



Internship Report



Internship Report on

Analysis of Key Account Management at bKash Limited:
An Internship Experience Perspective

Submitted to:

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First of all, I would like to thank Almighty Allah for his divine power to clear my mind and complete this recipe.

I would also like to express my heartfelt gratitude to our professor Mohammad Tohidul Islam Miya from the United International University Faculty of Economics and Business.

While I was reading, Mr. Mohammad Tohidul Islam Miya provided me with unwavering guidance, valuable insights, and advice. His continued support, encouragement, and willingness to participate in discussions about ideas and issues played a key role in the success of this report.

I also thank God for giving me the strength, talent, and passion to complete this work.

I would also like to thank the creators of the websites we provided information for this report and those whose hard work and collaborations have greatly benefited our research.

Finally, I am happy and fulfilled the deadline for submitting this report.

Letter of Transmittal

17th June 2023

Mohammad Tohidul Islam Miya

Assistant Professor

School of Business & Economics

United International University

Subject: Submission of the internship working report.

Sir,

I am happy and proud to present my internship report titled “bKash Limited Customer Satisfaction Assessment Leading in Mobile Money Services”. This report serves as a mandatory component of my internship program. Throughout the duration of my four-month internship (6th February to 5th June 2023), I was assigned as an intern within the Commercial Department's Key Accounts division. I have diligently strived to incorporate comprehensive information regarding the organizational background and operational procedures of bKash Limited. The primary objective of this report is to evaluate the satisfaction level of consumers with bKash's array of products and services as a mobile financial service provider.

I kindly request your acceptance and acknowledgment of my internship report, along with your assistance in facilitating the necessary steps to complete the internship process. I'm happy to answer any questions you may have and provide any further details on the internship. For your time and consideration, I appreciate it.

I appreciate you taking an interest and helping me with this issue.

Sincerely yours,

Samira Ahsan
ID: 111 183 088
Bachelor of Business Administration
United International University

Executive Summary

bKash Limited is a joint venture of BRAC Bank Limited. The purpose of bKash Limited is to meet the increasing demand for mobile banking services in Bangladesh. The division where I worked is Merchant Division. Basically, the Merchant Division at bKash is responsible for developing and managing collaborations with businesses and retailers for them to accept payments via the bKash platform. This division collaborates with various types of merchants, including retail stores, restaurants, e-commerce platforms, utility service providers, and others. This position requires good communication skills, authority, and the ability to work in a fast-paced environment.

I used to participate in the core tasks of the key account management department. My core roles are leading, approaching, meeting, onboarding, training, and retention. At first, leading is basically field work and scanning, where I went to different places to collect information about merchant accounts and made a spreadsheet for my line manager. Then in approaching, I explained the benefits of merchant accounts to the targeted customers communicated through phone or email. Now in the form of meetings, I have visited many reputable restaurants, and hotels to further convince the customers for merchant account opening. The other thing is onboarding where I collected the required documents and filled in the form KYC (Know Your Customer). In the training part, I make sure that the merchant knows how to use the MR portal and how to take payments. And finally, in the retention part, my task was to collect the restaurants and hotels' information in a single spreadsheet and form a good relationship with the merchants and propose to them our offers of campaigns. Overall, I interacted directly with all the core tasks of Key account management.

The overall study is divided into several parts including an introduction, historical background of the company, divisions, and services mix of bKash, strengths & weaknesses of the company, external environmental factors, my overall job experience as an intern, recommendations, and conclusion. From the report, our broad focus is to get to know about the “Analysis of Key Account Management at bKash Limited: An Internship Experience Perspective” and find the functions that are run to be the market leader and get a sustainable competitive advantage.



CHAPTER 1: Introduction

1.1 Company Profile

bKash Limited is a leading fintech company providing mobile financial services to millions of people in Bangladesh. Founded in 2010, bKash has changed the way people access and manage their money by providing safe, convenient, and affordable financial solutions. With its commitment to financial inclusion, bKash has become a trusted partner in transforming the lives of people, businesses, and communities across the country.

bKash's vision is to form a cashless way of life where everybody has risen to get to budgetary administrations and empowers everybody to lead an important life. Their mission is to empower people and businesses to succeed and contribute to the country's financial development by giving simple, secure, and reasonable budgetary administrations on our capable platform.

bKash offers versatile keeping money administrations to meet different client needs. bKash gives a secure and easy-to-use wallet that permits clients to store and oversee cash carefully. With the bKash wallet, individuals can send and get cash, pay for merchandise and administrations, pay bills, and pay over the phone with some taps on their portable phones.

Their general agents allow customers to easily deposit and withdraw funds from bKash wallet. With thousands of authorized users nationwide, bKash enables people in even the most remote areas to access financial services. bKash provides fast and secure money transfers at home, allowing people to send and receive money in seconds. This service has revolutionized the way you send money in Bangladesh by providing a safe and efficient way to use traditional methods.

They work with many businesses and merchants so that customers can make cashless payments for a variety of products and services. From retail to electronic payments, bKash makes doing business easy and hassle-free for consumers and merchants.

bKash grows its administrations to supply more money-related arrangements. They utilized savings, insurance, and credit to form money-related administration and arrange less demanding and more comprehensive for our clients. Development and security go hand in hand at bKash. They continually contribute to the best innovation and security measures to guarantee the security and protection of their clients' money-related exchanges.

Its framework is planned to meet worldwide measures and highlights both confirmation and solid anti-

fraud communication. bKash is committed to progressing the monetary circumstance of the underserved and unbanked in Bangladesh by giving devices and administrations. They work closely with controllers, advancement accomplices, and communities to progress budgetary education and back financial development through get money-related administrations.

In expansion to its central business, bKash moreover needs community inclusion. They contribute to community improvement, instruction, wellbeing, and catastrophe alleviation to assist impact their communities and progress the lives of those in require.

bKash Limited is a pioneer in the financial services industry and is changing the way people in Bangladesh access and manage their money. With a customer service approach, a commitment to innovation and safety, and a passion for financial inclusion, bKash is poised to bring cash to the underserved community, support people and drive growth in the national economy.

1.2 Mission

The primary purpose is to expand financial inclusion by providing affordable, affordable, and reliable financial services. The purpose of bKash is to provide the people of Bangladesh with mobile money services that will enable them to send and receive money through the use of their mobile phones in a secure manner.

1.3 Benefits

Because it is a mobile money service, bKash is committed to providing its consumers with the following five primary benefits: promptness, cheap cost, safety, user-friendliness, and accessibility. Consider the following in order to acquire further information regarding these advantages:

The lightning-fast speed with which funds can be moved from one account to another is one of the most enticing aspects of bKash. The rapid turnaround time for the money contributes to the market's increased efficiency and enables it to more effectively meet time-sensitive needs.

The second benefit is that bKash's money transfer services are more affordable than those offered by other nations. Because of the difference in pricing, there is now a much greater supply of financial services that are within reasonable price ranges, which has been of significant benefit to the general public.

All bKash transactions are encrypted and safeguarded by a personal identification number (PIN), making them extremely secure. If your phone is ever lost or stolen, your bKash funds will still be secure. Users are more likely to feel safe making financial transactions online if such transactions are protected.

Fourth, bKash's ease-of-use means that customers can send and receive funds whenever and wherever they need to. bKash service is accessible at all hours, seven days a week, to accommodate customers' varying schedules and demands.

Fifth, bKash is available everywhere in Bangladesh thanks to its widespread network of over 300,000 agents and 300 automated teller machines (ATMs). Because of this all-encompassing service, bKash has become a popular financial option for people all around the world.

As a whole, bKash is dedicated to these tenets in order to provide a stable and consistent mobile financial solution for its customers.

1.4 Products and Services

bKash provides a wide range of options for its consumers. Among bKash's many features and benefits are:

First, there are no service charges for making cash withdrawals from any bKash location or ATM.

Withdrawing money from your bKash account is easy and may be done at any bKash agent location or at any ATM that accepts bKash. For the sake of convenience, we ask that you pay a small fee.

Third, bKash allows users the convenience of electronic money transfers between accounts. There are low transaction fees connected with using this service.

Fourth, bKash is a secure and convenient payment option that is widely recognized in many countries and regions.

Fifth, customers can buy cell airtime directly from their bKash account, without the requirement to load cards.

Sixth, bKash facilitates international money transfers via Western Union and MasterCard. This facilitates the transfer of funds from distant family members to those living in rural areas.

Users can earn up to 4% interest on their savings in their bKash account, which is a great incentive to put money down for the future.

8. Mobile: bKash customers can conveniently top off their phones with funds from their account

1.5 Growth of bKash Limited

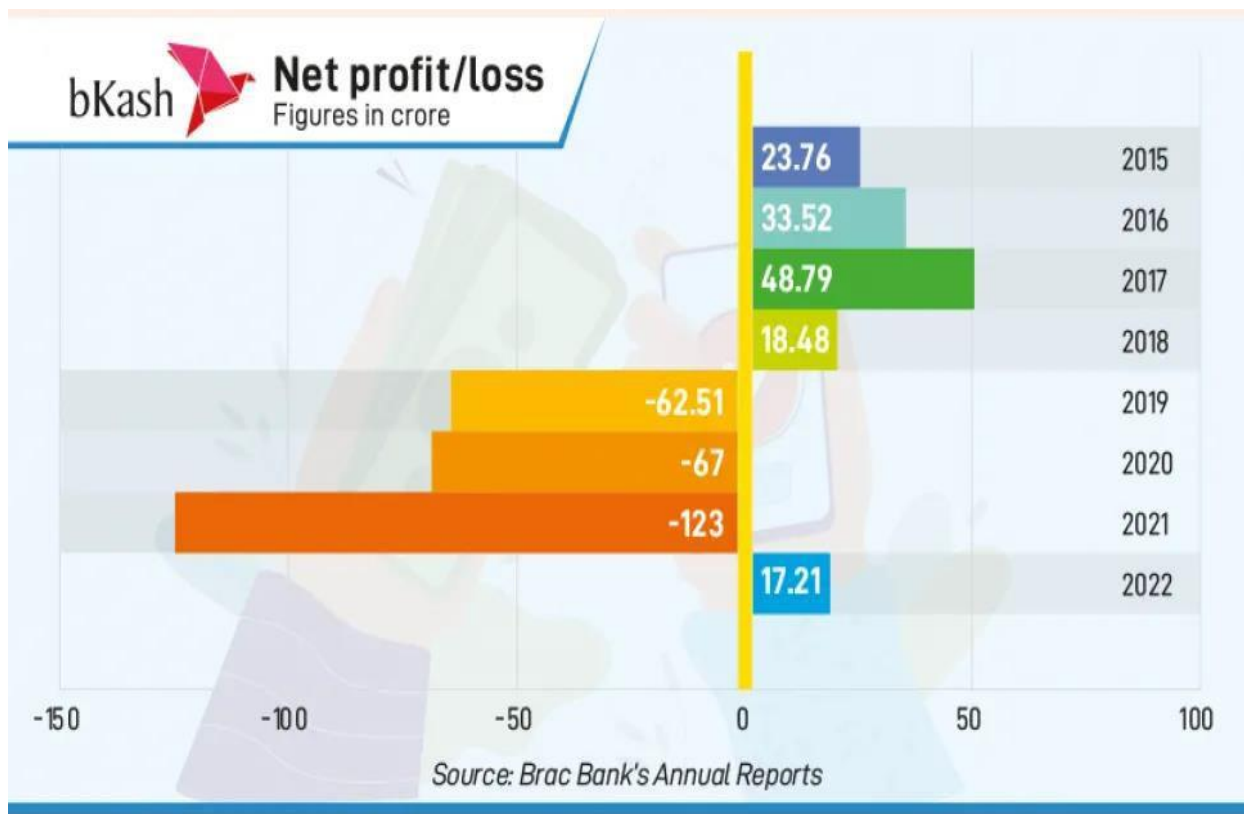


Figure 7: Growth of bKash Limited

bKash Limited, the country's preeminent provider of mobile banking services, turned a profit in 2022 after suffering losses for the previous three years. The company has made a dramatic turnaround, as seen by its financial results, which show a net profit of Tk 17.21 crore, up from a deficit of Tk 123 crore the year before. After losing Tk 67 crore in 2020 and Tk 62.51 crore in 2019, things are now looking up.

Negative cash flows were experienced at this time due to bKash's heavy investment in infrastructure and capacity building. However, bKash's head of corporate relations, Shamsuddin Haider Dalim, affirmed that the company's strategic investments have started to pay off. He talked about how the company has benefited from making deliberate and strategic investments in things like new technology and expanding the range of products it offers.

bKash employees are generally upbeat because the company's growing customer base and higher revenues point to bright financial prospects. From Tk 2,794 crore in 2021, revenues jumped to Tk 3,430 crore in 2022, an increase of 22.77%. Even more impressive is the 24.53% growth to Tk 5,853 crore that the company saw in e-money circulation in 2021.

On March 1, 2010, bKash Limited was founded as a wholly-owned subsidiary of Brac Bank. Convertible preference shares were issued in 2014 to fund investments from the Bill & Melinda Gates Foundation (B&M), Alipay Singapore E-Commerce Private Limited (Alipay), and SoftBank. There are a total of 163,104 convertible preference shares; B&M owns 22,525 of them, Alipay has 55,433, and SoftBank has 85,146 as of the end of 2021.

The number of agents and merchants that bKash has developed around the country is close to 300,000. It has also worked with other financial institutions and service providers in Bangladesh to improve the country's cashless digital financial ecosystem. Consequently, bKash has grown to serve approximately 6.5 crore users.

Meanwhile, parent firm Brac Bank saw a net profit gain of 10.14% in 2022, with total earnings of Tk 601.63 crore. The bank, which is publicly traded, earned Tk 546.25 crore last year. In 2022, the bank's consolidated EPS was Tk 4.02, up from Tk 3.65 the previous year. Additionally, the consolidated NAV per share rose during the most recent fiscal year, from Tk 38.21 to Tk 40.86. Also, in 2022, the consolidated net operating cash flow per share was Tk 25.14, which was a significant increase from 2021, when it was only Tk 2.49.

The Dhaka Stock Exchange (DSE) has recommended that Brac Bank's board of directors distribute a cash dividend of 7.50 percent and a stock dividend of 7.50 percent for the fiscal year ending December 31, 2022. It should be noted that the bonus shares were not issued using funds from the company's capital reserve, revaluation reserve, unrealized gain or profit from operations before incorporation, reduction of paid-up capital, or other actions that could have resulted in a debit balance in retained

profits.

1.6 Board of Directors

Mr. Shameran Abed, the Chairman of bKash, is a member of the senior management of the BRAC microfinance program in Bangladesh.

Ryan Gilbert, Andi Dervishi, Nicholas Hughes, Arun Gore, Iqbal Quader, Nihad Kabir, Kazi Mahmood Sattar, and Selim R.F. Hussain are among the other directors of bKash.



Shameran Abed



Selim Reza Farhad Hussain



Meheriar M. Hasan



Asif Saleh



Fahima Choudhury



Nicholas Hughes



Shinya Yoshino



Guoming Cheng



Jason Park



Chris Lee



Anita Ghazi Rahman



Douglas Feagin



Dr. Jamaluddin Ahmed, FCA



Gregory C. Chen

Figure 1: Board of Directors

1.7 Partners of bKash

In April 2014, bKash entered into a partnership with the Bill & Melinda Gates Foundation. bKash is a subsidiary of BRAC Bank and part of BRAC. It also cooperates with the country's telecommunications services to provide the best services.



Figure 2: Partners of bKash

1.8 Network Partner



Figure 3: Network Partners of bKash

1.9 Technology Partner



Figure 4: Technology Partners of bKash

1.10 Divisions in bKash

There are some divisions in bKash Limited. They are:

- Product and Technology Division
- Human Resource Division
- Marketing Division
- Communications Division
- Computer Services Division
- External & Corporate Affairs Division
- Finance Division
- Legal Division
- Enterprise Risk Management Division
- Commercial Division

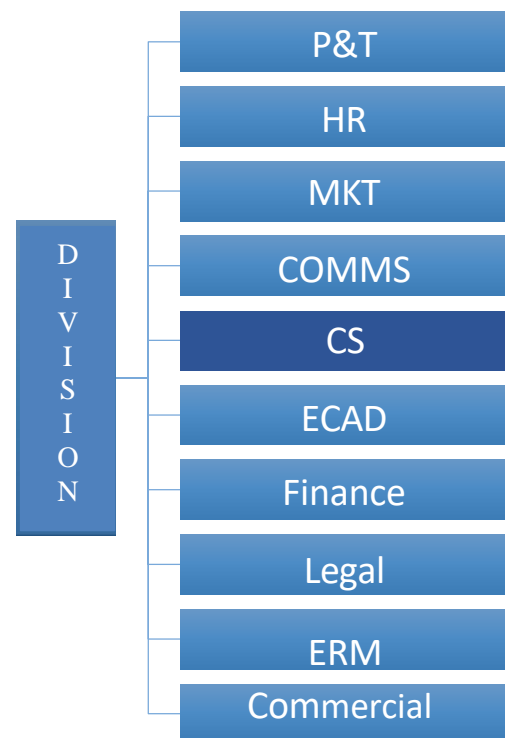


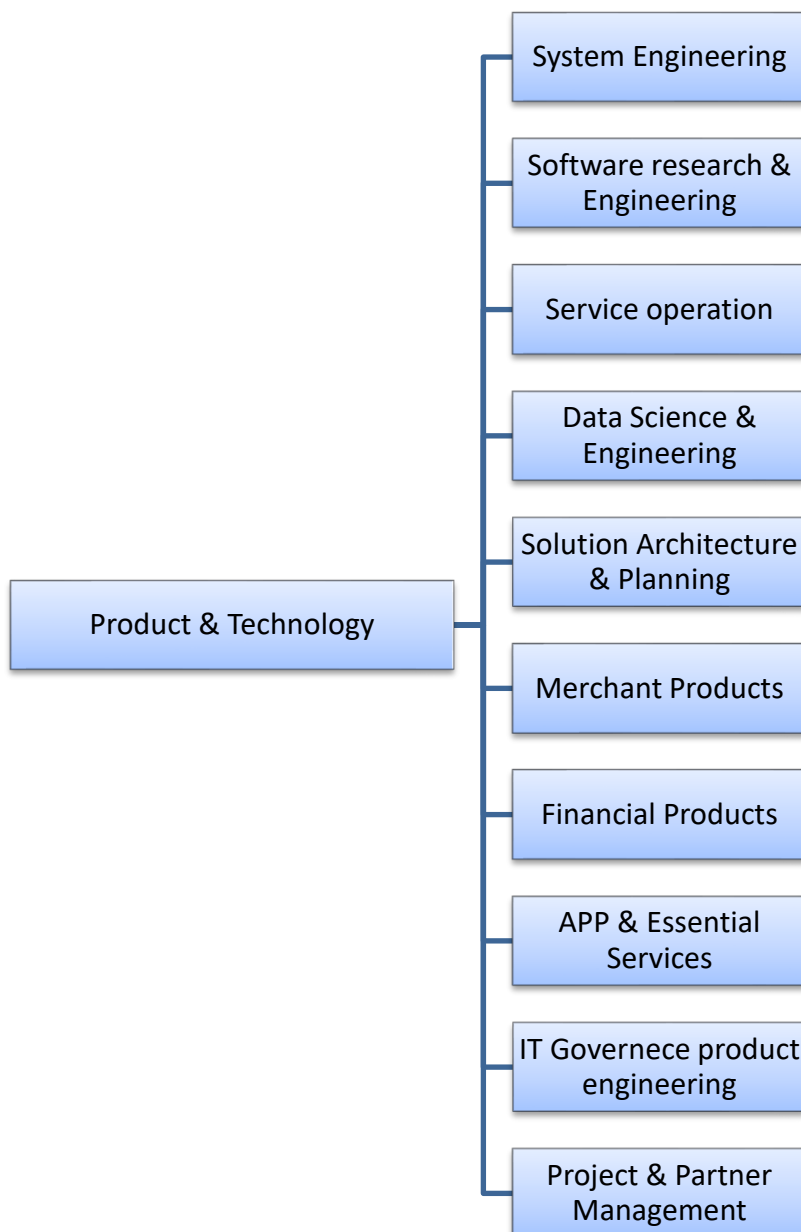
Figure 5: Divisions of bKash

There are ten temples in total, and each temple has several offices. Brief details of each chapter are available on the following pages:

1.10.1 Product & Technology:

Product Development is responsible for setting the vision and concept of the product and leading a team of engineers, designers, and technicians to market the product beautifully. The product map is created by the team and includes features, needs, and business information. They work closely with the project team to create quality products. In addition, the team regularly analyzes customer preferences and anticipates future needs.

The following are the department's pillars:

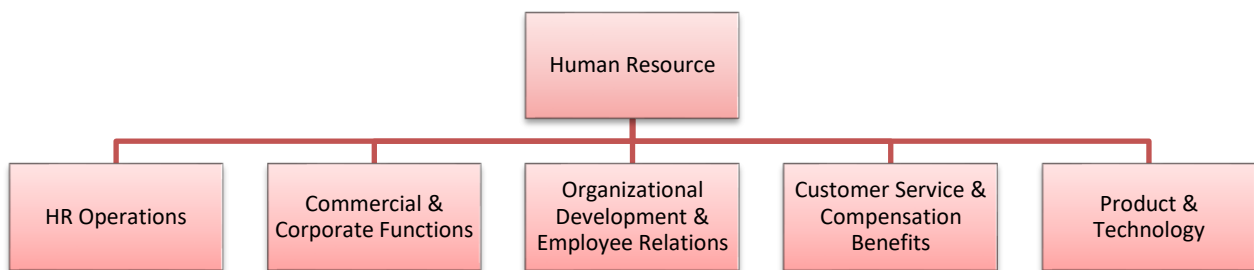


1.10.2 Human Resources(HR):

HR departments interact with stakeholders to ensure the organization benefits from HR professionals. They assess the situation and make decisions about HR interventions and best practices.

In addition, the department values the effectiveness and culture of the organization. Team understanding is used to anticipate changes in culture and employees, and behavioral principles are used to align the organization's culture, policies, and strategies.

The pillars are as follows:



1.10.3 Marketing:

The Business Department is the public face of bKash and is responsible for the development and maintenance of all assets. The team's goal is to build a good reputation for bKash among potential customers, existing customers, investors, and the general public. The team's other responsibilities include improving sales and brand recognition, as well as identifying and communicating with the company's ideal customers.

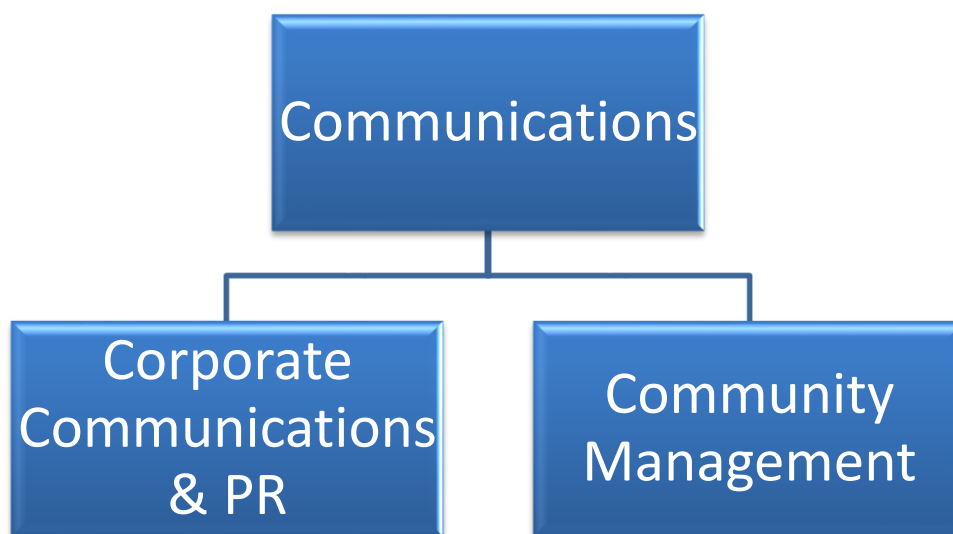
There are three main components to this division:



1.10.4 Communications:

Branding, product/service promotion, and client acquisition are all priorities for this division. The group also manages advertising, public relations, client events, and social media. Employees, investors, and management all depend on clear and consistent communication, therefore this group works hard to keep things running well within the company.

There are two distinct divisions within the Communications department.

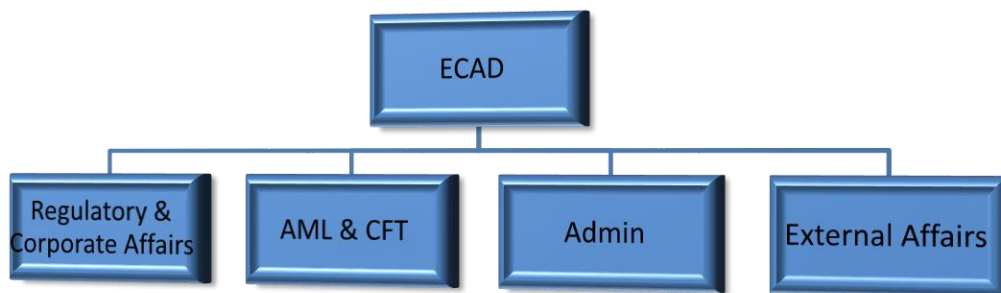


1.10.5 Customer Services:

Customer Support is responsible for interacting with customers and resolving their queries. The support team is knowledgeable about the product or service which enables them to provide instant solutions to customers. If the customer's problem is faced.

1.10.6 External Corporate Affairs (ECAD)

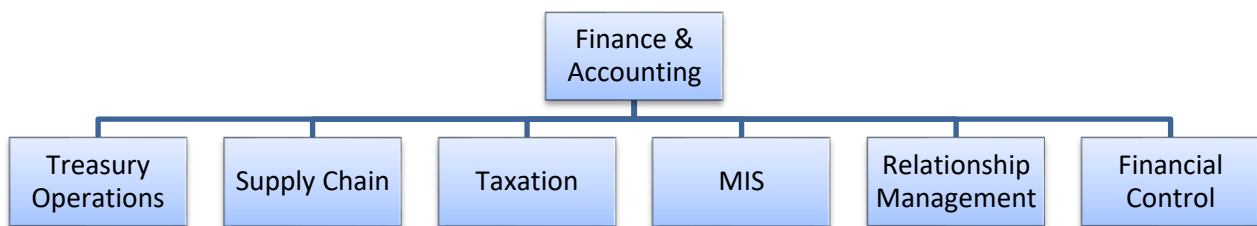
the main role of this department is to facilitate communication and cooperation with other teams, especially the team working with bKash. Furthermore, the department establishes relationships with various business entities. This department is divided into four subsections:



1.10.7 Finance & Accounts:

The finance and accounting department ensures that proper financial management and controls are in place to help the operations of the business. The finance team is in charge of everything from investing and financing to keeping the books in order and issuing invoices to managing payroll and taxes.

The division is built on six pillars:



1.10.8 Legal:

An established part of any company, the legal department's job is to provide counsel on any legal issues that may arise. Members have expertise in both corporate law and administration. Legal personnel, the board of directors, and shareholders are not the primary targets of bKash's protection mechanisms. The legal team of bKash collaborates with other groups to enhance customer service.

1.10.9 Enterprise Risk Management (ERM):

Errors and inconsistencies can be avoided, issues can be pinpointed, and corrective measures can be guaranteed because of the existence of internal controls. For instance, they guarantee things like legality, sufficient capital, and regulatory green-lights.

UAS. They also make sure that someone besides the accountant or contact person reviews and reconciles the data on a regular basis to make sure the adjustments are accurate.

1.10.10 Departments of bKash Commercial Division

The company is quite active. This department is responsible for managing the company's finances, networking with potential investors, and interacting with regulatory bodies.

Invoicing, tax preparation, purchasing, planning, and administration are just some of the services available. The group also provides administrative and financial data to interested parties both inside and outside the company. Data management and supply chain management are two more important responsibilities that are overseen by this division.

This section's pillars are as follows:

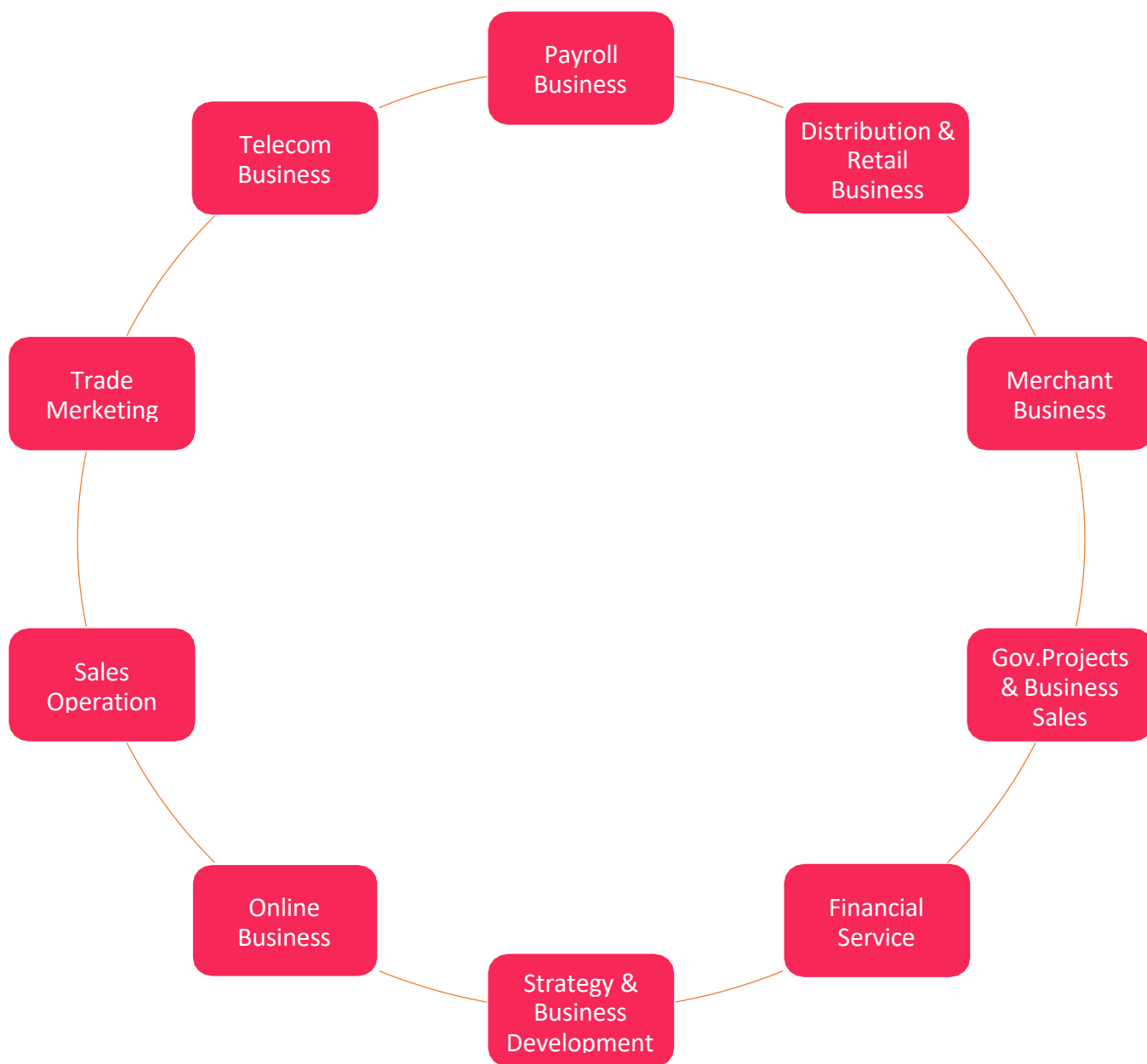


Figure 6: Divisions of bKash Commercial Division

- **Distribution & Retail Business:** For bKash Bangladesh, distribution and retail stores are essential to extending the availability of the company's mobile financial services and guaranteeing accessibility for a variety of customers. bKash is used by distribution and retail companies in the following ways:
 1. Agent Network
 2. Distribution Alliances
 3. Retailer Recognition
 4. Integration of E-commerce
 5. Business Collaborations
 6. Retailer Promotions and Incentives
- **Payroll Business:** A vital component of the commercial division of bKash Limited, which is in charge of offering payroll solutions to various businesses, is the payroll business department. The division makes sure that business owners can easily pay their employees' salaries or any other vendor. Using their payroll solution, payments are made easily. Basically, they give their customers access to a portal that enables them to send money with a few clicks to almost 10,000 bKash accounts at once. The intriguing thing about this situation is that bKash doesn't charge anything for the portal. Customers can use it for nothing. Most importantly, bKash distributes a portion of the beneficiary's cash out charge in the form of a subsidy. Companies are drawn to use their solution by the cash out subsidy as well as the increased convenience and ease of salary disbursement.
- **Telecom Business:** By doing partnerships with telecom operators, bKash has also entered the telecom industry. Numerous telecom-related services, including mobile recharge, bill payment, and airtime top-up, are provided by bKash. Customers can access these services by using the USSD codes or the bKash mobile app. Customers can reload their mobile phones and pay their bills using bKash's convenient and secure payment options, which it offers in conjunction with major telecommunications companies in Bangladesh. The telecom division of bKash helps it achieve its overarching objective of offering open and inclusive financial services to Bangladesh's unbanked and underbanked population. bKash aims to provide a full range of services that meet the needs of its customers by integrating telecom services with its mobile financial platform.
- **Trade Marketing:** The promotion and adoption of bKash's financial services in Bangladesh are significantly aided by trade marketing. bKash uses a range of trade marketing techniques to connect with its target market and interact with partners and clients. The following are some crucial facets of trade marketing in Bangladesh:
 1. Partner Engagement
 2. Promotion at Point of Sale (POS)

3. Advertising
4. Trade Marketing
5. Support and Training
6. Internet marketing

bKash's trade marketing efforts are geared toward boosting interest in and usage of the company's mobile banking services. Working with partners, utilizing point-of-sale marketing, providing incentives, and providing training and assistance, bKash aims to become the de facto standard for financial transactions in Bangladesh.

- **Sales Operation:** Sales operations are critical to bKash's capacity to grow its business, keep its sales processes efficient, and provide better service to its customers. Some crucial elements of bKash's business model for making sales are as follows:

The sales operations team at bKash develops strategies and plans for increasing revenue that contribute to the company's larger objectives. Professionals in sales operations are accountable for developing and improving the bKash sales process. The sales operations team is responsible for collecting and analyzing sales data in order to draw conclusions that promote sound judgment. The bKash sales operations team is in charge of offering programs for sales enablement and training. To predict sales volumes and demand for financial services, sales operations professionals at bKash work with a range of stakeholders. Lastly, Collaboration and communication in sales.

- **Online Business:** bKash's mobile financial services platform enables online business transactions. It provides a number of features and functionalities that let people and companies conduct online business. Here is how bKash aids Bangladeshi online commerce:

Customers can safely pay for goods and services online with bKash acting as a payment gateway. In Bangladesh, bKash has partnered with many e-commerce sites and online marketplaces. Online sellers can easily receive payments from customers thanks to bKash, which makes it possible for people and businesses to send money electronically. Customers' payments can be accepted by businesses through bKash as a merchant. Customers of bKash can use the platform to pay their utility bills, such as those for electricity, gas, water, and internet. To encourage online transactions, bKash uses digital marketing and promotions.

- **Strategy & Business Development:** The growth, expansion, and general success of bKash are greatly influenced by strategy and business development. The following are the main facets of strategy and business growth in bKash:

The long-term strategic plans of the company are created by the bKash team for strategy and business development. To comprehend the needs, preferences, and behaviors of the target market,

the strategy and business development team conducts market research and analysis. To broaden the company's market and improve its service offerings, the strategy and business development team at bKash seeks out and forms alliances and partnerships. The group participates in the creation of fresh goods and services in response to consumer demands and industry trends. The strategy and business development team spots chances for business growth into new markets or clientele. To comprehend the advantages and disadvantages of market rivals, the team performs competitive analysis.

- **Financial Services:** In Bangladesh, bKash is a well-known provider of mobile financial services. It provides both individuals and businesses with a wide range of financial services, enabling safe and practical transactions. bKash offers the following important financial services in Bangladesh: Financial Transfer, Mobile recharging, Payment of Bills, Business Payments, Online Transactions, Investments and Savings, Worldwide Remittances & Payment Methods. The vast array of financial services offered by bKash is designed to offer Bangladesh's unbanked and underbanked population accessible and inclusive financial solutions. By utilizing mobile technology and collaborations with banks, retailers, and other service providers, bKash promotes financial inclusion and business empowerment for people and organizations all over the nation.
- **Government projects and business sales:** bKash collaborates with government authorities and works with government agencies to promote digital financial services and financial inclusion. Here are some examples of government initiatives and businesses related to bKash: Bangladesh's government has a number of social security programs to provide financial assistance to vulnerable people. bKash allows users to pay for government services through its platform. To increase access to financial services, the Bangladeshi government is actively promoting digital inclusion finance projects. In order to offer payment solutions and streamline business transactions, bKash actively engages with businesses, including governmental organizations. bKash actively takes part in government-sponsored public-private partnership initiatives.

1.11 GPS of Samira at bKash by Organogram (Commercial Division)

bKash's organizational structure is hierarchical, with a clear line of command and clearly defined positions and responsibilities. The CEO of the company is in charge of the organization's management and overall strategic direction. A department head who reports directly to the CEO. Oversees all of the departments that report to the CEO. These divisions include compliance, human resources, marketing, technology, and finance. The following diagram depicts the organizational hierarchy:



Figure 8: Hierarchy of The Internship Area

1.12 Hierarchy of bKash

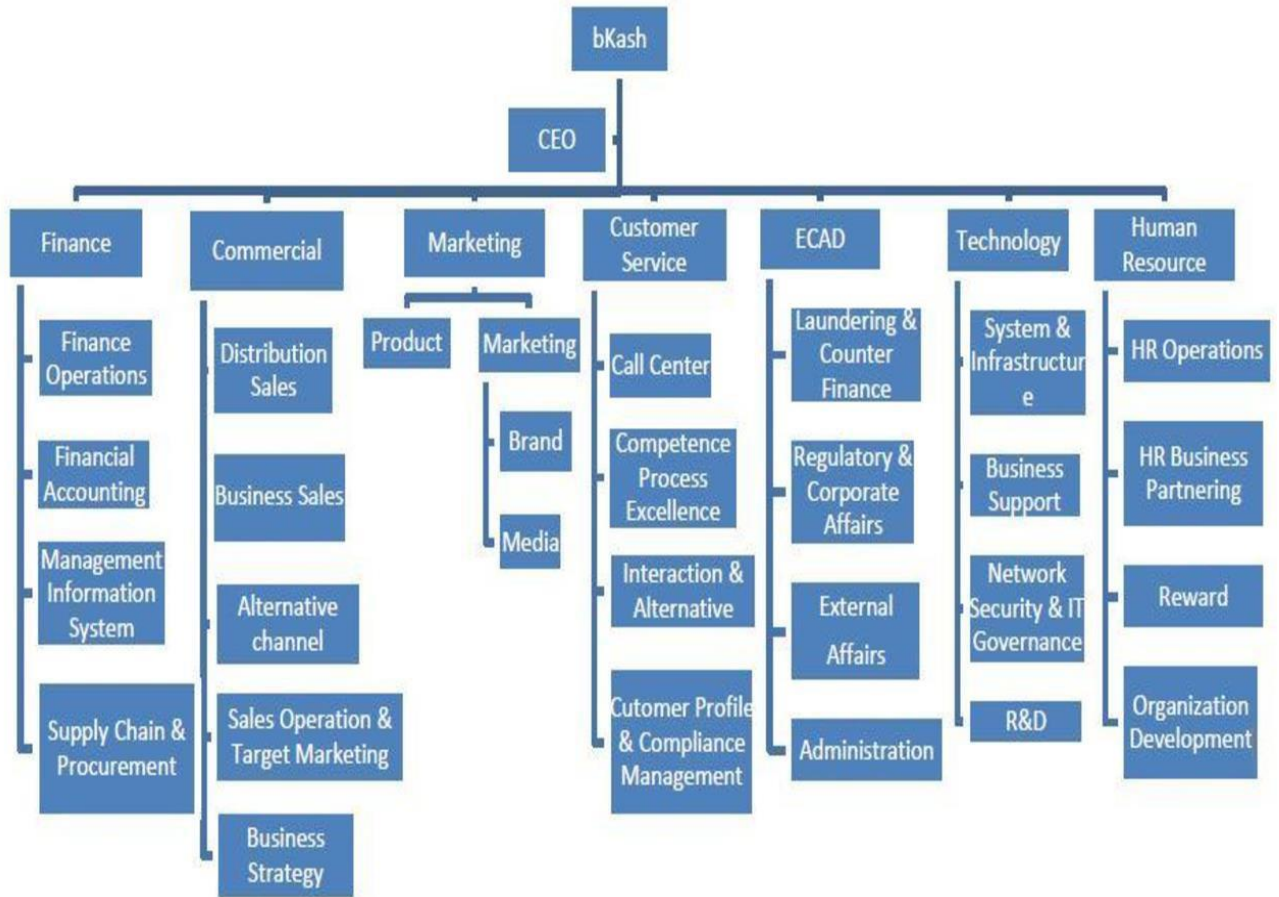


Figure 9 Hierarchy of bKash

1.13 Industry & Competitive Analysis:

Applying Porter's Five Forces to evaluate competition:

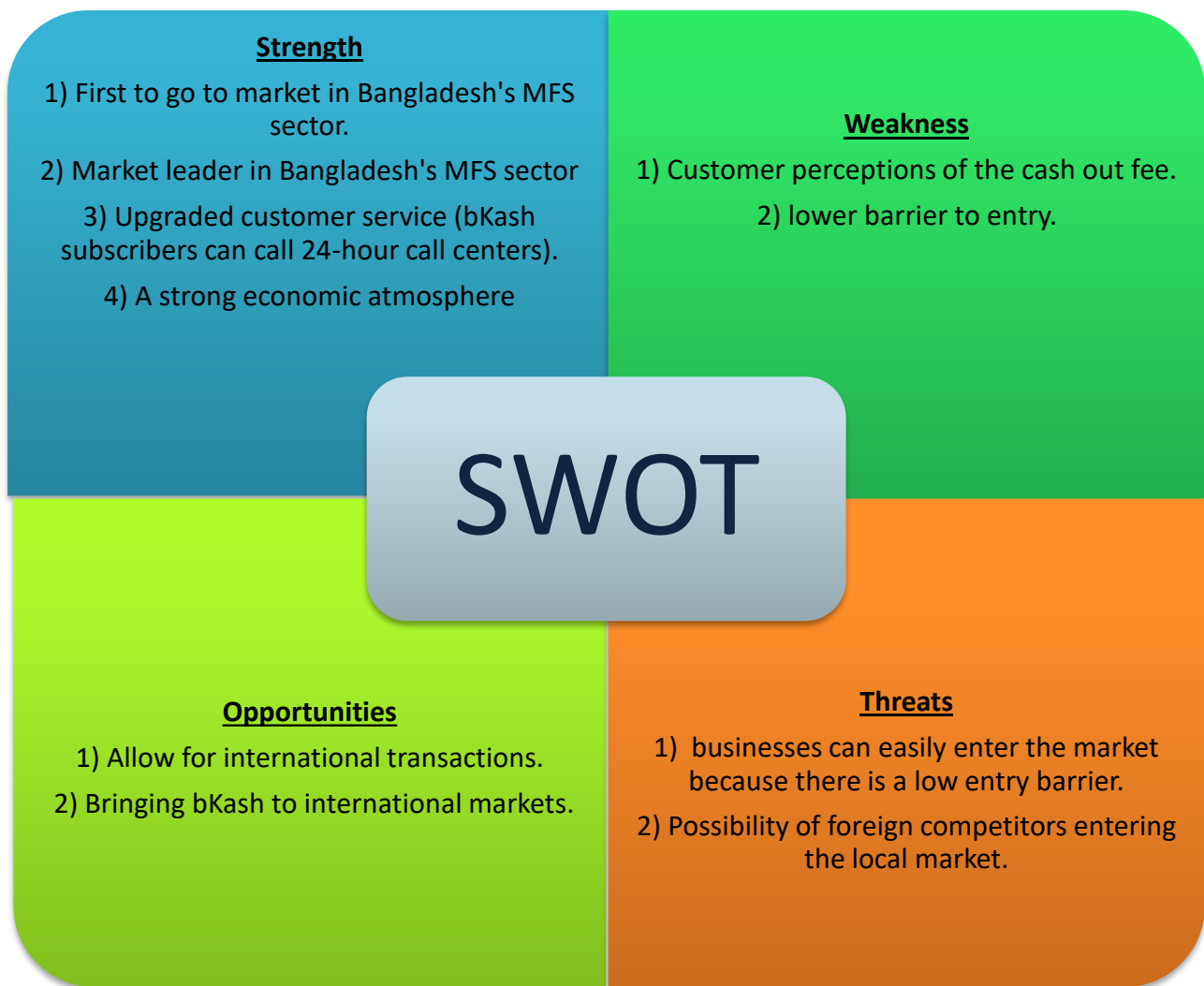
- 1) **Threat of new entrants (Moderate):** Bangladesh Bank has approved the provision of mobile financial services to banking institutions governed by the central bank; however, without a suitable banking platform, it is challenging to obtain a license to operate in the industry, making it extremely challenging to launch such services. Regulations set forth by the Bangladesh Bank stipulate that such services require a 400 crore Taka reserve. Additionally, due to their sizeable infrastructure that has taken years to develop and their position as the market's largest shareholders, incumbent MFs providers also profit from economies of scale.
- 2) **Competitive Rivalry (High):** Through aggressive marketing tactics, bKash, the current market leader, has dominated the market to the fullest extent possible. The next dominant player in the sector, Rocket and Nagad, has a sizable clientele. Furthermore, despite the fact that there are over 15 MFS providers in Bangladesh, bKash continues to be the most sought-after provider due to their numerous initiatives to fight fraud and assist clients in their day-to-day activities.
- 3) **Bargaining Power of Buyers (Moderate):** The charge for each cash-in and cash-out transaction was initially set by the Bangladesh Telecommunications Regulatory Commission (BTRC) at 2% of the total, plus 5 Taka for such a small amount of transfer. Nagad, however, is gradually outpacing bKash in terms of market share due to Nagad's. However, because bKash has a large agent presence in rural areas, the advantages and costs of using it are significantly greater than those of competing rivals. Other companies offer comparable services at varying processing costs.
- 4) **Threat of substitutes (Low):** In terms of the variety of products offered, bKash, Nagad, Rocket, and other companies stand out as a strong market. In Bangladesh, the MFS brand bKash is well-known and frequently used to refer to cashless transactions. Such services are quite distinctive and different, and it will be difficult to overcome the coverage and trust that bKash has built over the years.
- 5) **Suppliers' Bargaining Power (High):** Vendors from the telecom sector are crucial to the MFS sector. The five mobile service providers that seem to be qualified for the agreement are Grameen Phone, Banglalink, Robi, Airtel, and Tele-talk, in that order, with Grameen Phone being the best.

Grameen Phone, Banglalink, and Robi frequently exert significant negotiating power against the MFS industry as a result of their significant cellular system penetration. For the MFS operations to function properly, a reliable IT infrastructure and qualified IT support are required. This gives the market's specialized IT suppliers a lot of negotiating power.

1.14 SWOT Analysis:

SWOT analysis is a tool for analysis that evaluates a company's competitive position in relation to the internal and external environments in which it operates. This tool aids in determining and evaluating a company's performance level, the competition it faces, and the risk posed to it by the external environment. Environment and its potential for expansion in the market. Kenton in 2023 Strengths and weaknesses make up the internal factor, whereas opportunities and threats posed by the external environment make up the external factor. Following is a brief analysis of each of its four parts:

- **Strength:** The skills and core competencies that are particular to a company are referred to as its strengths. These advantages enable a business to compete with rivals and stand out in the market. The company can perform specific tasks better than its rivals thanks to these skills and resources. (“What is SWOT Analysis?”, 2023)
- **Weaknesses:** Weaknesses are some drawbacks that prevent the business from realizing its full potential and performing at its best. To maintain its competitiveness in the market, the company must enhance these aspects and areas.
- **Opportunities:** When businesses take advantage of these factors, their market competitiveness improves. (Raeburn,2022). These outside variables aid the company in outperforming its rivals in terms of performance. (Peterdy,2023)
- **Threats:** These are a few drawbacks that the external environment presents that, if properly addressed, will cause the company to fall short of its rivals. Following my explanation of the SWOT analysis criteria, the table below shows the results for bKash Limited:



1.15 Marketing Mix of bKash Limited:

The product, pricing, promotions, and placements that make up bKash's marketing mix have been shown to be appropriate for its intended audience.

Product:

Bangladeshis with and without bank accounts can send money via mobile phones using secure, useful, and easy methods thanks to bKash, a BRAC Bank subsidiary. The customer's bank account is the bKash mobile wallet, which enables deposits and withdrawals.

Withdrawals and the use of money for many different services are both permitted. Customers can electronically fund their bKash accounts with salaries, loans, domestic remittances, and other types of disbursements. They can then withdraw those funds from any of the 90,000 retail locations that make up bKash's extensive agent network.

bKash provides a number of services, some of which are briefly outlined in Chapter 2. These are some services that are used frequently.

Price:

bKash's pricing policy is intended to be reasonable and open to a variety of consumers in Bangladesh. The costs associated with various transactions, like bill payment and money transfers, are competitive and frequently less expensive than those associated with traditional banking methods. To entice and keep customers, bKash may also provide promotional pricing or price reductions on particular services.

Place:

More than 250,000 bKash agents are available to serve anyone who requests them anywhere in the country. A hotline is also offered to help customers with any issues or inquiries they might have. Mymensingh, Sylhet, Dhaka, Bogra, Chittagong, and Khulna all have bKash customer service offices.

Promotion:

One of the primary reasons for bKash's rapid rise to the top of the mobile banking industry was its innovative approach to branding and marketing. New approaches to marketing and advertising are often conceived by the marketing staff. As a result, they possess a dominant customer base and market share. Mass marketing, performances on the streets, short films, and interactive games are just a few of bKash's promotion techniques. This effort has been strengthened by in-person usage instruction offered by a network of over 120,000 agents.



CHAPTER 2: Job Description

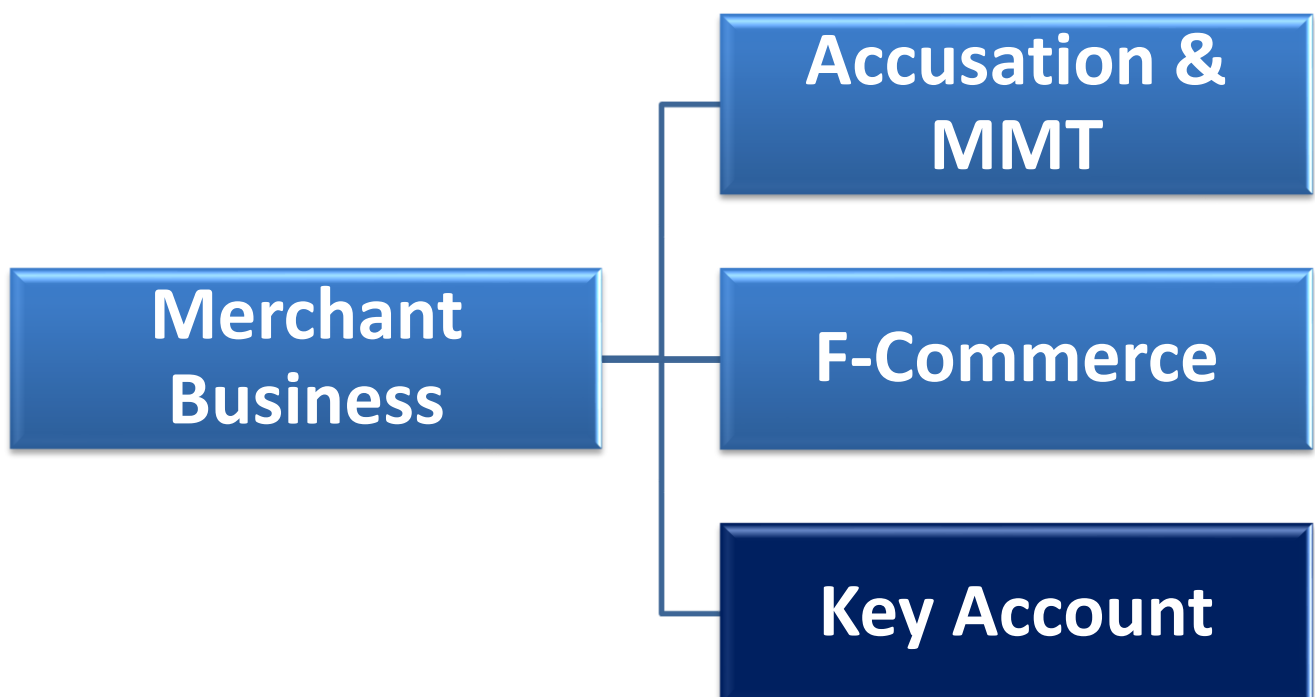
2.1 Name of the Job

I count it as a great fortune to have been offered a four-month internship at bKash Limited. I was an intern in the Merchant Division's Key Accounts department. During my internship, I reported to Novera Ayesha Zaman (VP).

bKash is a popular mobile wallet app in Bangladesh that can be used for a wide range of financial transactions such as cell top-ups, bill payments, money transfers, and in-store purchases. This paper serves mostly as an overview of the bKash Key Account Manager desk position, which I just learnt about recently.

2.2 Merchant Business

The Merchant Division at bKash is responsible for developing and managing collaborations with businesses and retailers in order for them to accept payments via the bKash platform. This division collaborates with a wide range of merchants, including retail stores, restaurants, e-commerce platforms, utility service providers, and others.



2.3 Types of Merchant Business

2.3.1 Accusation & MMT

2.3.1.1 Accusation:

Generally, the following actions takes to accuse someone of something or to file a complaint about a transaction or problem involving bKash services in Bangladesh:

Getting in touch with bKash Customer Support is the first step. You can do this in a few different ways: by phoning their toll-free number, sending an email, or chatting with them live through the bKash website or mobile app.

- Please be as detailed as possible when contacting bKash Customer Service with your inquiry. Include the transfer ID, time and date of the incident, the affected cellphone number, and any other pertinent details.
- Don't be shy about bringing in paperwork to back up your complaint or claim. Include any documentation, such as screenshots or receipts, that may help bKash investigate the matter.
- Once bKash receives your complaint or accusation, an investigation will be initiated. They will review the information you provided and may contact you with any questions or for additional details. The purpose of an investigation is to collect evidence that supports the accusation and reach a verdict.
- bKash will stay in touch with you during the investigation and keep you informed of the status and any conclusions pertaining to your complaint. They might make further inquiries or give directions on how to proceed.
- Based on their findings, bKash will offer a resolution once the inquiry is over. If it is determined that your accusation is true, bKash will respond appropriately by undoing the transaction, giving a refund, or putting in place safeguards to stop similar occurrences in the future.

2.3.1.2 MMT:

MMT full form is mobile money transfer. bKash is a well-liked mobile financial service that lets users send, receive, and store money using their smartphones. Through, a network of registered agents who offer cash-in and cash-out services, bKash conducts business. Here is a general explanation of how it operates:

- Account registration: Before using bKash, users must create an account by entering their mobile number, name, and other required details. Both the bKash mobile app and bKash agents can be used to register.

- Cash-in: Following registration, users can visit a bKash agent to make a deposit into their bKash account. The representative will accept cash and deposit the corresponding sum into the user's bKash account. Users may also withdraw money using mobile banking or bank transfers.
- Users can carry out a variety of transactions utilizing the bKash mobile application or by entering a USSD code on their cell phones once the account has been funded. Users of feature phones can access bKash services using the USSD code.
- Sending and receiving money: By entering the cell phone number of the recipient and the desired amount, users can send money to another bKash users. To approve the transaction, the sender will be asked to enter a PIN. A notification will be sent to the recipient, who can then visit a bKash agent to cash out the funds.
- Payments and services: bKash can be used for a range of financial transactions, such as paying utility bills, paying for goods and services online, and topping up mobile phones. Through approved agents, users can also make cash withdrawals from their bKash accounts.

2.3.2 F-Commerce

F-commerce stands for "Facebook commerce", is the term used to describe the practice of carrying out online commercial transactions via Facebook. In Bangladesh, bKash didn't provide any particular "f-commerce" services or features. But Customers can use their bKash accounts to make purchases from these platforms, providing a seamless and secure payment experience. bKash also offers exclusive discounts and promotions in partnership with various online retailers to encourage online shopping.

Having said that, bKash might have added new features or services since then. For the most recent information on their products connected with online commerce, which include any integration with Facebook or additional social media platforms, it is advised to visit the official bKash website or get in touch with their customer support directly.

2.3.3 Key Account Manager

The bKash Key Account Manager basically deals with merchant plus accounts and is in charge of the account management and sales activities for the bKash Key Account. This position requires good communication skills, authority, and the ability to work in a fast-paced environment.

2.3.3.1 Sales Activities

bKash Key Account Manager supports the promotion and growing customer base of bKash key accounts. Regulators should develop and implement marketing programs to attract non-users and recognize the importance and benefits of the account.

2.3.3.2 Account Management

bKash's account manager can monitor the merchant's accounts and make sure they follow predefined rules. They can keep an eye on the account's activity, look for signs of fraud, and take precautions against extortion or money laundering. Managers are tasked with analyzing data and offering suggestions in order to boost the amount of high-priority initiatives.

2.3.3.3 Additional

Experience in data analysis, account management, and marketing are constant necessities for success in the bKash Key Account Manager field. To help critical accounts and initiatives succeed, managers examine customer data and offer insights and recommendations. Managers should also inform upper management with reports and presentations detailing consumer and business trends.

2.4 Types of Wallets

bKash offers individualized trading accounts, with specialized suggestions and attention. We've included a comparison of our monetary dealings below.

In place of Lite A and Lite B, we now have Merchant Plus.

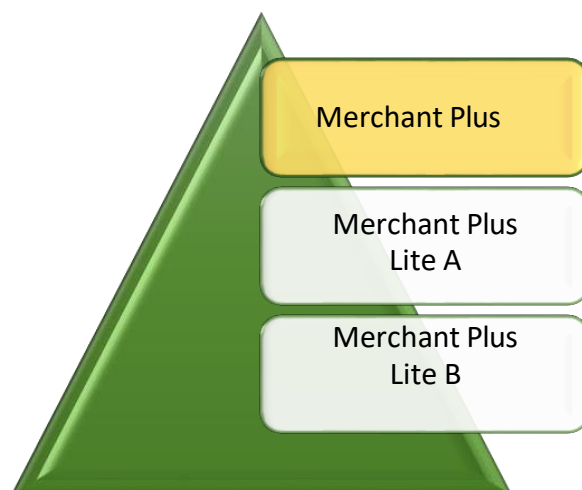


Figure 11: Types of bKash Merchant Wallets

2.4.1 Merchant Plus:

The merchant's total account balance might also be considered the merchant plus. This is applicable to businesses of all sizes and in a wide range of fields. There is a wide range of capabilities and support offered by vendors to their distributors.

There are a variety of ways in which vendors can be integrated with an organization, from point-of-sale (POS) standards to e-commerce platforms to application programming interfaces (APIs), and vendors can even take payments. Multiple independent sources.

To better monitor sales, collect discounts, and comprehend client habits, vendors can share information gleaned through ad content and analytics.

Shipper Plus provides business owners with access to dedicated customer service representatives and account managers, who can answer any inquiries and address any concerns they may have.

Private labeling allows businesses to sell identical goods to customers under their own brand names.

2.4.2 Merchant plus Lite A:

Lite Commerce accounts are tailored to the needs of micro- and medium-sized enterprises. It offers quality assurance tailored to the specific requirements of enterprises like these. Key characteristics of Lite A are as follows:

Lite A's unwrapped collaboration handle makes it easy for small businesses to begin receiving bKash payments immediately.

By facilitating suppliers' access to their own transaction and payment records, Basic Guide: Lite A facilitates smooth communication.

To facilitate the incorporation of bKash settings by manufacturers, Lite A provides support for platforms and frameworks.

Information such as client transactions, swap data, and other relevant information can be entered into spreadsheets or computer systems.

2.4.3 Merchant Plus Lite B:

Lite B is another variant of distributor accounts launched by bKash aimed at small and medium businesses. Lite B's versatility makes it ideal for companies that need flexibility. Key features of Lite B include:

- Quick Join: Lite B offers a fast and easy onboarding process that allows businesses to start accepting bKash payments right away.

Lite B offers fundamental transaction reports that let business owners keep tabs on their customers' purchases and transactions.

- Simple integration options: Lite B offers straightforward integration options that are appropriate for companies with limited technical expertise.

2.5 Necessary documents for opening a Merchant Account:

2.5.1 Proprietor

If the organization is proprietor type, then they need five documents to open a merchant account.

- ❖ Trade License
- ❖ NID
- ❖ Passport size picture of signatory
- ❖ Bank cheque copy
- ❖ Bank Information Letter (format will be attached in the email.)

2.5.2 Partnership

If the organization is partnership based then they need few more documents to open a merchant account.

- ❖ Trade License
- ❖ NID
- ❖ Passport size picture of signatory
- ❖ Bank cheque copy
- ❖ Bank information Letter
- ❖ Partnership deed
- ❖ Authorization Letter
- ❖ All members NID copy

2.5.3 Limited

If the organization is limited based then they need few different documents to open a merchant account.

- ❖ Trade License
- ❖ NID
- ❖ Passport size picture of signatory
- ❖ Bank cheque copy
- ❖ Bank information Letter
- ❖ Board Resolution
- ❖ Personal Information of all board members
- ❖ Certificate of Incorporation
- ❖ Form 12
- ❖ Routing Number
- ❖ TIN

2.6 My Job Description as an Intern Key Account Manager:

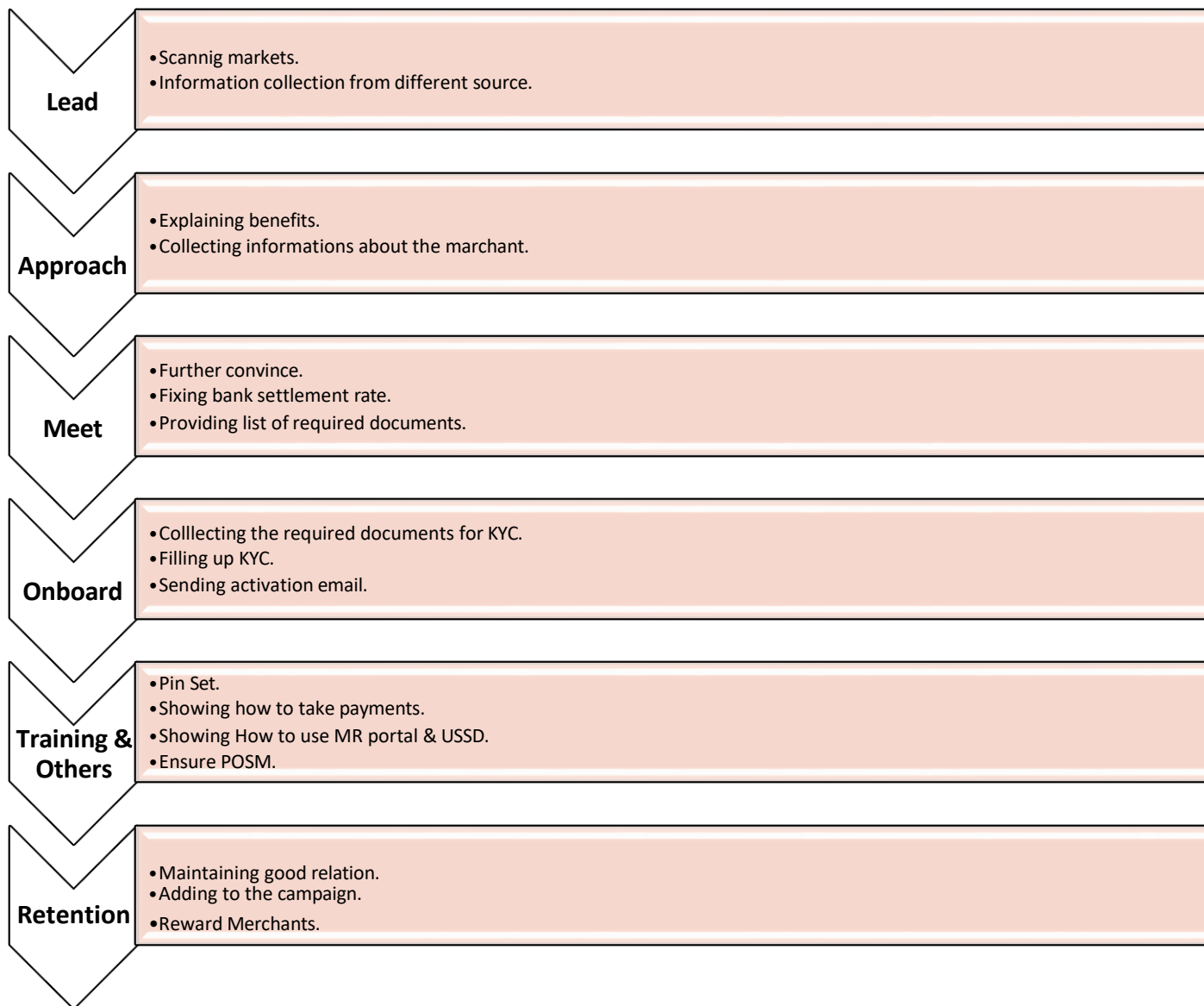


Figure 12: Working steps of a KAM

2.7 Details Procedure of Each Job:

My Tasks, Responsibilities and Duties: Throughout my internship, I was responsible for a wide range of duties. At first, I was expected to help my superiors with routine matters. I have always done my best to help my superiors meet their deadlines. During my internship, I was responsible for the following duties.

2.7.1 Lead

Here I went to different places and collected information about bKash merchant account status and made an excel sheet of the data and sent it to my line manager. Lead is basically about field work and scanning.

Field Work:

I had to go out in the field. For work purposes, I had to visit numerous restaurants, hotels, and lifestyle establishments. I organized the documents by the type of company. I also went to a few restaurants to find out what kinds of problems they were having with transactions.

Scanning:

Scanning in bKash refers to a person visiting a location and inquiring about bKash. For example, do they have a bKash wallet or not, are they having any problems during the transaction period, do they want to open a bKash merchant wallet, and so on. I scanned nearly every restaurant in Uttara, Dhanmondi Shatmoshjid-Road, and Dhanmondi 27.

2.7.2 Approach

Here I have explained benefits about merchant account to the targeted customers which is communicated over the phone or email.

Benefits of Merchant Plus

- ✓ Merchants can have unlimited Payment collection.
- ✓ Direct Bank settlement
- ✓ Dedicated Key Account Manager
- ✓ Highest Security
- ✓ Campaign Participation
- ✓ Free PGW integration
- ✓ Merchant App

2.7.3 Meet

Here I explained how I have done further convince.

Whether a company sells to consumers or other businesses, its success is on its ability to anticipate and meet its customers' demands. Knowing this can help you convince current and potential customers that

working with you is in their best interest. That's why it's so important for business meetings to be held face-to-face. To decide, to learn, to connect, and to act are the four reasons for getting together.

You work more efficiently and are more engaged when you can see who else is working on the same document as you. There is less back and forth, and you can talk about and address problems as they arise. Instead of sifting through Google Docs comment threads or searching through your inbox for that one crucial email, you can just talk it out on the spot and come up with quick fixes.

Having additional eyes review and contribute to your work can raise the caliber of your final product. You could walk over and tap someone on the shoulder for advice if you shared an office with your team.

2.7.4 Onboard

Here I Explained how I have collected the required documents and filled up the KYC.

Restaurants Onboarding Plan:

During my internship, I was asked for my input on how the onboarding procedures at local restaurants could be enhanced. Depending on the results, I had to design a plan for the onboarding process in the Gulshan, Banani neighborhood. I created a mental map of the restaurant's onboarding process and a list of the many tasks that need to be completed and departments that need to be involved.

Training for Effectively Writing KYC (Know Your Customer):

KYC means Know Your Customers. After proper understanding of how to write KYC. I have written many KYC of Restaurant and hotels. From them most of them are from merchant plus section. They do not accept any kind of overwriting so it should be written slowly. After that Key account manager takes checks and edits the data entry.

After that lastly, we submit those KYC to CS or computer service center.

2.7.5 Training & Others

Here I will ensure POSM & will show how to do payments.

Ensure POSM (Point of Sale Materials):

POSM is referred to as Point-of-Sale Materials. This describes all point-of-purchase marketing materials that are used to draw customers in and highlight your goods and services. POSM is typically offered at the registers, counters, etc. where the customer or shopper actually makes her purchases and makes the final sale. To draw customers' attention in-store, brands and retailers frequently use point-of-purchase and point-of-sale displays. It encourages impulsive buying.

Payment Method:

Mobile money transfers money and makes payments to those without bank accounts using a mobile phone. The service must provide at least one of the following services: bill payment, bulk disbursement, merchant payment, domestic or global transfer, and mobile payments, including bill payment. E-payment systems have a number of benefits that are frequently mentioned, including cost savings from more efficient payment processing, faster and more precise payment interpreting, modified access to information and reporting, and adaptability and safety when making payments. Hence, it's crucial to display the payment method.

2.7.6 Retention

Here I will explain how they add merchants in campaign & give rewards.

Ramadan Cashback Campaign:

bKash Limited did a Campaign during Ramadan where they gave offer of (10 to 20%) cashback to few selective Restaurants, lifestyle stores and super shop. Here merchant contribution was 50-50, which means If a customer gives payment in bKash in those selective places, then from that cashback 50% will be given by bKash and 50% will be given by that merchant. There was different number of limits for different type stores. And purchasing range was also different for daily and for the complete campaign period time. The following sections describe the tasks associated with this project.

1. Entering all of the restaurant's information into a single spreadsheet, as well as their merchant's wallet number and other basic information.

2. Revise and fix the data if mistakes are found, and find any missing information.
3. Called more than 160 merchants to give this campaign offer.
4. Collected their email address for sending them formal proposal which was sent by my line manager.
5. Called them again for confirmation update.
6. Then mailed That new data of confirmation to my line manager.

2.8 Working Procedure:

2.8.1 Field Job:

In bKash, field work typically entails interacting with clients, promoting offerings, and offering assistance in various settings. Here is a general description of a day working in the outdoors in bKash as an intern:

Morning Preparation:

- Reviewing my timetable and plan my day's activities while having tea.
- Ensure to have the brochures, marketing materials, and tools (such as a mobile device or tablet) required for conducting business.

Customer Engagement and Promotion:

- Go to predetermined places like stores, markets, or other commercial areas where potential customers are present which is instructed by line manager.
- Engage in conversation with people and inform them of the features and advantages of bKash services.
- Address any queries and worries that potential clients may have.
- Disseminate marketing materials to raise awareness of and enthusiasm for bKash.

Help and Merchant Support:

- Assist clients in comprehending the procedure for opening bKash accounts.
- Show customers how to conduct transactions using the bKash mobile app or USSD (Unstructured Supplementary Service Data) menu.
- Promptly and professionally address any issues or complaints brought up by customers.

Merchant Onboarding:

- Find potential merchants such as small businesses or distributors who can benefit from bKash services.

- Explain the benefits of joining bKash Merchant Network and assist them in the process of joining.
- Train businesses to accept bKash and provide appropriate training. keeps track of all customer interactions, transactions, and feedback throughout the day.

Instruction and Information:

- Prepare details of daily events including customer acquisition, business, and problems encountered.
- Report to the caterpillar supervisor or supervisor of the report.

2.8.2 Desk Job:

As an intern at bKash Limited, I have worked for many desktop businesses and contributed to the running of the company. Example of a day in the life of a bKash intern:

Daily Schedule:

- Come to the office now, choose my office to start the workday.
- Check for updates or features in my email and any internal communications such as apps.
- Review all the tasks assigned to me by the office supervisor or my daily schedule.

Review and transfer capabilities

Information such as client transactions, swap data, and other relevant information can be entered into spreadsheets or computer systems.

Information must be created and managed with intelligence and accuracy.

Help with data analysis and report/material creation as needed.

Help develop project or procedure documentation such as reports, presentations, or other written materials.

Participate in information gathering and help provide clear, reliable data by working with other team members.

Make sure everything is in its place so you can find what you need quickly.

Research and Assistance:

- Examine market and business developments, as well as customer habits, to help in decision-making.
- Assist in creating research summaries, reports on competitive analysis, or other deliverables based on research.

Coordination and communication:

- Attend team meetings, participate in discussions, and take notes.
- Work together with coworkers, sharing information and organizing tasks to ensure efficient workflow and project advancement.
- As needed, communicate via email, phone calls, or other channels with internal departments or external stakeholders.

Writing form and submit it to Computer Service:

- According to the collected documents of a merchant I fill up the Know Your Customer form.
- After filling the form my line manager gives activation mail.
- Scan the KYC documents then I submit them to CS (Computer Service).

2.9 Personal development

Invaluable to my future success in my chosen field are the professionalism, time management, and teamwork qualities that were fostered and honed throughout my internship. It will be great for my career as well. I gained a great deal of experience and insight through my internship at bKash Limited. Here are some of them:

2.9.1 Communication Skills

Those seeking employment in a corporate setting would do well to hone their communication skills. But the internship helped me hone my communication abilities for use in the real world. bKash Limited taught me how to talk to my coworkers in a mature and considerate manner. Working here also gave me the chance to talk to colleagues from other companies. I was able to improve my conversational abilities with the help of this group.

2.9.2 Technical Skills

As a marketing major, I need to stay on top of the latest versions of Excel, PowerPoint, and Word. I can now improve upon these abilities. I started out by seeing how my superiors did their jobs. Since most of the work is done in Excel, it's important to become proficient in Excel's shortcut methods. My elders really stepped up to the plate and helped me out of that jam. Using Excel jargon, they demonstrated how to get the job done swiftly. My proficiency in Microsoft Power Point has also increased. My typing speed in Bangla has increased. The data work I did helped me become more proficient in Microsoft Office.

2.9.3 Professionalism

Professionalism is highly valued at bKash Limited. I was required to talk to many people and maintain proper decorum while doing so. This stricter approach to speech and attire has helped me become more professional.

2.9.4 Punctuality

For the past 16 weeks, I've been required to show up to work every day. I was obligated to be at work. I was able to be on time more often after adopting this method of time management.

2.9.5 Teamwork ability

There were several situations when my coworker and I had to work together. I learned how to work better in a team and how to get things done on schedule.

2.9.6 Capability to work under pressure

I was pressed for time, so I had to juggle several responsibilities. By doing so, I learned the value of not procrastinating. I've done things like visit 64 restaurants in 5 hours, call over 150 stores daily to offer discounts, and so on.

2.9.7 Observation of Critical Relevance

During my internship, I noticed that the seniors go above and beyond to assist the juniors. There is a two-way street of learning and assistance between juniors and seniors. The staff has a wealth of information. In addition, I was obligated to help out with government-related projects during my working hours. Most of the data and information would be sent manually, making it not an easy task for us to complete. In addition, since this was a government initiative, I had to exercise extraordinary caution as I reviewed and worked with the data.

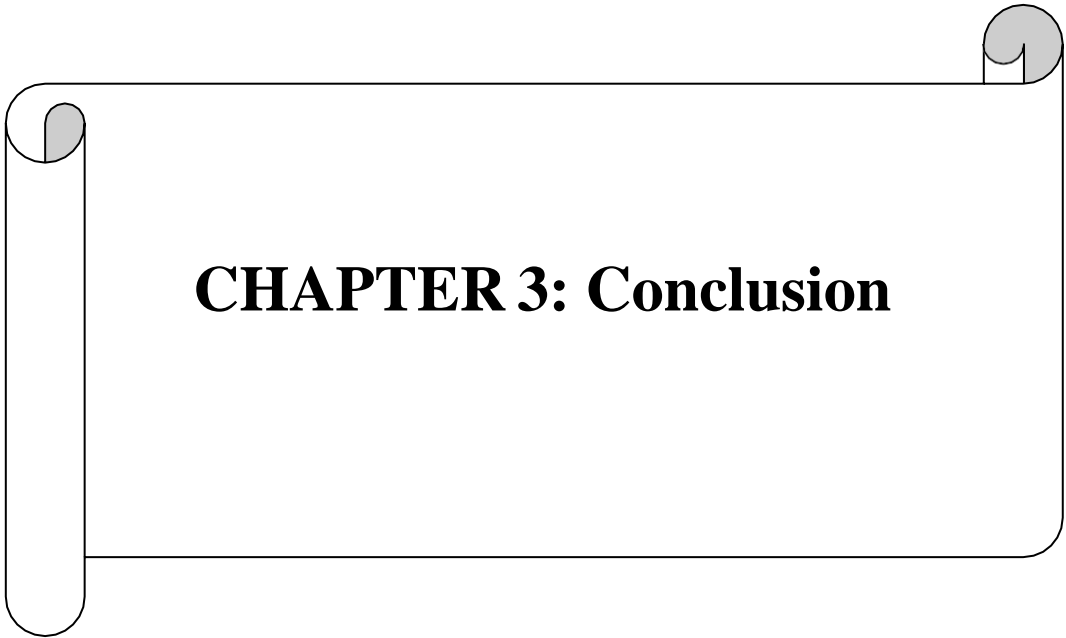
Recommendations

I had this one issue come up throughout my internship. In my first week, I had a lot of trouble getting things done because interns at bKash Limited are not permitted to use the internet due to confidentiality concerns. Nothing got done, and my boss never responded to my emails.

In addition, I couldn't email my manager with the latest information. After a week, my supervisor granted me restricted server access so that we could work together. In order for interns to do their work and keep their supervisor informed in a timely manner, I think it's important to provide them with adequate but safe internet connection.

An intern from bKash Limited has the opportunity to interact with bKash merchants while conducting a survey. As a result, an intern gains the ability to negotiate and deal with clients. However, in today's society, it can be difficult to persuade people of the authenticity of the person calling. Using a personal phone number for business purposes can also lead to complications.

In this case, bKash Limited can use an official set of numbers for various appointments and interns. This will allow others to contact the concerned people of bKash Limited even if the names change.



CHAPTER 3: Conclusion

Conclusion:

bKash Limited is a forerunner in the field of mobile lending in Bangladesh. They've been serving a wide variety of customers with top-notch goods and services since 2010. They have approximately 65 million active users, whom they serve through a network of 3 lac agents. When all is said and done, bKash will have helped more people in Bangladesh gain access to more banking options. In addition, it prioritizes helping the country's low-income citizens by giving them access to low-cost, trustworthy, and easily accessible financial services.

I had a wonderful time learning about the business world in Bangladesh and bKash Limited during my four-month internship there. In addition to learning about the inner workings of bKash Limited, I have been privy to the company's outstanding corporate culture. I've also gained a solid understanding of how bKash Limited operates and how its employees are expected to behave. In addition, I have acquired crucial data concerning the company's stakeholders and business associates. In addition, as an intern, I was expected to show up on time every day. However, I have learned a lot about myself, my interests, and the business world thanks to this internship opportunity.

The results of the bKash Limited consumer satisfaction survey show that the company's mobile financial service consumers are very satisfied with bKash Limited's products and services. However, the survey also found that while customers are satisfied overall, bKash Limited has room for improvement in areas like the competence of its customer care representatives, the safety of its financial transactions, the ease with which customers may change their PINs, and so on. bKash Limited, as the country's preeminent provider of mobile banking services, faces stiff competition.

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