil
International
University

“Marketing Strategies of One Bank PLC”

Submitted To:

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Date of Submission: **September, 2025**



“Marketing Strategies of One Bank PLC”

LETTER OF TRANSMITTAL

Date: September, 2025

To
Dr. Mohammad Shibli Shahriar
Professor & Director, MBA Program
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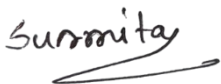
Subject: Submission of Internship Report on “**Marketing Strategies of One Bank PLC**”

Honorable Sir,

It is a great honor for me, I Susmita Jalal Beva, to submit the internship report titled “**Marketing Strategies of One Bank PLC**”. This report has been prepared as a requirement for the completion of the BBA program. I have given my best effort to compile all the relevant information, experiences, and insights gained during my internship at **One Bank PLC**.

I sincerely hope this report meets your expectations and requirements.

Sincerely,



Susmita Jalal Beva
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LETTER OF APPROVAL

This is to certify that the internship report entitled “**Marketing Strategies of One Bank PLC**” has been prepared by Susmita Jalal Beva, ID: 221-11-1620, as part of the requirements for the Bachelor of Business Administration (BBA) Program, Major in Marketing, under the Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University.

The report is an original work carried out under my supervision and is hereby recommended for submission.



Dr. Mohammad Shibli Shahriar

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DECLARATION

I am Susmita Jalal Beva, a student of the Department of Business Administration, bearing ID: **221-11-1620**, Major in Marketing, at Daffodil International University (DIU), do hereby sincerely declare that the internship report entitled “**Marketing Strategies of One Bank PLC**” has been authentically prepared by me.

While preparing this internship report, I have not intentionally violated any copyright laws or academic integrity policies.

I further declare that this report has not been submitted anywhere else for the purpose of obtaining any degree, diploma, or certificate.



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ACKNOWLEDGEMENT

In the first instance, I would like to Thank Almighty Allah for giving me energy, patience and all possible efforts in order to accomplish my internship report. I am also genuinely grateful to my family who have been supporting, encouraging and blessing me in all walking of success of life. I am grateful to Professor, my internship supervisor. Dr. Mohammad Shibli Shahriar, for his precious supervision, constructive comments and continuous effort to supervise me throughout the report. His knowledge and guidance helped us to understand it all in a way that made sense.

I am grateful to for giving me the chance to work as a Marketing Intern at One Bank PLC. I am appreciative of the valuable coaching, materials and inspiration provided in my traineeship that greatly enriched my learning process.



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Table of Content

TITLE	i
LETTER OF TRANSMITTAL	iii
LETTER OF APPROVAL	iv
DECLARATION	v
ACKNOWLEDGEMENT	vi
CHAPTER ONE:	9
1.1 Introduction	10
1.2 Background of the Study	10
1.3 Statement of the Problem	11
1.4 Objectives of the Study	11
1.5 Methodology of the Study	11
1.5.1 Primary Data Collection	12
1.5.2 Secondary Data Collection	12
CHAPTER TWO:	13
2.1 Company Profile	14
2.2 Vision and Mission	14
2.3 Core Values	14
2.3 History and Current Operations	14
2.4 Current Operations of One Bank PLC	15
CHAPTER THREE:	17
3.1 Role and Responsibilities	18
3.2 Rationale of Those Roles and Responsibilities	18
3.3 Example of the Task	19
CHAPTER FOUR:	20
4.1 Important Learning	21
4.2 Rationale of those Roles and Responsibilities	21
4.3 Connection with Academia	22
4.4. Example	22
CHAPTER FIVE:	23
5.1 Critical Evaluation	24
5.2 Key Challenges Faced During the Entire Internship Period	24
5.3 Learning from Challenges	24
5.4 Overall Reflection	25
CHAPTER SIX:	26

CHAPTER SEVEN:	28
7.1 Broader Significance and Consequences	29
7.2 Applicability of Academic Learning	29
7.3 Organizational Impact	29
7.4 Industry Relevance	29
7.5 Lessons Learned	30
7.6 Skill Development	30
7.7 Challenges Faced	30
7.8 Networking and Relationships	31
7.9 Recommendations and Future Directions	31
Reference:	32

CHAPTER ONE:

Introduction

1.1 Introduction

My `internship at One Bank Plc opened an opportunity for practical exposure in the marketing department of a leading bank of Bangladesh. The internship was an opportunity to gain exposure to different areas of banking like marketing strategies of the bank. The subject I actually looked into is how advertising is incorporated into banking service and adapted to customer demand, while marketing tools are used to "attach" the bank a latter part will answer the types of essays. Value my community essays short essay about uses of water Conclusion for a research paper about bullying where we went: New & Selected Poems ~ Naomi Shihab Nye may be fully booked for poetry owing to all these brilliant verse novels.

One Bank PLC - one of the largest private sector commercial banks in Bangladesh, services include corporate banking individual banking & sme banking. And this internship has given me a chance to investigate and engage in the marketing campaigns that are responsible for building the bank's branding, acquire more customers, and promote services among existing customers.

1.2 Background of the Study

Introduction 2.1 ONE Bank PLC (OBL) is one of the fastest growing third generation private sector Banks in Bangladesh and has its corporate office at Dhaka. As a major provider of products and services including savings accounts and loans as well as online banking options, the bank operates in a very dynamic and challenging market environment. The marketing techniques one bank plc use are key to staying competitive and building a good rapport with their customers.

In banking, marketing is more than advertising and sales promotions. Appealing to consumers in this way takes more of a focus on customer empathy, trust-building and custom-tailoring solutions that make sense for the target audience. During my internship, I was able to investigate and discuss how One Bank PLC uses different marketing techniques for customer attraction and retention. In this research paper I tried to find out how these marketing strategies are in resonance with what the customers want, what are the approaches towards using varying promotional mix and what is role of digital in extended its reach.

Bangladeshi banking is now becoming more and more dynamic as it goes forward, with the modern demands of one-click banking through websites or phone apps as used my millions daily. One Bank PLC: The state and future. The world today teaches us that now is the time to be digital... any business solution, including banking solutions, are being sought for digitally. One Bank PLC is expected to change its product mix offerings and the key themes of their marketing activities in accordance with increased adopters of digital banking, new customer wants and enhancements in the level of competition as both traditional banks and fintech firms face off. This research, is, therefore to assess the existing marketing strategies of One Bank PLC and recommend where appropriate in order to fit into the markets requirement and future trend in banking sector.

1.3 Statement of the Problem

One Bank Plc's banking landscape is rapidly changing and to remain competitive and deliver excellent service ONE BANK PLC, aspires to effectively manage the tension of being an established enterprise with expertise in traditional banking against growing competition from aggressively-advancing financial innovating. The marketing tactics of the bank are quite instrumental as far as its perception, gaining new customers and retaining existing ones is concerned. However in the mad grab for traditional marketing, no attention seems to be paid to learn innovative tools of digital marketing which can create brand signatory in virtual world and will enhance the customer engagement.

Secondly, there is also a knowledge hitch as to whether or not One Bank PLC's marketing strategies have penetrated their markets of interest in face of a new generation with growing digital users. While the Bank has done a good job with publicity in regards to physical branches and their "when I see you" experience, they aren't doing as much in terms of digital marketing as it's rivals who have a stronger social media presence and strong online campaigns.

Such are the questions that this contribution attempts to tackle:

1. How effective are the current marketing strategies of One Bank PLC in attracting and retaining customers?
2. To what extent are digital marketing tools and social media platforms being utilized by the bank to reach its target audience?
3. What are the strengths and weaknesses of the bank's marketing campaigns in promoting its products and services?
4. How can One Bank PLC enhance its marketing strategies to remain competitive in the evolving banking landscape?

1.4 Objectives of the Study

Broad Objective:

To evaluate the marketing strategies of One Bank PLC.

Specific Objectives:

- To identify the marketing mix of One Bank PLC.
- To understand how these strategies align with customer needs and expectations.
- To evaluate the effectiveness of the bank's promotional campaigns.

1.5 Methodology of the Study

This study employs a descriptive research methodology to analyze the marketing strategies of One

Bank PLC. The study is an investigation on the quality of the bank's marketing effort in terms of both its traditional and digital approaches, as well as suggestions for more effectiveness. It combines primary and secondary methods of data collection to get in-depth view.

1.5.1 Primary Data Collection

7 Data collection Primary data for this study was obtained through the following means:

- **Observation:** As a marketing intern, I had the opportunity to shadow and work alongside daily marketing tasks such as campaign deployment, promotional events and customer engagements.
- **Interviews:** I interviewed some of the core team members from the marketing department, i.e., Marketing officers and managers in an informal manner to get a feedback on various current topics and strategies they adopted for reaching out their audiences. Customer reactions were also measured via listening posts, namely informal discussions and surveys to determine customers satisfaction with the bank's communication.
- **Surveys:** A survey was administered to a sample of One Bank PLC customers in order to examine their awareness and attitudes toward the bank's products, services and promotions. Questions of the survey were related to customer interaction, satisfaction and conveyance used for receiving marketing messages.

1.5.2 Secondary Data Collection

Data collection Secondary data were collected from both internal and external sources as follows:

- **Internal Reports:** Marketing reports, promotional materials, and campaign performance data provided by One Bank PLC's marketing department were analyzed to evaluate the bank's marketing strategies.
- **Bank's Website and social media:** The bank's website, social media platforms (Facebook, LinkedIn, Instagram, etc.), and digital marketing content were reviewed to assess the consistency and effectiveness of the bank's online presence.
- **Industry Reports:** Relevant reports and studies on banking marketing strategies, industry trends, and customer preferences were analyzed to provide context and benchmark One Bank PLC's marketing efforts against its competitors.
- **Academic Literature:** Previous studies and academic literature on marketing strategies in the banking sector were reviewed to provide a theoretical framework for understanding best practices and innovative approaches in financial marketing.

CHAPTER TWO:
Company Overview

2.1 Company Profile

One Bank PLC is a premier private sector commercial bank in Bangladesh, founded on May 14, 1999. The bank was incorporated under the Companies Act, 1994, and is governed by the regulatory authorities in Bangladesh, including the Bangladesh Bank. One Bank PLC has grown to become one of the most trusted names in the financial sector, serving millions of customers through a wide range of banking services, including retail, corporate, SME, and Islamic banking.

2.2 Vision and Mission

- **Vision:** To be a leading, customer-centric, and innovative bank that delivers financial products and services designed to enhance the quality of life and business success for its customers.
- **Mission:** To provide the best in banking services, making banking easier and accessible for all. Through integrity, professionalism, and cutting-edge technology, One Bank strives to be the bank of choice for its customers.

2.3 Core Values

One Bank PLC provides a diverse array of banking services tailored to meet the needs of various customer segments, including individuals, businesses, and institutions. The bank's offerings include:

- **Retail Banking:** Offering savings and current accounts, fixed deposits, personal loans, credit and debit cards, and various value-added services such as mobile banking and internet banking.
- **Corporate Banking:** Providing a wide range of business banking solutions such as working capital financing, trade finance, project financing, and business loans.
- **SME Banking:** Supporting small and medium-sized enterprises (SMEs) with specialized financial products, including loans, deposit products, and cash management services.
- **Islamic Banking:** A comprehensive suite of Shariah-compliant financial products and services, including profit-sharing investment accounts and Islamic financing options.
- **Digital Banking:** Offering cutting-edge digital banking services such as online banking, mobile banking apps, ATMs, and card-based services.
- **Treasury and Investment Banking:** One Bank offers treasury management services, foreign exchange, and bond trading, catering to institutional clients.
- **Offshore Banking:** Providing banking services to international customers and businesses engaged in cross-border trade.

2.3 History and Current Operations

One Bank PLC was established on **May 14, 1999**, with the vision of becoming a customer-centric

and innovative banking institution in Bangladesh. The bank was incorporated under the Companies Act of 1994, following the guidelines set by Bangladesh Bank, the central bank of Bangladesh. Since its inception, One Bank has been committed to providing high-quality financial services with a focus on customer satisfaction, transparency, and operational excellence.

The bank started with the aim of offering a comprehensive range of financial products and services to individuals and businesses across Bangladesh. Over time, One Bank PLC has grown its branch network, expanded its service offerings, and embraced digital banking solutions, enabling it to cater to an increasingly diverse customer base. The bank's consistent growth and innovative approach have made it one of the most trusted names in Bangladesh's banking sector.

2.4 Current Operations of One Bank PLC

Currently, One Bank PLC operates with a strong nationwide presence, offering a broad spectrum of financial products and services. The bank's operations are organized into different business segments to meet the needs of its diverse clientele. Some of the key areas of operation include:

1. **Retail Banking:** One Bank continues to provide traditional banking services such as savings accounts, fixed deposits, personal loans, and credit/debit cards. The bank has also introduced innovative retail products like **home loans, car loans, and education loans** to cater to the growing needs of the Bangladeshi population.
2. **Corporate Banking:** One Bank offers a wide range of services to corporate clients, including business loans, trade finance, and working capital management solutions. The bank's focus is on building long-term relationships with businesses and providing them with customized financial solutions.
3. **SME Banking:** One of the bank's major areas of focus is serving small and medium-sized enterprises (SMEs). One Bank offers a range of financial products designed to support SMEs in their growth journey, including **working capital loans, business financing, and trade services**.
4. **Islamic Banking:** One Bank PLC has a dedicated Islamic Banking division that offers **Shariah-compliant products**. These include **profit-sharing investment accounts, Murabaha financing, and Ijara financing**, catering to customers who prefer banking services that adhere to Islamic principles.
5. **Digital Banking:** With the rise of digital banking, One Bank has integrated **mobile banking apps, internet banking, and e-wallet services** to provide customers with convenient, round-the-clock access to their accounts and transactions. The bank's digital banking services are built to cater to the needs of the growing tech-savvy population in Bangladesh.
6. **Agent Banking:** For ensuring the banking facilities to unbanked people, One Bank has introduced its Agent Banking operation by which individual agents could provide limited scale banking and financial services, such as cash deposits and withdrawal.

7. **Treasury Operations:** A single Bank for treasury services such as Forex, money market operations and investment banking. The bank supports companies with exchange management and associated tasks.
8. **Corporate Social Responsibility Initiatives:** One Bank PLC has always been focused on socially responsible activities and has taken part in numerous CSR based welfare projects. This includes basic education and support to the healthcare services as well as environmental sustainability initiatives.

By 2025, One Bank PLC has more than 110 branches in Bangladesh urban and rural areas. The bank operates over 180 ATMs and 270 agent outlets, which offer convenient banking. The bank is also deepening its footprints in hinterland, through agent banking.

CHAPTER THREE:

Internship Role and Responsibilities

3.1 Role and Responsibilities

I completed my internship at One Bank PLC and was rotated across departments so I can have an understanding of marketing as well as how banking is done. My responsibilities included:

- **Assistance in Filling up Forms:** Helped customers fill up multiple forms, such as the one for account opening, loans and fixed deposit and guided them by sharing simple instructions.
- **Contributing to documentation, verification and transaction work:** I helped the officers in processing documentations of customer accounts and loan applications as well as ensuring smooth verification process.
- **Supporting helpdesks:** I cooperated with customer service desk on the perfect banking operations and providing quick answer to customers.
- **Collaborating with the marketing department:** Working with the marketing team in creating promotional material as well as raising awareness for One Bank services.
- **Bank product promotions:** I watched how bank products were pitched to customers and what they are doing to get people in the door with different marketing tactics.
- **Helping in opening of accounts:** savings, current and F.D.R. I assisted the customers for opening a savings/current & F.D.R. account with us explaining them about the advantage & feature of these products.
- **Assisting the processing of loan and credit accounts:** I helped in the processing of applications for loans and credit accounts by preparing documents needed, verifying customer's information among others.
- **Assisting in Cheque clearance and Pay order issuance:** I have seen and assisted the process of cheque clearance and pay order issue with respect to the accuracy of transaction.

3.2 Rationale of Those Roles and Responsibilities

My responsibilities as an intern were structured towards gaining holistic information about banking, especially customer service, operations and marketing. The things I worked on slots into One Bank structure – with their being a clear link between operating efficiently and marketing the bank:

- **Customer Service Support:** The customer service department was assisted with form filling for customers and answered questions, to help ensure that the customer had a smooth experience when engaging with the bank.
- **Support for Loan and Credit Processing:** In aiding in loan and credit processing, I assisted the loan department in making sure that all documentation and verification was done in a timely manner.
- **Marketing Support:** My interection with the marketing department helped me to know how the bank markets its products and services to customers. My experience in contributing to marketing materials and observing how promotional strategies works enabled me to understand how marketing strategies work with customer engagement.
- **Transaction & Operational Support:** Getting involved with cheque clearing and pay order issuance, I had the opportunity to understand the transactional and operations

department; since I ascertained procedural details that eventually transpire smooth operation of a bank.

Overall, my role was developed to provide me hands on experience through aspects of operations and marketing for banking and help understand how both the team operate together to ensure customer satisfaction whilst keeping up with current trends working towards revenue growth.

3.3 Example of the Task

Examples of what my internship involved in detail:

- **Aiding the customers to fill forms:** I could able to assist the customer in filling a form for saving accounts, current accounts and fixed deposit account. One of its key tasks was making sure customers knew the benefits and features of what they were signing up for.
- I assisted officers with loan processing and credit accounts. Known as margin loans, these are short-term businesses loaned who wish to engage in high-risk speculative endeavors like day promoters. This included the need to bring relevant documents and producing seamless and accurate verification by them.
- **Cheque Clearing and Pay order issuance:** I assisted in making pay orders to customers and witnessed the cheque clearance process. This job provided me experience on how banks operate.
- **Support to marketing department:** I supported in creating the marketing material such as flyers and brochures; and raised awareness of One Bank services through different channels. Please note also how these marketing programs create new products and interact with customers.
- **Analysis of product promotion:** I analyzed the products advertised –personal loans, savings accounts and digital banking services. This provided me with some great perspectives on how to target specific customer segments.

In short, my one bank pcs Job Shadow Program experience provided me with a great deal of in the field knowledge for both banking and marketing. Through providing help on customer service, account openings, loan closings and running support for the marketing department I got a full 360 of how departments work together to keep things running smooth as well as to be able to market bank products and services. Internship: My experience as an intern allowed me to gain valuable skills in customer relations, marketing, and operation efficiency that will aid me greatly on my career path.

CHAPTER FOUR:
**Key Learnings and
Experience**

4.1 Important Learning

Through my internship at One Bank PLC, I learned about the banking industry as well as marketing and operations. Some highlights of the most significant learning include:

- **Hands-on Banking Operations:** I learned what is involved in day-to-day banking operations through the different departments (customer service, transactions, compliance). The value of that hands-on experience for someone calling you about for in the workings of a bank, is immeasurable.
- **Marketing Techniques in Banking:** I could see and study how banking industry uses marketing strategy to retain or attract new customers. This meant having to learn how digital marketing and customer segmentation and promotions related directly to the interests of the bank."
- **Communication and Customer Service:** The internship greatly enhanced my communication and customer service skills. I learnt how to deal with customers politely and solve their issues hence enhancing my skill in relationship.
- **Compliance and Documentation:** For compliance, documentation and transaction processes involved in banking transactions, I learned how these to interpret the legal regulatory line in that industry.
- **Teamwork and Adaptability, Problem-Solving:** While working in different departments, I learned to work with multiple people. I also developed problem solving skills as I solved operation issues on the fly.
- **Promotion of Banking Services:** I discovered how and where banking services are promoted and what strategies bank employ to promote their products, including how the bank uses its accounts to attract specific customers.

4.2 Rationale of those Roles and Responsibilities

The duties I was assigned to as a volunteer intern were instrumental in promoting the operations and marketing plans of One Bank PLC. I bridged marketing and customer service by making sure that we were actually using our marketing to the goal of bank goals and effectively teller customers. Guys head the work that I did writing to create a deeper relationship with the customer and 'cross-sell' a little bit more of the bank. From participation in various parts of the business, I gained a broad understanding of how the banks' market activities connect it with the broader organization.

4.3 Connection with Academia

I was also able to draw on some of my knowledge from my studies in Business Administration during the Organizational Behavior course while at One Bank PLLC as an intern. Dating back to my course work in the field(s) of marketing, business communication and client relations. The market segmentation, customer engagement and digital marketing classes that I took were immediately put to use on my internship. This opportunity helped me to bring in an interface between my academic studies and industry, taught me how banking is going to place marketing theories into action.

4.4. Example

A few of the bigger growth experiences that have changed me as a person and as an entrepreneur:

- **Promotional Campaign Building:** I collaborated with marketing in the building of promotions around new banking products, including brainstorming and copy for digital platforms.
- **Customer Interaction:** I had the opportunity to interact with customers, addressing their queries and concerns, which improved my communication and customer service skills.
- **Team Collaboration:** I participated in team meetings, learning how to work effectively with colleagues from different departments and understanding the importance of collaboration in marketing strategies.
- **Problem-Solving:** During campaign execution, I helped identify challenges and contributed to solutions, which enhanced my problem-solving abilities.
- **Feedback Analysis:** I assisted in analyzing customer feedback to gauge the success of marketing campaigns and make improvements for future initiatives.

In conclusion, my internship with One Bank PLC involved on field banking activities, marketing practice and customer relation. What I found out, from running real life bank work to improved communication and customer service skills have made me grow. It also held the opportunity to apply academic theories in an actual practice and start cutting the information divide between school theory and industry application.

This is an internship that not only strengthened my foundational knowledge of banking but also exposed the gaps within it (mainly in digital marketing and operational efficiency). They helped me to elaborate my understanding about the operations and challenges in banking as well as opportunities in this sector and prepared me for an occupation that follows after my studies connected to business administration, especially marketing and communication.

CHAPTER FIVE:
Critique and Reflections

5.1 Critical Evaluation

The knowledge I gathered is very practical when issues such as the banking sector and customer service, particularly in marketing are concerned during my internship program at One Bank. The bank has a strong heritage in the old-fashioned banking business and on serving its customers. However, marketing and the structuring part have tremendous opportunity for improvement.

Skills: The bank was big on customer service, so I got a good overview of banking and its many offerings. The faculty was supportive and I could add value of my studies in the field which gave me a extra edge.

What would you change about your experience with Tradition? impactors No " traditional" methods of how we do business sometimes was less than efficient. Furthermore, there was low adoption of digital banking services by customers as evidenced in the number of digital banking transactions made. There is also scope to better use digital platforms and marketing tools in order for the bank to expand its reach and engage with customers.

5.2 Key Challenges Faced During the Entire Internship Period

Over the course of my internship, I had some struggles that were all learning opportunities! The major challenges are listed as follows:

- **Low Customer Awareness about Digital Banking Services:** Despite the availability of mobile apps and internet banking, customer awareness was low, and adoption was limited.
- **Excessive Dependence on Manual Paperwork:** There was a lot of manual labor involved in the process which slowed down many of the operations (such as loan approvals, account management and so forth) and made them inefficient.
- **Traditional Marketing Communication:** Since most of the marketing was done through traditional communication, including leaflets and posters, the reach to younger cross section with high level of technological inclination was not possible.
- **Loan Processing Delays:** Loan processing was often delayed due to lengthy verification procedures, causing customer dissatisfaction and inefficiencies in the workflow.
- **Competitors' Stronger Social Media Presence:** One Bank PLC's social media presence was weaker compared to competitors, which hindered the bank's ability to engage with a broader audience and attract new customers.

5.3 Learning from Challenges

The challenges I encountered during my internship were opportunities for growth and provided valuable lessons:

- **Digital Awareness and Marketing:** I learned the importance of educating customers about

the bank's digital services. There is a significant need for better marketing strategies that focus on the benefits and ease of using digital banking services.

- **Automation and Efficiency:** I saw the value of automation in adding to operational efficiency. The manual paperwork dependency was an obvious bottleneck, and I could see the potential of automation tools to improve operations, minimize errors, and expedite processes.
- **Contemporary Marketing Strategies:** Old bank's marketing only contained traditional method which emphasizes the use of Digital methods especially social media to target new customers, as they were mostly aged. I've learned more about how digital platforms can influence customer engagement and brand awareness.
- **Gains on Loan Processing:** The loan processing delays also proved to me the benefit of making internal processes as simple and efficient as possible. I discovered that optimizing workflows can decrease customer wait times and improve satisfaction.
- **Competitors:** I've read about competition with other business having better SM Pages made me realize how crucial it is for a business to interact in the cyber world. The value of a well-run digital presence being one of the first, and most significant ways you can differentiate in a crowded market place.

5.4 Overall Reflection

I had a memorable Internship with On Bank PLC. It was a rising learning and life experience. 'It allowed me to integrate theory and practice, get hands-on experience in operational banking and develop marketing and customer service skills.

- **Growth:** I learned how to solve problems, and build the "ship" as we sailed. I have become adept at time management, particularly when juggling multiple assignments and deadlines. Plus, I learned to talk and gain confidence with customers or co-workers, which are critical for a job.
- **Professional development** - I learned about how banking products are advertised and presented to customers in a professional context. What I also learnt were the pain points around operations in banking and how technology can enable efficiency. the realism and the opportunity to be a part of dish-out of marketing ideas for bank customers was priceless.

So, in summary, I have gotten a strong foundation for my future as far as the business administration profession is concerned (marketing and operations) with this internship. The experience will give me insight, and expectations that I should bring in to future events like ones they have presented, I am more ready to be an asset for any organization's success.

CHAPTER SIX:
Conclusion

Summary During my internship at One Bank PLC I have learned the theoretical aspect of banking and also how its practical application in marketing, operations and customer service. During the internship, I need some basic concepts on how the bank is operating with marketing / tactics and also difficulties he is facing and how do they (bank) consider approaching their customers.

My own summary points are:

- Learning how banking works by working in departments such as customer service, compliance and loan processing.
- Watching and working on the implementation of marketing efforts in banking, specifically, digital banking services and customer retention.
- Recognizing the lack of digital marketing and customer knowledge on digital banking facility.
- Acknowledging the difficulties confronting the bank including dependence on mentions and print advertisement, slower processing of loan applications and less powerful social media presence as compared to their competition.

Looking back on a final note, I found the internship to be a great learning experience for me. I learned things in class then got to practice it in real life, I've improved my communication and customer service skills, gained experience with digital marketing and traditional marketing within the banking industry. I do have many obstacles with this role, but the opportunity to be effective and participate in a new form of intervention within the company has been rewarding.

It will change my life and alter my future plans and dreams. Now I definitely feel much more confident going into marketing and operations particularly in the financial services / banking industry. Learning and skills developed within this internship will driven my forward career in particular digital marketing, the customer relationship, operational efficiency.

So far so good, one internship at One Bank PLC later, I hear now truly have a grip of where business management meets marketing and customer service while guiding me towards what I want to do in the long term world of business.

CHAPTER SEVEN:
Implications

7.1 Broader Significance and Consequences

My One Bank plc internship affects not just my development but current projects across the bank in marketing, customer services and operations. The assignments and projects that I have handled till now, have given me a sense of end-to-end picture of banking industries and marketing strategies, as well as served as the platforms where I contributed to bank's larger purpose.

On a **personal level**, this internship helped me develop practical skills in **customer service, problem-solving, team collaboration, and digital marketing**, all of which are crucial for a career in business administration. It also reinforced my ability to adapt to the dynamic nature of the banking sector, where technological advancements and customer expectations are constantly evolving.

On an **organizational level**, my involvement in marketing strategies, customer interaction, and research contributed to the bank's understanding of key issues it faces—such as the low customer awareness about digital banking services and the heavy reliance on manual processes. My insights into these challenges, coupled with proposed solutions, have the potential to improve the bank's marketing outreach, customer engagement, and internal processes.

7.2 Applicability of Academic Learning

Throughout my internship, I was able to apply the theoretical concepts I had learned in my **Business Administration** studies to real-world scenarios. Concepts like **market segmentation, digital marketing, and customer relationship management (CRM)** were directly applicable in various projects. For instance, my work on improving the bank's social media presence and digital communication strategies allowed me to apply academic marketing theories to increase the bank's outreach to younger, tech-savvy customers.

7.3 Organizational Impact

I can assure you that my depth of experience in customer engagement, digital marketing and the elimination of operational bottlenecks would have been nothing short of a game changer for One Bank PLC. In making the suggestion that they try to improve their online offering, I made sure to highlight how important it was to be fast and, well, like everyone else. Their competition is in a “sprint” when it comes to digital. This is my 2 cents into automating manual processes & turning loans process faster can help in enhancing the operational efficiency & increasing the customer satisfaction which ultimately results in Banks Growth and that's what make it to compete with other banks existing in market.

7.4 Industry Relevance

The entire financial services industry is undergoing an extensive digital transformation of its own,

with many institutions adopting digital banking services to address customers' needs. During the internship, I have learned more of what impact and possibilities that arises this change in Banking for customer service, marketing, technology. Benchmarks and learnings related to digital strategies, customer engagement and efficiency have broad relevance for the broader financial services market, due to the trends that are shaping future growth within this industry.

7.5 Lessons Learned

Some of the key lessons I learned during my internship include:

- **The Importance of Digital Presence:** A strong digital marketing strategy, especially on platforms like social media, is critical in today's competitive landscape.
- **Automation for Operational Efficiency:** Relying less on manual paperwork and more on automated systems can enhance efficiency, reduce errors, and improve customer satisfaction.
- **Customer Education:** Increasing awareness about digital banking services can drive customer adoption and reduce friction in the transition to digital platforms.
- **Effective Communication:** Clear, consistent communication is crucial in both marketing and customer service, especially in addressing customer concerns and building brand trust.

7.6 Skill Development

Here are some competencies that I was able to developed in my intern-ship:

- **Digital Marketing:** where I learned how to create content, social media campaigns and optimize digital platforms for high customer affinity.
- **Customer relationship management:** I have enhanced my CRM skill of communicating with customers effectively by understanding and fulfilling their requirements to build long lasting relations.
- **Problem solving:** from finding the problem in the operation and writing on how to resolve them this has taught me how to think critically and strategic in business space.
- **Team groups:** I was also in various team groups where and that opened cross-functional teams to me! What marketing sees from Operations and how we both move in concert towards the same goals.

7.7 Challenges Faced

I encountered some Challenges during my industrial training.

- **Anti-digital sentiment:** Below-par customer knowledge and usage of Internet banking demanded more focused marketing strategies.
- **Manual System** – Working with manual paperwork makes a bank lifeless and can the it's

working ways be increased by means of automation.

- **Competitors:** The competition with improved sathomelial mediam positioning was used as benchmarking information for the bank to take points into their process of presenting better their digital presence and reaching customers.

7.8 Networking and Relationships

I developed positive working relationships with employees from various departments like marketing, customer service and operations as an intern. These contacts are very important as they help me to increase my network and learn more about banking The guidance of my peers and superiors was also vital in teaching me the business aspect as well as marketing of banking.

7.9 Recommendations and Future Directions

On the basis of my internship, I suggest the following things to One Bank PLC:

- **Digital Marketing Strategy:** I would enhance the bank's social media (specifically targeting youth audience) and digital marketing with a more data foused model.
- **Invest in Automation:** Minimize dependencies on manual operations using automation by taking steps like loan processing, customer service and internal operations to boost the efficiency and improve customer experience.
- **Customer Awareness Campaigns:** Initiate focused campaigns to educate customers the benefits of digital banking services, resulting in increased mobile and internet banking adoption.
- **Regular Feedback Mechanism:** Establish mechanism for gathering feedback from the customers in order to further improving services and to ensure customer satisfaction.

In conclusion, my experience at One Bank PLC has exposed me to the workings of banking business, marketing and customer relations. I learned a hell of a lot about digital marketing, CRM and problem solving that will translate immensely into my future career.

I was able to help the bank advance top-priority goals, such as increasing digital banking awareness and improving operational efficiency; but I also learned how what I was studying in school applied daily in the industry. That experience made me to realise the importance of digital and processes transformations in banking which has formed a good base for my career as administrators, realising my entrepreneurship in general marketing and customer care.

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