



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

Internship Report On

An analysis of Communication and Branding Strategies of Dhaka Bank LTD.

Submitted by

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Submitted to

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Date of Submission: 29 may 2018



## LETTER OF TRANSMITTAL

29 May, 2018

Sabiha Matin.

Senior Lecturer

Faculty of Business & Economics

Daffodil International University

Subject: Submission of the Internship Report on “An analysis of Communication and Branding Strategies of Dhaka Bank LTD”

Dear Madam,

It is my pleasure to present this internship report on “An analysis of communication and branding strategies of Dhaka Bank Limited” as a requirement for completing my Bachelor of Business Administration. I enjoyed preparing the report though it was challenging to finish within the given time. In preparing this report, I have tried my level best to include all the relevant information related to Communication and branding of Dhaka Bank Limited.

I have a strong belief that the report will fulfill your expectation. I would be very grateful if you accept my report. Your kind consideration and cooperation will be highly appreciated.

Sincerely yours,

A handwritten signature in black ink that reads 'Arafat'.

Arafat Hossain

ID: 143-11-4166.

Bachelor of Business and Administration

Major in Marketing.

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## LETTER OF ACCEPTANCE

This is to certify that this project titled “An analysis of communication and branding strategies of Dhaka Bank Limited” submitted by Arafat Hossain, ID: 143-11-4166 has carried out under my supervision. This is further to certify that it is an original work and suitable for partial fulfillment of the Bachelor of Business and Administration of Daffodil International University.

Supervisor

A handwritten signature in black ink, which appears to read 'Sabiha Matin', is written over a faint, light-colored rectangular stamp.

Sabiha Matin.

Senior Lecturer

Faculty of Business & Economics

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## ACKNOWLEDGEMENT

At first, all praises belongs to the mighty Allah, the most clement, most generous and bounteous to all living creatures and their actions. In preparing this report on an analysis of communication and branding strategies of Dhaka Bank Limited, I have received commendable support from all the employees of Dhaka Bank karwan bazaar Branch.

I am very much grateful to my organizational supervisor MD. Shafiqur rahman Deputy General Manager of Dhaka Bank karwan bazaar Branch, for giving me the opportunity to work on this Department.

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I am very much indebted to my supervisor Sabiha Matin, Senior lecturer, Daffodil International University for giving me direction at different times to prepare this report. It is his guided supervision that resulted in successful completion and timely submission of the report.



## Executive summary

After 90s Bangladesh economies has been achieving a rapid growth action that's the reason Bangladesh is a developing country, many sectors play an important role with the economic and others development of the country. And banking sectors has huge contribution of this economic development. We can easily consider that banking system of a country as a barometer of an economic development. In this modern era well-developed banking system is much more needed for every type of trade and commerce. Day by day we are involving economical activities, as a result we are depending on banking sectors. In this reason our country has been promoting our financial sectors. Now days we can experience different type of Bank service like national and international. In our country banking system has divided in different ways like state owned, privet and foreign commercial bank. And In our country Bangladesh Bank play a vital role as guardian of all Banks who are providing financial or non-financial service in Bangladesh. Now this analyze has mention some name of the Bank who is providing financial service in our country, Sonali Bank Ltd.Rupali Bank Ltd.Janata Bank Ltd.Bangladesh Development Bank Limited. Basic Bank Limited. Bangladesh, AB Bank Limited, IFIC Bank Limited, Modhumoti Bank Limited, Mutual Trust Bank Limited, NRB Bank Limited, NRB Commercial Bank Limited, NRB Global Bank Limited, One Bank Limited, Premier Bank Limited, Prime Bank Limited, Pubali Bank Limited,Shimanto Bank Ltd,South Bangla Agriculture & Commerce Bank Limited, Standard Bank Limited, Limited, Limited, Trust , Uttara Bank Limited and others. All those banks are using different types of communication and branding strategies but this study will analyze the communication and branding strategies of Dhaka Bank LDT. So this study has been focused on the process of communication of Dhaka bank limited. And how to maintain their communication channels with daily basis of routine work. And which strategies they have followed for their branding. And also followed their positioning strategies in the competitive market.



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# Chapter 01: Introduction.



## 1.1 Introduction

Under the business Act 1994, The Bank started its business operation on Gregorian calendar month 05, 1995 with the licensed Capital of Tk. 1,000 million and paid Capital of Tk. a hundred million. The current licensed Capital of the Bank is Tk. 10,000 million. The paid Capital of the Bank stood at Tk.6879 million as of September thirty, 2016. The entire equity (capital and reserves) of the Bank as on September thirty, 2016 stood at Tk.14437 million (un-audited). As on Gregorian calendar month 2017, the Bank has a hundred Branches as well as a pair of Islamic Banking Branches, three SME Service Centers, 56ATMs, 20ADMs, a pair of Offshore Banking Units, one cubicle and Half dozen Branches below Dhaka Bank Securities restricted across the country and a good network of correspondents everywhere the globe. The Bank has plans to open a lot of Branches within the days ahead to expand the service delivery network. The Bank offers the total varies of Banking and investment service for private and company customers backed by the progressive technology and a team of extremely actuated professionals.

As Associate in nursing integral a part of our commitment to Excellence in Banking, Dhaka Bank currently offers the total vary of time period on-line banking services through its all Branches, ATMs, ADMs and web Banking Channels. Dhaka Bank is that the most well-liked selection in banking for friendly and customized services, leading edge technology, tailored solutions for business desires, world reach in trade and commerce and high yield on investments.<sup>4</sup>





# Chapter 02: Company

## Introduction & Objectives & Methodology.



## 2.1 Company Introduction

### **Part X**

Communication Process of Dhaka Bank LTD:

There communication process is organized in two ways like

Internal communication.

External communication.

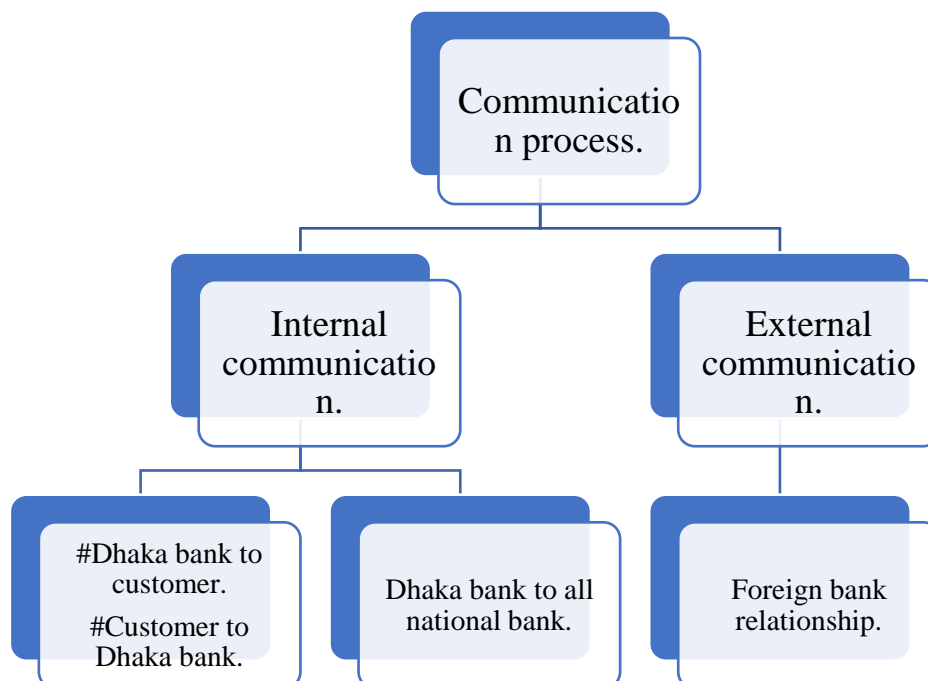
There internal communication is two way communications like

Dhaka bank to customer and customer to Dhaka bank.

Dhaka bank to all home banks.

And there external communication is all about communication with all foreign banks.

Figure: 01: Communication Process of Dhaka Bank LTD<sup>4</sup>





## Part Y

### Branding strategies of Dhaka Bank LTD

Dhaka Bank LTD also using some specific tools for branding their company like

1. Digital customer experience.
2. Investment in innovation.
3. Strategic partnership.
4. Branch beautification.
5. Service blogging on digital board.
6. Tremendous service.
7. Social media.
8. Unprecedented investment product.
9. Rigid security.
10. Satisfactory customer service.
11. City beautification activities.
12. Social awareness activities.



## 2.2 Objective of the study

The main objectives of the study are to analyze the communication and Branding Strategies of Dhaka Bank Limited. To meet the main objectives specific objectives stated below have been set.

1. To analyze the Brand language.
2. To analyze Company capabilities and their strengths and weaknesses.
3. To analyze Close competitors and their branding strategies.
4. To analyze the company positioning strategies.
5. To audit of the content and marketing assets of the bank.
6. To identify each sales touch point and communications channel.



### 2.3 Methodology of the study

The analysis is descriptive in nature. And in this analysis I have been collected primary data from customer and employees survey and also used secondary data from different types of web site and article.

For primary data collection, used face to face interview with managers and employees and customers.

Secondary data are collected from internet and journal.



# Chapter 03: Literature Review.



### 3.1 Literature Review

#### **Part: X**

#### **Communication:**

Communication refers to the exchanging of information by writing, speaking or using some medium.

Importance & review: Communications is an integral part of banking organization. Because in recent years happens that the central bank of Colombia ordered their monetary staff to develop their communication policy, because they feel they are losing their interest rate on invests market. So developing the communication process is crying needed. There are different types of communication process exist in the banking sector. Moreover banking communication policy divided into two way firstly internal communications and second one is external communication. And this communications depends on different types of mode. As a result world has found actual dynamic communication. And people got easy way to communicate with bank. That's the reason banking sector developing day by day in our country. So electronic communication has huge contribution on this sector. Now a day we are getting 24 hours banking services through ATM booth. And now transaction is easier because of electronic communication. Over using the system direct deposit has been accomplished an easiest and faster place. Beyond this system internet communication has also play many roles in this sector. Through the internet banking communication got new face. It's not only faster but also easier than other communication. Through the internet can be help to communicate with bank from anywhere any time. 19 mar 2018 online news published that South Africa reserve bank offering mobile apps in first time in their country. In our country like Bangladesh have already using it. And apps added new



dimension on this sector like Dhaka bank offered GO apps, city bank offer City touch, Esters bank has EBL Sky banking. Mutual trust bank1 has MTB smart banking, and Brac bank offered BRAC bank mobile service. Everywhere it is popularly known as mobile banking.<sup>2 3 4 5</sup>

### **Step 01- Communication:**

Identify even sales bit purpose and communication channel. It's crucial to by ready to articulate your communication strategy in every channel, outline any delicate variations in however you communicate your whole across channels. Unity across the board is essential however as a contemporary seller it's necessary to work out nuances wherever applicable.<sup>9</sup>

### **Step 02- Communication process:**

Communication objectives can state the expected impact on communication activities. It must indicate the expected corrective in information. Apply behavior associate with the development downside within the participant team as associate degree consequence of the communication program. Communication objectives determine however participants and partner behavior can develop or amendment to what extent and over what amount of time.

But the communication objective dose not describes associate degree of activity-it ought to categorical the outcomes of activities.<sup>9</sup>

### **Step 03- Group selection for the communication:**

A systematic group selection is important to achieve the communication motive.

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In this situation Dhaka bank selected two groups first one is internal communication group and second one is external communication group. Internal group consisted by in home country banking communication and external group consisted by outside the national.<sup>10</sup>

#### **Step 04- Internal communication:**

Internal banking communication refers to communicating inside the country banks. This sector has divided into two ways first one is bank to bank communication, and second one is service depend communication. In here bank to bank communication mode is Bangladesh bank who plays his role as a guardian.<sup>4</sup>

#### **Step 05- External communication:**

External banking communication is a process where banking communication buildup with foreign banks. Developing foreign trade or other activities.<sup>4</sup>

#### **Step06- Communication group analysis:**

The aim of a communication group analysis is to find out as much as possible about the properties of the target group that are of relevance for the design of the communication formats. Border banking communication, or shortly said foreign banking communication.<sup>4</sup>

#### **Step 07- Communication channels:**

Channel A:

Personal online banking: It is considered as direct channel. This service provided by branch, on the phone or online. And Dhaka bank also offered to their customer a mobile apps like” GO”



apps. Customers can create their own account in the apps and they can do direct transaction over the apps.

Channel B:

Direct business banking: This banking system considered as advance banking. This service provided by online and smart device and through other channels.

Channel C:

Branch service: This is totally tangible banking system. And customers can go their convenient branch for any kinds of services.

Channel D:

Tele banking: This system is totally call center based banking service. And Dhaka bank offered to their customers 16474 number for any kinds of banking service at 24 hours.<sup>6</sup>

### **Step 08- Development of communication formats:**

The structure of communication formats to more increase the protection, multiplying and motivating behaviors of the target group analysis.

Fulfill the expressed information and to reduce identified gaps in behavior and knowledge.

Using multipliers and information channels.

Addressing the identified barriers to the behavior.<sup>4</sup>



### **Step 09- Program messaging:**

Once you've outlined or refined your positioning, you'll review your electronic messaging platform. You ought to clearly define your key messages and worth proposition. Take care that your electronic messaging accurately reflects your Organization's capabilities – it will be inspirational nonetheless it should be possible for your audience to actually believe. When you contemplate your varied points, take care to incorporate differentiators acceptable to every audience. Guarantee variance in message is on the market and confirm precisely what you're language to every audience in your communications.<sup>6</sup>

### **Part: Y**

#### **Branding:**

Branding is a process it could be a name, term, sign, symbol or design, or a combination of them meant to get clear knowledge of the goods or services of sellers and to recognize them from those competitive area.

Importance & review: Branding of a bank is important for investment. And it helps to increase visual identity on the other hand Proper branding could be help to grown up for a bank. There many examples have existed in the world like Bank ABC wins a prestigious international branding award in 2016. In that award function Mr. Sale Al Wary, Executive

Vice precedent and group chief operation officer of bank ABC was said that we are delighted with this award, which acknowledges our successful rebranding that was conducted last year to reflect our refined business strategy, new vision and mission and new promise to customer. And



this is the another news of First Investment Bank of Bulgaria who took two branding award in 2017 which was the best consumer banking brand and another one is the best SME banking brand award. The award committee said that the Global brands award was established with aim of honoring excellence in performance and the rewarding organization across various sectors. And they also said that the awards honor companies who have performed outstanding in the field of finance, Education, Hospitality, Lifestyle, Automobiles and technologies. And the awards are given

To those players who actually contribute on those sectors. Above all AB bank also received NRB branding Bangladesh award in 2014 at the same time Trust Bank Limited also received the branding award of Branding Bangladesh Initiatives Abroad.<sup>3 4 5</sup>

### **Step 01- Competitive landscape:**

As you think about your current marketplace, establish all competitors. For long-standing competitors, has their whole strategy shifted in ways in which threaten yours? Establish new entrants to the market. Bear in mind of market disruptors; confirm their level of threat and uncover holes in their business model, strategy and offerings. Perform associate degree updated SWOT analysis for all.<sup>6</sup>

### **Step 02- Key audiences:**

Review your key audience and confirm if it's modified or swollen. As an example, is your whole addressing a new replacement whole new generation of consumers like Millennial? Think about playacting a Persona audit as a section of your overall



brand audit. On the far side ancient identification like demographics, make sure you perceive variances in shopping for triggers and private values across totally different teams.<sup>7</sup>

### **Step 03- Positioning:**

Revisit your market positioning in regard to competitors. Try this by distinguishing your key differentiators, what causes you to higher than alternative businesses during this class. Pinpoint your key attributes; make a case for UN agency you wish to be to your audience. However can you articulate this? Outline your voice.<sup>10</sup>

### **Step 04- Identifying the competitor and their branding strategies:**

This part is very specific. It means those surveys the competitive landscape and collects the list of companies that offer same service or product as same industries. The length of the list depends on which vertical that operating the list to be comprehensive but not unreasonable. If the list is a long one so prioritize the top five to ten competitors and focus on depth part of the audit. If the selected company or brand offers such niche service that competition in the general sense does not exist. But no brand operates in a vacuum. There are always relevant brands that can be considered in the analyze process. Brand analysis is a process that shows how a brand is actually performing on the stated goals, and then to look at the wider landscape to check the positions in the market.<sup>7</sup>



## Brand Name and Logo of Dhaka Bank Limited

The logo for Dhaka Bank Limited is centered within a large orange rectangular border. The word 'DHAKA' is written in a bold, blue, sans-serif font. The word 'BANK' is written in a light blue, sans-serif font with a thin black outline. Below 'DHAKA BANK' is a horizontal line. Underneath the line, the word 'LIMITED' is written in a black, sans-serif font, with each letter spaced out.

### **Step 05- Analyze the Brand language:**

The whole language analysis examines the verbal communication employed by every of competitors with the goal of distilling insights on its electronic messaging, tone, and voice like,

1. **Brand name:** in this situation Brand name should be similar on business profile. So Dhaka Bank has to achieve this.
2. **Tagline or slogan:** slogan has provided contacts of a business. So Dhaka Bank slogan is Excellence in Banking.



3. **.Copy writing:** Dhaka Bank offers a complete range of banking, lending and investment services for individuals and business institutions.
4. **Design- Color and Logo:** They are using their name as their logo.
5. **Symbol:** They are using their name of organization as their symbol.
6. **Key messaging:** Our vision is to assure a standard that makes every banking transaction a pleasurable experience.<sup>4</sup>

#### **Step 06- Analyze the Visual identity:**

The visual identity analysis examines the logos, colors, and imagery utilized by each of the competitors. By identifying patterns to find opportunities for general differentiation within the market landscape like,

1. **Logo:** Their logo is not attractable. It should be modified.
2. **Color:** As red color meaning strength, determination so they should use the color on their logo.
3. **Shape:** Their Shape should be improved.
4. **Symbols:** Symbols are acceptable.
5. **Imagery:** Their imagery view not remambarable.<sup>84</sup>

#### **Step 07- Analyze the company positioning strategies:**

The final step is wherever you draw your conclusions on the positioning of every whole that you've audited. The end result of your findings takes the shape of the whole audit readout, a visually compelling synthesis of insights. The whole audit readout presents a high-level summary of the visual and linguistic temperament of every whole you've audited within the context of the competitive field as an entire. It illuminates each the similarities and points of



differentiation amongst your competition, supplying you with a comprehensive image of the market landscape and, additionally significantly, the opportunities that exist inside it.<sup>6</sup>

### **Step 08-Methodologies for analyzing the positioning of the company**

Establish the brand.

Identify the strengths and weakness.

Company's strategies should be closer with the expectation of target customer.

And final stage understands the market place in competition field.<sup>4</sup>

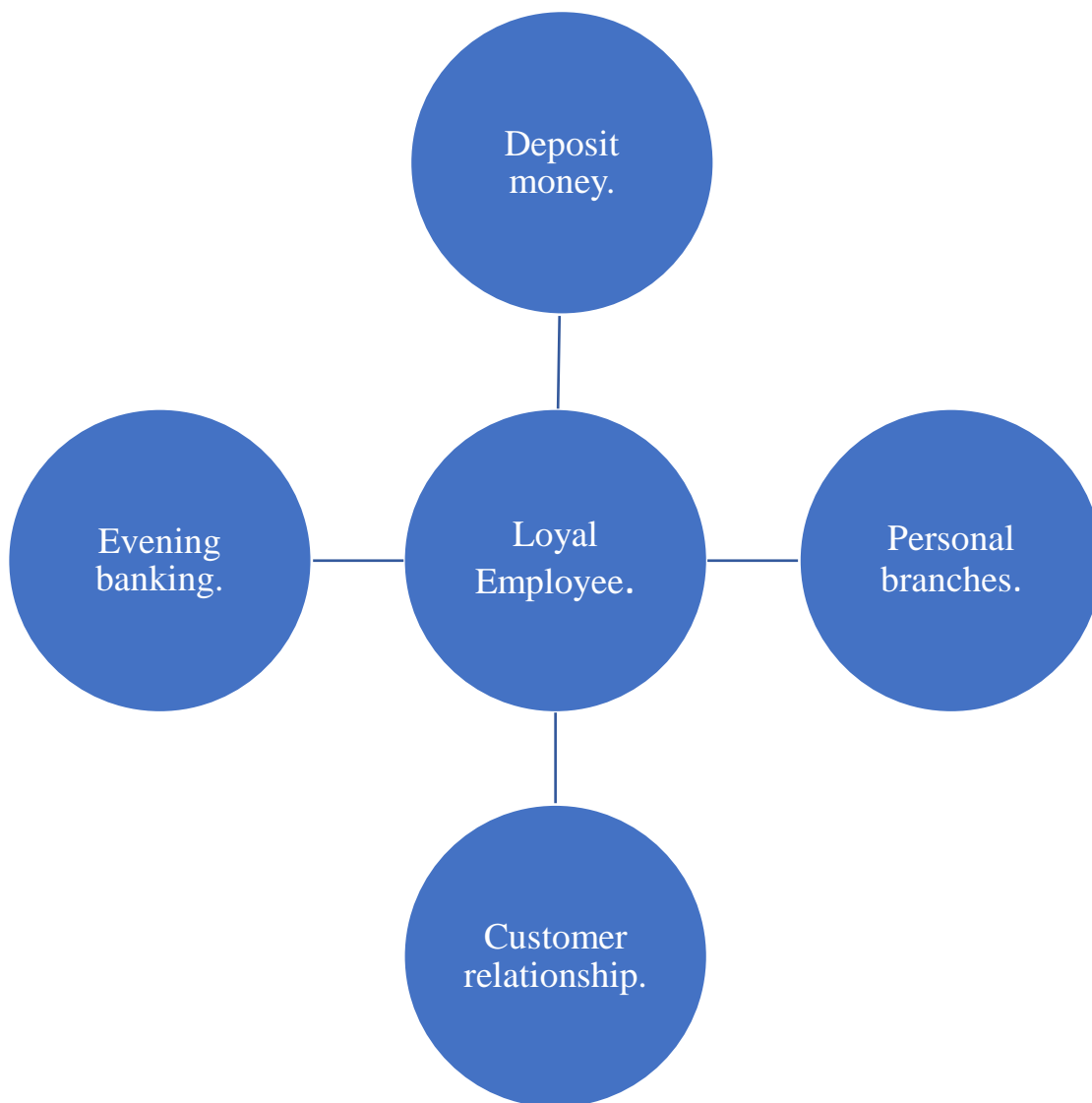
### **Step 09- Dhaka bank offering to the customers:**

1. Special deposit rate.
2. Low rate of loan.
3. Lakhpoti deposit system.
4. Kotipoti deposit system.
5. Home loan.
6. Car loan.
7. Business loan and etc.<sup>4</sup>



## Step 10- Strengths of Dhaka bank LTD.<sup>4</sup>

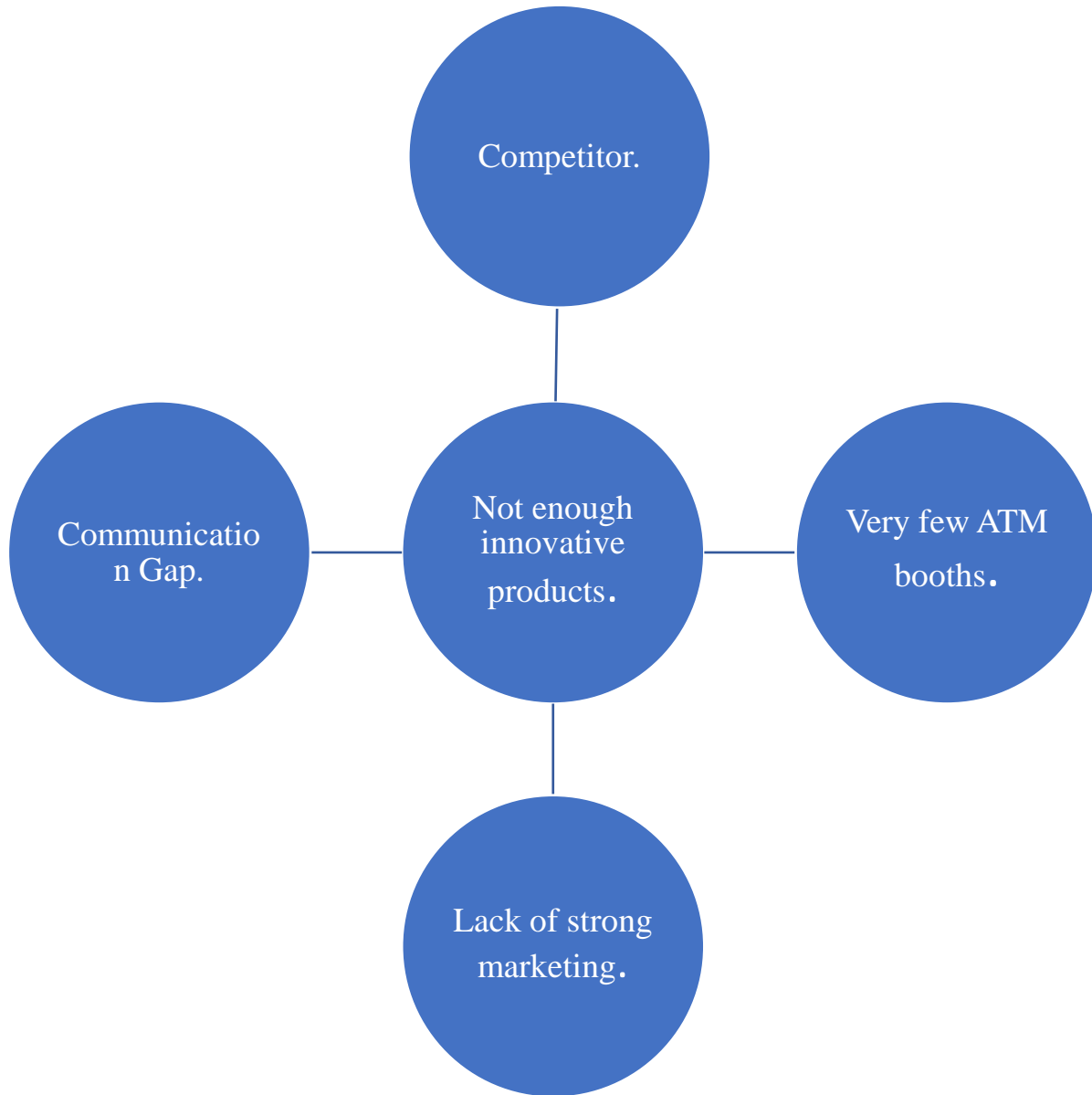
Figure: 02: Strengths of Dhaka bank LTD





**Step 11- Weakness of Dhaka bank LTD.<sup>4</sup>**

Figure: 03: Weaknesses of Dhaka bank LTD





### **Step 12- Experience the competition:**

For each of the competitors you establish, the primary goal is to expertise the whole as its audience will. A bit computer program savvy ought to surface most of what you would like. Pay it slow on company websites, social media channels, press releases, videos, etc. Compile assets in separate folders for later analysis. It in all probability goes while.<sup>11</sup>

### **Step 13- Essential content and marketing asset analysis:**

Point A: Identifying the main goal:

Setting the main goal is most essential part for financial or non-financial companies. Because it define how a company run a long way. As it is same for Dhaka bank, so they have already set their goal in trade and commerce to achieve a higher position.

Point B: Identifying the content to include:

Dhaka bank limited offers to the customers a complete range of banking, lending and investment services. That the reason they developed their slogan like EXCELLENCE IN BANKING.<sup>4</sup>

Part C: Observing inventory & content<sup>7</sup>

1. Index number.
2. URL.
3. Headline
4. Audience.
5. Message.
6. Analytic.



#### **Step 14- Assets:**

Your strategic whole audit ought to embrace associate degree audit of your content and promoting assets that square measure an instantaneous illustration of your whole to the globe. With the fast proliferation of assets – from brochures to tracheophyte videos, radio spots to digital ads – having a central location within which you store all of them can expedite them. Having whole assets keep promoting Resource Management ensures all of them align along with your strategic whole vision and objectives. <sup>7</sup>



### 3.2 Scope of the study

In this analysis been focused on their communication and branding strategies. Not cover other section. So this study has focused on their communication channels and how to maintain their communication in routine work. And which strategy they are following for their branding.



### 3.3 Limitations of the study

As banking activities are highly secured that's the reason everywhere access is restricted so

In this analyzati on it is highly faced on. And I was hard to get an appointment with the auditors as an internee like me. As I was in karwan Bazaar branch I could not able to visit the head office as whole communication and branding strategy organized from there. And other mentionable thing is time. For the analyses has need much more time so short time is the main limitation of the study. But I have tried my best as far as possible.



# Chapter 04: Findings & Recommendations.



#### 4.1 Findings

1. **Communication analysis:** The authority considered that No direct communication between customer and head office, so the analyzer can said that this is their weakness.
2. **Positioning gap:** This study showed that they have not enough branches for customer services so this is hamper them to create a good position in the competitive market.
3. **Audience Review:** Customer opinion proved that Employee and customer relationship are very good so it once again proved that customer reviews are good.
4. **Competition gap:** Very few ATM booths in Dhaka city so they are losing proper interact with their customer and losing their position in the competitive market.
5. **Branding Content:** As they are providing Evening banking system so they could take an advance position with their close competitors.
6. **Communication Channels & sales touch point:** Foreign currency exchanging process is very good so they have a good position in their sales touch point and communication.
7. **Auditing Marketing Assets:** Their marketing department is too Nero so their Marketing activities are very poor.





## 4.2 Recommendations

1. Their brand logo is not attractive so it should be improved.
2. Their lakhopoti and kotipoti deposit system should be used for marketing content.
3. Their branches should be digitalized so that customer can attract on their branch.
4. Through the student banking they can promote their brand.
5. Enough ATM booths can be promoting their Brand.
6. They should keep the good relationship with the customers.
7. Showing functional quality is more important for marketing.



# Chapter 05: Conclusion & References.



## 5.1 Conclusion

As a bank Dhaka Bank Ltd. must do a great deal of things for the betterment of the country. Thus, it's to require initiatives so it will fulfill the need of the government similarly as people. It will enhance a lot of public service and build up operating groups to produce the most effective services to its valuable customers. It should be run in organized means and discipline should be ensured all told sphere of its performance. Economic expert team, import team and remittal team should be shaped and perform duties properly. A lot of coaching, automation assortment, market research and fastness in coupling are basically needed. To try to these the suggestion, it's not worthless. It's nice impact on the banking business and different sector of the economy. For this, government assistance is essential and it's expected that govt. can broaden its hand for implementing the recommendations for the welfare of the people of Bangladesh.



## 5.2 Reference

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