Internship Report

on

An Analysis of the Marketing Strategies of National Credit and Commercial (NCC) Bank: A Study on Savar Branch

Submitted To:

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Letter of Transmittal

Professor Dr. Mohammed Masum Iqbal
Department of Business Administration
Faculty of Business and Entrepreneurship
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Subject: Submission of Internship Report on "An Analysis of the Marketing Strategies of National Credit and Commercial (NCC) Bank: A Study on Savar Branch"

Dear Sir,

I am pleased to submit my report titled "An Analysis of the Marketing Strategies of National Credit and Commercial (NCC) Bank: A Study on Savar Branch," which I have prepared as a requirement for completing my Bachelor of Business Administration (BBA) degree at Daffodil International University, with a major in Marketing. This study is based on secondary data and aims to evaluate the bank's marketing strategies, including its digital transformation, promotional activities, and customer engagement efforts.

Throughout the research process, I have utilized credible sources such as financial reports, newspaper articles, and scholarly research to ensure accuracy and relevance. The findings and recommendations presented in this report are intended to provide valuable insights into NCC Bank's marketing effectiveness and areas for improvement.

I sincerely appreciate your guidance and support throughout this research. If you have any questions or require further clarification, please feel free to reach out.

Thank you for your time and consideration.

Sincerely,

Faisal

Md Faisal Ahmed
ID:201-11-967
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Letter of Approval

This is to certify that the internship report entitled An Analysis of the Marketing Strategies of National Credit and Commercial (NCC) Bank: A Study on Savar Branch" has been prepared and submitted by Md. Faisal Ahmed, ID:201-11-967, as a requirement of the BBA program under the Department of Business Administration and the Faculty of Business and Entrepreneurship at Daffodil International University.

The report is recommended for submission.

Professor Dr. Mohammed Masum Iqbal
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Declaration

I am Md Faisal Ahmed, hereby declare that I have prepared the presented internship report at Savar branch entitled "An Analysis of the Marketing Strategies of National Credit and Commercial (NCC) Bank: A Study on Savar Branch" and also confirm that the report is only prepared for my academic requirement, not for other reason .It may not be used for the benefit of NCC Bank Limited.

Faisal

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Acknowledgment

First and foremost, I would like to express my sincere gratitude to the almighty for Granting me the strength, patience, and ability to complete this internship report successfully.

I am immensely grateful to Professor Dr. Mohammed Masum Iqbal**,** Dean of Department of Business Administration, Faculty of Business and Entrepreneurship at Daffodil International university for his valuable guidance, encouragement, and continuous support throughout this study titled **"**An Analysis of the Marketing Strategies of National Credit and Commercial (NCC) Bank: A Study on Savar Branch." His insightful feedback and expertise have been instrumental in shaping the direction of this report.

I am also thankful to NCC Bank for providing me with the opportunity to gain hands on experience in the field of General Banking operations. I am also thankful to the department's Staff and supervisors for their assistance, patience, and willingness to share their knowledge, which allowed me to learn and grow both academically and professionally.

Lastly, I am deeply grateful to my family, friends, and peers for their unwavering support, patience, and motivation during this research journey. Their encouragement has been invaluable in completing this internship report successfully.

Abstract

NCC Bank's marketing tactics are examined in this study, with an emphasis on the Savar Branch. To keep a competitive edge in the banking industry, the study intends to examine how the bank uses a variety of marketing strategies by STP (segmentation, targeting, positioning) and marketing mix (product, price, place, promotion, people, process, and tangible evidence) to draw in and keep consumers. The study uses secondary data sources, such as newspaper articles, industry associations, NCC Bank marketing materials, earlier research, and Annul financial reports. According to the findings, the Savar Branch of NCC Bank takes a customer-centric approach, prioritizing competitive pricing, digital banking services, marketing initiatives, and well-placed branches to improve customer accessibility. This study offers suggestions for future development and advances our understanding of how well NCC Bank's marketing tactics work in a cutthroat banking environment.

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Chapter-01: Introduction

1.1 Introduction

NCC Bank, a well-known commercial bank in Bangladesh, is well-known for its commitment to offering innovative financial solutions and customer-focused banking. Originally founded in 1985 as an investment firm, it operated in compliance with Bangladesh Bank regulations and became a full-fledged commercial bank in 1993. Since then, the bank has expanded gradually, adding over 128 branches and 9 sub-branch locations nationwide. It offers a broad range of banking services, including corporate, retail, trade, SME, and digital banking. Over the years, NCC Bank has undergone significant change. In the early 2000s, it expanded its branch network and added modern banking facilities. The 2010s saw a shift towards digital banking due to the introduction of online banking, mobile financial services, and a stronger focus on corporate and SME banking. The bank is now a significant player in the country's financial sector thanks to its corporate and retail banking services, financing for SMEs and agriculture, and support for international trade and remittances. It also prioritizes innovation in digital banking, enhancing the customer experience through collaborations with online and fintech companies. Through its Corporate Social Responsibility (CSR) initiatives, NCC Bank also funds healthcare, education, and environmental sustainability projects. The banking sector is expanding and making money in the business sector. It is therefore up against fierce domestic competition. The client's preferences shift daily. It's very difficult to deal with this changing situation these days. Therefore, the banking industry needs to have a firm understanding of how customers behave. The trust of the bank's customers is the main element that contributes to its improved standing (Rahman, 2015). Banks put their customers' loyalty first by using more marketing strategies. The efficacy of the bank's marketing strategy is examined in this study, along with possible enhancements for future expansion. The research advances our knowledge of how NCC Bank sustains its dominant market position in the banking sector through this analysis.

1.2 Background of the Study

In a highly competitive banking industry such as Bangladesh, marketing strategies are especially important for the expansion and long-term viability of financial institutions. To increase their market presence, draw in new clients, and keep hold of current ones, banks need to constantly improve their marketing strategies. One such bank that has increased its customer base and enhanced its service offerings through the use of various marketing techniques is NCC Bank. To assess these tactics' efficacy and pinpoint areas in need of development, it is imperative to comprehend them. In order to evaluate how NCC Bank Limited uses the marketing strategies STP (segmentation, targeting, positioning) and mix (product, price, place, and promotion) to stay competitive, this study analyses the bank's marketing strategy, particularly at its Savar Branch. The annual reports, official website, financial statements, published publications, and other pertinent industry reports of NCC Bank are the only secondary data sources that were used in this study. By analyzing these sources, the study seeks to offer a thorough grasp of the bank's marketing initiatives without the need for direct field surveys or original data collection.

1.3 Scope of the Study

The purpose of this study is to determine and evaluate NCC Bank's marketing strategies, with a focus on the company's marketing mix and tactics. It assesses how well these tactics contribute to bringing in new clients, retaining current ones, and expanding the company as a whole. The research's complete reliance on secondary data sources, such as financial statements, annual reports, official publications, and industry analysis, ensures a thorough grasp of the bank's marketing strategy. This study evaluates digital banking initiatives, promotional activities, and competitive positioning to highlight NCC Bank's strategy efforts in a competitive financial industry. However, the study's conclusions are restricted to information that has already been made public because it excludes original data, such as information from in-person interviews and customer surveys. Notwithstanding this drawback, the study's insightful conclusions may be useful to legislators, banking experts, and marketers who want to comprehend and improve banks' marketing tactics.

1.4 Objectives of the Study

The primary objective of this study is to examine NCC Bank's marketing strategies and assess their effectiveness in raising consumer loyalty and business expansion. By analyzing various aspects of the bank's marketing strategy, this study aims to provide important insight through the way NCC Bank positions its own in the competitive banking industry and offer suggestions for future development.

To achieve this, the study focuses on the following specific objectives:

1. To identify the marketing strategies of NCC Bank.
2. To analyze and evaluate the effectiveness of the marketing mix of NCC Bank.
3. To make some recommendations to improve the marketing strategies of NCC Bank.

Chapter -02: Methodology

2.1 Methodology of the Study

Using a descriptive research methodology, this study looks at NCC Bank's marketing strategy, concentrating on the Savar Branch. Since this study is entirely dependent on secondary data, neither direct customer interviews nor questionnaires are used. Instead, the findings of the study are predicated on publicly available data.

2.2 Data Collection Method

The research uses secondary data sources, including:

- Annual reports and financial statements of NCC Bank
- Official website and marketing materials of NCC Bank
- Bangladesh Bank reports and regulatory guidelines
- Published research articles, journals, and industry reports on banking marketing strategies

2.3 Data Analysis Method

The primary goal of the qualitative analysis of the collected data is to compare evaluations of NCC Bank's marketing strategies. The effectiveness of the marketing approaches (STP) and mix (Product, Price, Place, Promotion, people, process, and tangible proof) is assessed using recorded insights from business reports and economic performance indicators.

2.4 Limitation of the Study

There aren't many direct consumer and bank official insights because all of the data used in this study is secondary. The absence of primary data, like surveys or interviews, may affect the amount of knowledge about consumer attitudes and current market trends. Additionally, the analysis relies on previously published documents and materials, which may not fully reflect the most recent changes to NCC Bank's marketing strategies. Despite these limitations, the study provides a helpful analysis backed by credible sources that clarifies the effectiveness of the bank's marketing.

Chapter -03: Analysis of Marketing Strategies of NCC Bank

3.1 STP of NCC Bank

3.2.1 Segmentation

Segmentation, targeting, and positioning are essential if the company wants to maximize its marketing strategy. NCC Bank categorizes its customers into a wide range of demographic groups. division according to psychography, behavior, and geography. By concentrating on the specific group, they hope to ensure the maximum degree of segment satisfaction and develop a positioning strategy to demonstrate to their clients that they are a reliable business.

Demographic

They do their demographic segmentation focusing on various categories such as, age, gender, Income, occupation.

Age: NCC Bank offers their financial products for young adults, middle-aged individuals, and senior citizens

Gender: NCC Bank offers their products for the Male, female & other.

Income: NCC bank provides their services for all the low, mid and high-income level people.

Occupation: They designed their product for the students, professionals, business owners, and retired people that covers all types of occupations.

Geographic

Using its branches and automated teller machines, NCC Bank created its products to satisfy the needs of its customers in various geographic locations across the country. In addition to urban, semi-urban, and rural regions, they forge a robust presence in the numerous districts and divisions across the country. The bank can more precisely identify and satisfy the needs of its customers thanks to this geographic segmentation.

Behavioral

NCC Bank segments its customer base based on a number of criteria, such as the type of transaction, the service selected, and the frequency of banking. They influence the market as a whole by considering the needs of their customers, whether those needs are for digital banking services, loans, investments, or savings. They even keep an eye on their existing and prospective customers' user status. In order to do this, the bank considers the usage rate of its customers based on a number of factors, including common, reasonable, and uncommon consumers.

3.2.2 Targeting

- When it comes to demographic targeting, NCC banks base their audience on the following criteria: occupation (farmers, business owners, students); age (18–55) for active financial persons; age (56+) for senior citizens; and income (low to middle income for various loan types and affordable banking products; middle to high income for savings, investment products, and premium banking services).

- They offer branches, ATMs, and digital solutions in a range of locations, concentrating on both urban and rural areas when aiming to reach their audience geographically. They specifically target cities like Dhaka, Rajshahi, Khulna, Chattogram, and Sylhet.
- To implement behavioral targeting, NCC Bank examines consumer behavior, transaction trends, and service preferences. It finds high-value corporate clients, loan applicants, and regular depositors in order to provide specialized financial solutions. By advertising its online and mobile banking services, the bank also aims to attract customers who use digital banking. Priority banking, exclusive deals, and discounts are all enjoyed by loyal customers.
- By learning about the values, financial viewpoints, and lifestyles of its clients, NCC Bank uses psychographic targeting. Its outstanding banking services draw high-income clients, and business owners receive assistance with trade finance and customized SME loans. By improving its digital banking services, the bank also attracts tech-savvy clients. It also offers educational loans and contemporary payment options to young professionals. Through CSR initiatives and environmentally friendly banking methods, it also interacts with socially conscious clients. NCC Bank improves its market position and cultivates client loyalty by customizing its services to meet the financial goals and spending habits of its clients.

3.2.3 Positioning

NCC Bank has strategically positioned itself as a leading financial institution, combining the advantages of traditional banking with the innovation of digital banking products. The bank wants to differentiate itself in the fiercely competitive financial industry by highlighting its dedication to offering cutting-edge technology, outstanding customer service, and enduring client relationships. Through in-branch and online channels, NCC Bank continuously provides personalized banking experiences to a wide range of customers, including individuals, SMEs, and corporate clients. "**With You Always**," its tagline, is more than just a catchphrase; it embodies the bank's basic principles of dependability, security, and stability. This message, which reassures customers that they can depend on NCC Bank as a partner at every stage of their financial journey, is continuously reinforced by the bank through its marketing materials, customer service philosophy, and digital platforms. To appeal to the tech-savvy generation while preserving the legitimacy and friendliness of traditional banking, the bank also advertises its secure digital infrastructure, which includes mobile apps, internet banking, and real-time services. NCC Bank successfully establishes itself as a dependable, progressive organization dedicated to long-term excellence and customer satisfaction by fusing innovation and history.

3.3 Marketing Mix of NCC Bank

The marketing mix is a set of controllable elements that a company uses to attract customers and achieve its objectives. The marketing mix consists of the four Ps: product, price, place, and promotion. This model helps the bank develop a strategy that will attract and satisfy its customers. Some plans also incorporate other elements of the marketing mix, such as people, process performance, and tangible evidence. The study lists the eight elements of the NCC Bank marketing mix: people, process, performance, price, place, promotion, tangible evidence, and product. An explanation of each component is given:

3.3.1 Product

There are different types of products and services of NCC Bank. We can divide bank products into several categories:

- Retail banking
- SME banking
- NRB banking
- Corporate banking
- Digital Financial service
- Cards

Inside the table has shown the products and services of NCC Bank limited Across the country and globe:

Retail banking		SME banking		NRB banking	Corporate banking	Digital banking	Cards banking
Deposit Products	Loan products	Deposit Products	Loan Products	Foreign Remittance services	Corporate banking division products (Long-Term Financing/ Project Financing, Working Capital Financing, Work Order Financing, Green/Sustainable Financing	NCC Always	Credits cards (visa classic, Visa gold, visa platinum, visa signature)
Current Deposit A/C	Home loan	NCC Business SME Account	NCC Bank Muldhani Finance	NRB plus saving account		NCC ICON	
Savings bank deposit A/C	Abashan loan		NCC Bank Mausumi Prabriddhi Finance	NRB WPDS			
Special notice deposit A/c	Car loan		NCC Bank Small Business Loan	NRB Millionaire scheme			Prepaid cards (consumer prepaid card,

			Scheme (SBLS				hoj prepaid card)
Special savings scheme	Affordable car loan		NCC Bank Start Up Loan		Cash management (Current Accounts, Short-Term Deposit Accounts, Term Deposit Accounts)		
Money double program	Unsecure personal loan		NCC Commercial Vehicle Loan				
Power saver	NRB home loan		NCC Supply Chain Fina				Debit cards
Interest first			NCC Commercial Building Loan				
Millionaire scheme							
Kotipoti scheme							
Youngster account							
Youngster maximus account							
NCC Freelancer Account							

As a result, NCC Bank serves a variety of clientele by providing a wide range of goods and services both domestically in Bangladesh and internationally. The bank ensures accessibility for individuals by offering retail banking solutions, such as current and savings accounts, fixed deposits, and remittance services. Its corporate banking services offer trade finance, investment solutions, and SME loans to businesses. NCC Bank has extended its online and mobile banking services, "NCC Always," to facilitate cashless payments and smooth transactions in response to the growth of digital banking. Furthermore, the bank facilitates cross-border financial transactions by means of correspondent banking partnerships and international remittance services. These products enhance

NCC Bank's competitive edge in the banking industry by demonstrating its dedication to technological advancement, business expansion, and financial inclusion.

3.3.2 Price

In the banking industry, interest, fees, and other charges determine how much a bank's goods cost. NCC Bank's pricing strategy is as follows:
The NCC bank determines the costs of its savings and deposit products by comparing its interest rates to those of its competitors. Customers are drawn to banks with competitive interest rates because it makes it simpler for them to select one over another when better deals are available. However, this interest cannot be regarded as a cost for some items. The cost of these things is included in the fee they charge to keep the savings and deposit accounts open.

Interest Rates for Various Types of Accounts. Account type, deposit size, and tenure all affect interest rates.

Typical interest rates consist of:

Savings Account: Provides a low interest return, often ranging from 3% to 5% annually.

Fixed Deposit Account (FDR): Higher interest rates based on tenure, usually ranging from 6%-9% special notice deposit accounts**:** have interest rates between 5% to 7%, which are greater than savings accounts but marginally lower than FDR.

current accounts: Interest is typically not paid on

Account Opening & Closing Charges:

Savings Account: Minimum balance requirement and opening charge is TK1000.

Current Account: Higher opening balance requirement (BDT 5000 - 10,000).

Fixed Deposit Account**:** No opening charge, but a minimum deposit requirement (BDT 100,000 - 500,000)

Special notice Deposit Account: Small initial deposit, no opening fee.

Depending on the kind of account, closing fees might range from BDT 200 to BDT 1000 for an early closure.

Account Maintenance Fees:

Savings Account: Annual maintenance fees around BDT 200-500.

Current Account: Higher maintenance fees, around BDT 1000-2000 annually.

Fixed Deposit Account: No regular maintenance fee, but penalties for early withdrawal.

Special notice Deposit Account: there is have a small maintenance charge, usually below BDT 500 per year.

Loan Products Price:

Regarding the loan, the borrower must pay a processing charge of maximum @ 0.50% up to Tk. 50,00,000 but not exceeding Tk. 15,000 maximum @ 0.30% above Tk. 50,00,000 but not exceeding Tk. 20,000.

Home loan: Bangladesh Bank policies state that the home loan interest rate is 9%.

Abashan loan: Bangladesh Bank policies state that the home loan interest rate is 9%.

Car loan: Bangladesh Bank policies state that the home loan interest rate is 9%.

Card Price

Credit card**:** The NCC Bank provides a range of credit card options. Its issuance charge is $1500 for a credit visa classic, $2500 for a gold visa, $5,000 for a platinum visa, and $7,000 for a signature visa. The issuing fee covers everything, including the service price and VAT.
Debit card **:**The NCC Bank provides a debit card with an annual cost of 500 and an issuance fee of 500.
Prepaid card **:**All SMS fees, VAT, and cash withdrawal fees are included in the $1400 NCC Bank Visa Hajj prepaid card charge.

3.3.3 Place

Through about 130 branches and 9 sub-branch locations, NCC Bank offers services and direct sales in 48 districts throughout Bangladesh. The Bank maintains both physical offices and websites. The Bank has 128 ATMs for cash withdrawals, deposits, and balance enquiries spread across six districts. At point-of-sale terminals, customers can pay using their debit or credit cards. Additionally, the bank offers mobile banking apps, SMS banking, and online banking, enabling account management and transactions from any location. They also provide round-the-clock call center assistance. Before choosing where to locate its branches, the bank carefully considers a number of factors, including
Customer Density: They post their ads in areas where a large number of potential customers hang out.
Business Potential: They promote their locations in areas where there is significant space for growth.
Market Demand: They select regions with a high demand for banking services.

3.3.4 Promotion

Marketing: To efficiently reach the target clientele, NCC Bank uses a variety of advertising channels. They advertise their products via billboards, banners, posters, magazines, television commercials, and more. The NCC bank is the subject of numerous articles in newspapers such as The Daily Star, The Business Standards, and Dhaka Tribune. They also run TV ads on stations like News 24, ATN Bangla, and others.

Social Media Marketing: NCC Bank uses social media platforms like Facebook, Instagram, LinkedIn, and Twitter extensively to market its brand and raise brand awareness. They use inexpensive Facebook promotions to target specific demographics. Twitter is used for brand visibility, engagement, and updates through tweets and retweets. Instagram boosts brand recognition with insights, while LinkedIn focusses on job openings and professional contacts, enhancing their business profile.

Direct Marketing: The bank also uses direct marketing to carry out its promotional activities. This involves sending customized emails, SMS, and phone calls regarding updates, new products, special offers, and significant bank announcements.

Sales Promotions: NCC Bank employed a variety of sales promotion strategies to persuade customers to buy the products. With this strategy, they provide gifts, cash bonuses, reduced interest rates, discounts on loans and other goods, and other incentives based on the circumstances. To encourage both new and existing customers to use the bank's services, they also set up gift contests. Offering discounts exclusively during holidays or other special occasions is known as seasonal promotion.

3.3.5 People

NCC Bank emphasizes how important skilled, knowledgeable employees are to building customer trust. The bank invests in personnel training and development to ensure exceptional customer service. NCC Bank also employs the following tactics:

Customer Service Excellence: Establish a customer loyalty program that relies incentives on the quality of service interactions and provides discounts or gifts for consistent positive feedback or recommendations.

Employee Empowerment: To ensure better customer service, put in place a more thorough training program that prioritizes communication and empathy skills in addition to technical knowledge.

Staff Incentives: Based on performance metrics like customer satisfaction scores or the successful opening of new accounts, give employees bonuses and incentives to enhance results.

3.3.6 Process

Current account features from NCC Bank are designed to meet the needs of people, companies, and organizations. Debit cards, cheque books, and online banking are a few examples of these accounts. To help clients save and grow their money while earning interest, the bank offers a range of options. They consist of basic savings accounts, high-yield savings accounts, and specialized savings accounts made to help people reach specific objectives like retirement or education.

1. Special Notice Deposit Packaging: NCC Bank offers special notice deposits that let customers invest a specific amount for a predetermined period of time at a predetermined interest rate. Because these accounts offer higher returns than traditional savings accounts, they are ideal for individuals or organizations looking to invest additional funds in a secure manner.

2. Loan Packaging: To help both individuals and businesses, the bank provides a range of loans, such as personal, auto, and housing loans. Loan packages are made based on the loan amount, interest rate, terms, and repayment period in order to satisfy each customer's particular needs.

3.3.7 Performance

Performance is a primary component of NCC Bank's marketing strategy, which makes sure that all activities are in line with its long-term corporate goals and customer-centric objectives. The bank uses extensive customer satisfaction metrics, like Net Promoter Score (NPS) surveys, to evaluate and improve performance. By measuring the likelihood that clients will refer the bank's services to others, these surveys aid in assessing client satisfaction and loyalty. Utilizing the feedback received, significant improvements are made to the quality of services, product offerings, and customer experience. Furthermore, NCC Bank uses real-time performance monitoring technologies and data analytics to evaluate the success of its marketing campaigns. The effectiveness and impact of the bank's promotional activities are increased by empowering it to make prompt, well-informed decisions about which strategies are effective and which areas need immediate adjustments. In addition, the bank regularly benchmarks its performance by contrasting its key performance indicators with those of both regional rivals and international banking standards. To stay ahead of the competition in the quickly changing banking industry, NCC Bank can use this comparison to find gaps, implement industry best practices, and keep improving its products. By combining real-time data, customer feedback, and strategic research, NCC Bank maintains a strong, adaptable, and results-oriented performance.

3.3.8 Physically Evidence

NCC Bank prioritizes verifiable evidence in order to boost customer confidence and fortify its brand image. The bank ensures that its branches are equipped with the newest technology, such as digital signs and self-service kiosks, and maintain a modern, clean, and welcoming environment in order to offer convenience and highlight ongoing promotions. To make the bank easily recognizable and to further establish its identity, consistent branding is maintained across all consumer touchpoints, including physical branches, the internet, mobile apps, and social media platforms. In order to build trust, highlight the useful benefits of its services, and strengthen its reputation as a reliable financial partner, NCC Bank also includes customer testimonials and success stories in its marketing materials and digital platforms.

Chapter: 04 Problem and Recommendation

4.1 problems

- The "NCC Always" mobile application lacks user-friendly features and smooth functionality, causing dissatisfaction among digital banking users.
- Compared to competition, NCC Bank's limited digital marketing efforts make it more difficult to interact with tech-savvy clients.
- NCC Bank's visibility is lowered by inconsistent branding and advertising efforts in comparison to large private banks who launch vigorous brand campaigns.
- The lack of NCC Bank branches in Dhaka Division's residential areas hampers potential customers' accessibility and convenience.
- Poor use of social media marketing lowers brand awareness and customer engagement, especially with younger audiences.
- Many of NCC Bank’s niche products, such as the Freelancer Account or SME financing, are unwell positioned in the market due to uncertain messaging and lack of public awareness
- The bank's Corporate social Responsibility (CSR) activities are not promoted effectively, missing the opportunity to connect emotionally with customers and build a socially responsible image
- Modern marketing tools like influencer partnerships or affiliate promotions are not utilized, limiting the bank’s ability to connect with younger, digital-savvy consumers.

4.2 Recommendations

- NCC Bank should update the mobile banking application. Boost app performance with a smoother user experience with improved functionality, a quicker interface, and an intuitive design.
- To improve online exposure and engagement, NCC Bank should step up its digital marketing initiatives by starting focused campaigns on Facebook, Instagram, LinkedIn, and YouTube.
- NCC Bank should invest in consistent branding and advertising campaigns across print, digital, and outdoor platforms to improve its market presence.
- NCC Bank should consider opening additional branches in strategic residential districts of Dhaka in order to increase service accessibility and bring in more customers.
- The bank should rapidly expand its social media marketing approach by incorporating live videos, consumer feedback sessions, promotional events, and frequent interactive material.
- Products like the Freelancer Account, SME loans, and NCC ICON need clearer market positioning with simplified messaging, visuals, and benefits communicated through focused marketing campaigns.
- CSR initiatives should be promoted through storytelling on social media, press releases, and digital content to build emotional connection with customers and enhance the brand's responsible image
- The bank should consider modern marketing approaches such as influencer collaborations and affiliate partnerships to reach younger, tech-savvy audiences and build trust through peer recommendations.

4.3 Conclusion

The NCC bank is attempting to offer a range of financial products, increase the scope of its digital banking services, and combine digital and traditional marketing techniques. Despite these efforts, there is still room for improvement, especially in the areas of improving digital engagement, upgrading the "NCC Always" app, and fortifying customer service operations. Technology developments, more effective marketing techniques, and operational efficiency must be NCC Bank's top priorities as the banking sector develops in order to keep its competitive edge. The bank may boost market share, improve customer satisfaction, and secure long-term success in the cutthroat financial industry by resolving these issues.

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