

Internship Report
On
Marketing Practices of Dhaka Bank PLC

Submitted to:
Dr. Md. Kaium Hossain
Associate Professor,
School of Business and Economics

Submitted by:
Fazlul Haq
Id: 111 211 039
Major: Marketing
Trimester: Fall 2025



School of Business and Economics
United International University
Date of submission: 10 March 2026

Marketing Practices of Dhaka Bank PLC

Fazlul Haq

**This report is submitted to the school of Business and Economics,
United International University as a partial requirement for the
degree fulfillment of Bachelor of Business Administration**

Letter of Transmittal

March 10, 2026

Dr. Md. Kaium Hossain

Associate Professor,

School of Business and Economics

Subject: Submission of report titled "Marketing Practices of Dhaka Bank PLC".

Dear Sir,

With due respect, it gives me great pleasure to submit my report titled " Marketing Practices Dhaka Bank PLC" in partial fulfillment of the requirements for the Bachelor of Business Administration under your supervision. This comprehensive study represents a systematic evaluation of marketing practices in the banking sector, and I have made every effort to meet the academic requirements.

I am confident that this report will accomplish the objectives outlined and contribute to the understanding of marketing practices in the financial services sector. I remain willing to provide any clarifications regarding this report if necessary.

Sincerely,

Fazlul Haq

111 211 039

Program: BBA; Major: Marketing

School of Business and Economics (SoBE)

United International University

Declaration of the Student

I do hereby declare that the internship report titled “**Marketing Practices of Dhaka Bank PLC**” has been prepared by me as part of my academic requirement for the completion of the Bachelor of Business Administration (BBA) degree at the School of Business and Economics (SoBE), United International University (UIU).

I also declare that this report has not been submitted for any other degree at UIU or at any other institution, either in part or in whole.



Fazlul Haq

Student ID: 111 211 039

Program: BBA; Major: Marketing

School of Business and Economics (SoBE)

United International University

Acknowledgement

To begin with, I would want to thank the Almighty Allah for giving me the strength, wisdom, and perseverance to finish this report successfully.

I owe a lot of gratitude to my esteemed parents who have had a lot of support, encouragement and sacrifices in my coursework. This is because I have been highly motivated by the belief that I have in myself.

I would also like to give special gratitude to my supervisor, Dr. Md. Kaium Hossain, Associated Professor (SoBE), who gave invaluable guidance and constructive feedback as well as the constant support in the process of preparing this report. Their experience and knowledge have played a significant part in influencing this work and making it scholarly.

The members of the faculty of are the ones to whom I owe the knowledge and analytical skills that I acquired during my study programme which has made possible the acquisition and implementation of the research.

I also wish to thank those authors of different publications, research papers and industry reports, whose works have played a major role in shaping my knowledge about marketing strategies in the banking industry.

Lastly, I would give a credit to Dhaka Bank PLC, which has been transparent in its public communications and extensive disclosure which enabled me to conduct this secondary research.

Executive Summary

Marketing strategy is an elaborate long-term outline which outlines how a business will achieve its marketing goals and objectives. The primary goal of the report is to assess the marketing and operation strategies of Dhaka bank PLC, which is one among the most successful private commercial banks in Bangladesh. Dhaka Bank has established itself as a prominent force in the local competitive financial market. The strengths of the financial products of the organisation and the wide clientele are also noted in the report. This study design is descriptive. The secondary sources were used to collect data and practical observations were conducted during an internship in the General Banking and Credit departments. Dhaka Bank employs the appropriate segmentation, targeting and positioning. They provide financial services to the retail consumer market and the business corporate market. It has competitive pricing, which is supported by controlled interest rates and value-based advisory practises. It has a broad product portfolio that suits various financial and lifestyle requirements such as conventional, Islamic, and digital banking. The promotion mix is spacious in terms of ATL and BTL requirements and incorporates TVCs, OVCs, social media campaigns, and direct activations of the company. The key recommendations of the report are to develop rural agent banking, launch more niche SME products, improve the capabilities of the digital app, improve the marketing that uses data, and simplify a loan processing process. This report outlines the marketing strategies of Dhaka Bank, and it shows how the bank has masterfully integrated financial security, good rates, strategic branch location and influential promotions to be good players in the banking industry of Bangladesh.

Keywords: Marketing practices, Segmentations, Targeting, Positioning, Marketing mix, Dhaka Bank.

Table of Contents

Letter of Transmittal.....	iii
Declaration of the Student.....	iv
Acknowledgement.....	v
Executive Summary.....	vi
List of Acronyms & Abbreviations.....	ix
Chapter 1: INTRODUCTION.....	1
1.1 Background of the Report.....	2
1.2 Objectives of the Report.....	3
1.3 Rationale of the Report.....	3
1.4 Scope and Limitations of the Report.....	4
1.5 Definition of Key Terms.....	4
Chapter 2: COMPANY AND INDUSTRY PROFILE.....	6
2.1 Company Analysis.....	7
2.1.1 Overview & History.....	7
2.1.2 Trend and Growth.....	7
2.1.3 Customer Mix.....	8
2.1.4 Company Operations / Activity.....	8
2.1.5 SWOT Analysis.....	9
2.2 Industry Analysis.....	10
2.2.1 Specification of the Industry.....	10
2.2.2 Size, Trend, and Maturity of the Industry.....	10
2.2.3 Industry SWOT Analysis.....	11
CHAPTER 3: METHODOLOGY.....	13
3.1 Introduction.....	14
3.2 Research Design.....	14
3.3 Data Collection.....	14
CHAPTER 4: ANALYSIS AND FINDINGS.....	16

4.1 MARKET ANALYSIS	17
4.1.1 Market Structure and Participants	17
4.1.2 Market Characteristics	17
4.2 SEGMENTATION, TARGETING, AND POSITIONING	18
4.2.1 Market Segmentation	18
4.2.2 Targeting Strategies	18
4.2.3 Positioning	19
4.3 MARKETING MIX (7Ps)	19
4.3.1 Product	19
4.3.2 Place (Distribution)	20
4.3.3 Price	20
4.3.4 Promotion	21
4.3.5 People	21
4.3.6 Process	22
4.3.7 Physical Evidence	24
4.4 Findings	26
CHAPTER 5: INTERNSHIP EXPERIENCE	27
5.1 Position, Duties, and Responsibilities	28
5.2 Contribution to Organization	30
5.3 Evaluation	30
5.4 Skills Applied	31
CHAPTER 6: CONCLUSION AND KEY FACTS	33
6.1 Recommendations	34
6.2 Key Understanding	35
6.3 Conclusion	36
Reference	37
Appendix	38
Internship Completion Certificate	38

List of Acronyms & Abbreviations

1. **ATL:** Above the line.
2. **BTL:** Below the line.
3. **TVC:** Television Commercial.
4. **OVC:** Online Video Commercial.
5. **SEM:** Search Engine Marketing.
6. **ROI:** Return on Investment.
7. **PCB:** Private Commercial Bank.
8. **SME:** Small and Medium Enterprise.
9. **NPL:** Non-Performing Loan.
10. **MFS:** Mobile Financial Services.
11. **AML:** Anti-Money Laundering.
12. **KYC:** Know Your Customer.
13. **CIB:** Credit Information Bureau.
14. **BACH:** Bangladesh Automated Clearing House.
15. **FDR:** Fixed Deposit Rate.
16. **DPS:** Deposit Pension Scheme.
17. **EMI:** Equated Monthly Installment.
18. **LC:** Letter of Credit.
19. **NRB:** Non-Resident Bangladeshi.
20. **HNWI:** High-Net-Worth Individual.
21. **RTGS:** Real Times Gross Settlement.
22. **BEFTN:** Bangladesh Electronic Fund Transfer Network.
23. **NPSB:** National Payment Switch Bangladesh.

Chapter 1: INTRODUCTION

1.1 Background of the Report

Marketing is one of the most influential strategic instruments in the contemporary banking sector. The competitive financial environment today is providing not only the deposit and loan products in the form of banks; it is also providing the trust, convenience, digital accessibility, and long-term relationships. Financial services are intangible, and thus, to gain credibility, maintain customers, and outcompete competition, proper marketing practises are necessary. Marketing in industries with strong customer focus, such as banking, is a key factor contributing to brand perception and customer experience.

One of the leading private commercial banks of Bangladesh is Dhaka Bank PLC. Since its inception in 1995, the bank has managed to establish itself as a customer-focused and technology-oriented financial service. Dhaka Bank has over the years spread its presence to the rest of the country in terms of branches, sub-branches, ATMs, agent banking outlets, and digital platforms. With an ever growing competitive banking industry, with banks competing based on quality of services, interest rates, and the level of technological advancement, the structured marketing practises have become a must in the continuity of growth and retaining the loyalty of customers.

Banks are essential in general economy of a nation. They perform the role of financial intermediaries where they mobilise savings on the surplus units and invest them into productive investments. Banks facilitated through credit creation, trigger business activities, promote entrepreneurship, facilitate trade, and help generate employment. A sound banking system guarantees that there is liquidity within the economy and that the transmission of monetary policy is enhanced. Thus, financial inclusion, SME development, and the general economic development in Bangladesh is directly dependent on the performance and marketing efficiency of such a commercial bank as Dhaka Bank.

The marketing activities of Dhaka Bank do not just involve advertisement. These are strategic customer segmentation, service differentiation, digital engagement, relationship management, and brand communication. Since the bank is a service organisation, it adheres to the long marketing mix model referred to as the 7Ps (Product, Price, Place, Promotion, People, Process, and Physical Evidence). In contrast to the companies in the FMCG industry that are more oriented at actual goods, banks have to pay more attention to the quality of provided services, efficiency of operations, and the mechanisms of building trust.

The 7Ps framework is very applicable in understanding the effectiveness of the marketing of Dhaka Bank due to the service-based nature of the banking business. Satisfaction of customers in the banking sector is not just based on financial products but also on delivery of services in a smooth and professional manner.

This report is aimed at analysing the marketing behaviour of Dhaka Bank PLC by merging both the theoretical marketing concepts and the practical observation. It will explore how the bank has employed the 7Ps model in improving customer relationships, improving brand positioning and

economic development. This analysis has underscored that marketing is strategically important in maintaining competitiveness in the Bangladesh banking sector, which is dynamic.

1.2 Objectives of the Report

Broad Objective

To know the Marketing Practices of Dhaka Bank PLC.

Specific Objectives

- To be informed of the organizational activities of Dhaka Bank PLC.
- To identify the Segmentation, Targeting and Positioning (STP) of Dhaka Bank PLC.
- To find out marketing strategies of Dhaka Bank PLC.
- To offer some recommendations regarding marketing practices of Dhaka Bank PLC.

1.3 Rationale of the Report

To learn the dynamics of marketing financial services, it is important to understand marketing strategies in the banking industry. Though the academic theories offer models and theoretical underpinning, the study of their practical application in Dhaka bank PLC can teach us a practical lesson on how strategies are made, modified and implemented in a competitive environment. The banking industry of Bangladesh is vibrant and quite competitive featuring state owned banks, private commercial banks, foreign banks and specialised financial institutions that compete in terms of deposits, loans and fee collections. With the rise in customer sophistication and the digitalization of banking that changes the service delivery, there is a need to differentiate the banks since they offer very similar and intangible core products. The nature of services like intangibility, inseparability, heterogeneity, and perishability render making marketing in the banking industry more complicated, hence making the more extended 7Ps framework i.e. Product, Price, Place, Promotion, People, Process, and Physical Evidence all the more pertinent to the organised study.

Dhaka Bank has a rich experience of operation, having operated close to three decades and this is a good example of analysing how sustainable competitive advantage may be attained with the help of integrated marketing strategies. The bank has been able to survive through the changes in the regulations, technologic transformation, economic cycles and changing customer expectations without losing its position in the market. A case study on the practise of Dhaka bank in all the seven Ps can offer valuable lessons in how a service institution can play the balance between retail, SME and corporate banking requirements and maintain brand consistency in a new market such as Bangladesh, where financial inclusion, digital innovation, relationship banking services, and service differentiation are key challenges. The report is consequential in perceiving that the success of marketing within banking is not limited to the short-term revenue growth but may include trust building, customer lifetime value, quality of service and long-term relations management.

1.4 Scope and Limitations of the Report

Scope: In this report, the marketing practises of Dhaka Bank PLC, in the banking and financial services industry, have been particularly addressed. Analysis is narrowed to the marketing strategies of the bank, service delivery frameworks and the 7Ps marketing mix application. It is not a comprehensive report of the financial performance or elaborate risk management structure of the bank as it is out of the scope of this report.

Scope

- The 7Ps (Price, Promotion, Process, People, Place, Product and Physical Evidence) analysis in Dhaka bank.
- Testing of Segmentation, Targeting, and Positioning (STP) strategies.
- Summary of organisational operations of marketing and consumer services.
- Evaluation of promotional policies such as digital and conventional marketing
- Analysis of customer service delivery and relationship management practise.
- Giving suggestions on how to enhance the marketing performance.

Limitations

- Because of the corporate secrecy, employees were limited to internal marketing programmes, financial information, and performance indicators.
- The report utilises secondary sources of information in the form of the bank site, annual reports, and publicly available information as major sources of report content.
- There was no primary survey or statistical analysis (largely) because of a time constraint. It only provides findings based on observable marketing practises that might not be a complete picture of internal strategic decisions.
- The scope of the changes in digital banking and policies in relation to the regulatory requirements is likely to change rapidly, which means that some of the observations can lose relevance over time.

1.5 Definition of Key Terms

- **Marketing Practises:** It is an intended and acceptable process that an organisation carries out to determine the customer needs, create suitable services, convey value, and establish enduring relationships with the customers.
- **Service Marketing:** This is a marketing strategy that is oriented on marketing non physical services that make customer experience, service quality and trust as the key factors.
- **Segmentation:** This is the process of taking a large market and sub-dividing it into small, homogenous groups of customers in terms of demographic, geographic, behavioural, or psychographic factors.
- **Targeting:** The strategic choice of which of the identified market segments should be served with unique products and marketing strategies.

- **Positioning:** This refers to creating a separate image and value proposition of a brand or organisation within the mind of the target customers.
- **Product:** This is the combination of physical and non-physical advantages provided to the customers in order to fulfil their financial or services-related requirements.
- **Price:** The charge made in money on a commodity or a service including interest charges, fees and commissions in banking.
- **Place:** Distribution systems and channels within which services are availed to the customers.
- **Promotion:** The communication processes involved in informing, persuading, and reminding customers about products and services.
- **People:** The employees and service providers that have a direct or indirect impact on customer experience and service delivery.
- **Process:** It is the processes, mechanisms and flow of activities through which services are provided to customers.
- **Physical Evidence:** The physical indicators and the environment that the customers use to judge and sense the quality of a service.
- **Customer Relationship Management (CRM):** This is a strategic programme employed to handle the customer interactions with the aim of improving customer satisfaction, loyalty and profitability in the long run.

Chapter 2: COMPANY AND INDUSTRY PROFILE

2.1 Company Analysis

2.1.1 Overview & History

Dhaka Bank PLC is among the topmost commercial banks in Bangladesh which is privately owned and was founded on April 6, 1995 as a company under the Banking Companies Act 1991 in the form of a public limited company. The bank started off with the vision of being a modern, technology driven and customer centred bank. Dhaka bank was founded in an era of economic liberalisation and its main objective was to offer complete banking solutions to individuals and companies without compromising corporate governance and service quality.

First, the bank had a paid-up capital of BDT 100 million and authorised capital of BDT 1,000 million. Since its establishment, it has focused on technological development and digital revolution to respond to the emerging needs of the economy. The bank became listed on the Chittagong and Dhaka Stock Exchanges which increased transparency and responsiveness to the people. Dhaka Bank has over the years spread its branches network, had core banking system, internet and mobile banking services, agent banking services, offshore banking services, had subsidiaries like Dhaka Bank Securities Ltd. to diversify the services it offers.

Mission Statement

To become the leading financial institution in the country delivering high quality products and services supported by the latest technology and a highly motivated staff to deliver the best in terms of value and service to all of the stakeholders.

Vision Statement

Vision: To be a technological, customer-centric front-runner bank with a presence in every major commercial centre in Bangladesh and the other side.

2.1.2 Trend and Growth

Dhaka Bank has a capital adequacy ratio that is well above the regulatory level, and the bank functions under the supervision of Bangladesh Bank. Having almost thirty years of operation, the bank has over 100 branches, over 130 ATMs and a wide range of agent banking outlets in major cities such as Dhaka, Chittagong, Sylhet, Rajshahi, Khulna, and Rangpur.

The bank has been recording steady expansion of total assets, deposits and loan portfolios in manufacturing, trade, agriculture as well as consumer finance. It has enhanced internet banking, mobile banking, SMS banking, and card services, which have enhanced financial inclusion and a cashless economy. Its global connectivity has also been enhanced by international banking operations, remittance services and correspondent banking relationships. All in all, Dhaka Bank has been experiencing a stable profitability, competitive returns ratio and sustainable growth and adjusting to the changes in technology, regulations and the market.

2.1.3 Customer Mix

- **Retail / Individual Customers:** Consists of salaried workers, self-employed workers and students who use personal savings accounts, credit cards and consumer loans.
- **SME & Agri Clients:** SME and Agri Clients are directed to small-scale entrepreneurs and Bangladesh farmers who need specific credit facilities and working capital to develop their businesses.
- **Corporate/Institutional Clients:** This includes large domestic conglomerates, multinational companies and non-governmental organisations that need more complicated banking services such as trade finance, project loans and payroll management.
- **High-Net-Worth Individuals (HNWIs):** Premium clients, who use individualised wealth management, priority banking services, and investment products of high limit.
- **Government & Public Sector:** This sector consists of different government entities and government-owned businesses that use the bank to disburse funds, collect fund, and provide institutional banking services.
- **Non-Resident Bangladeshi (NRBs):** A particular target market of Bangladeshi citizens residing overseas who need safe remittance services and foreign currency investment accounts.

2.1.4 Company Operations / Activity

Dhaka Bank PLC functions on a well-organized and diversified network of operation that aims at providing the full scale financial services by securing risk management and regulation.

- **Branch Banking Operations:** It has extensive network of specialized branches (corporate, SME, retail, and Islamic) with customer service desks, cash management options, and modern self-service kiosks.
- **Alternative Delivery Channels:** 24/7 accessibility and convenience: Access by an extensive network of ATM, agent banking sites in under- served regions, and full internet and mobile banking services.
- **Treasury Operations:** This department manages the liquidity, foreign exchange, money markets, and investment portfolios as well as addressing interest rate and currency risks of the bank.
- **Credit Operations:** Manages the whole life cycle of the credit, such as credit risk analysis, sector specific financing, loan management, and recovery of corporate and retail customers.
- **Operations and Technology:** Maintains real-time, high-volume, and smooth processing of all transactions in all channels with state of the art core banking systems, disaster recovery programs and high cybersecurity standards.
- **Risk Management and Compliance:** Identifies and addresses credit, market, operational and liquidity risks and provides rigorous compliance with anti-money laundering (AML) statutes and banking legislation.

- **Human Resources:** Pushes organization success through human resource management such as recruitment, regulatory training, performance appraisals and organized career development initiatives to the employees.
- **Subsidiary and Associate Companies:** Diversifies the financial environment of the bank by the specialized companies such as Dhaka Bank Securities Ltd and other investment ventures in the financial sector.

2.1.5 SWOT Analysis

Strengths

- Brand name and a great history of corporate and institutional banking in Bangladesh.
- Diversified portfolio with conventional retail, SME, Islamic banking and capital market services in form of subsidiaries such as Dhaka Bank Securities Ltd.
- Strong alternative delivery systems, such as a wide network of ATMs, agent banking branches, and state-of-the-art digital, mobile banking solutions.
- Existence of strong technological infrastructure with centralized core banking system and specific cybersecurity and risk management teams.

Weaknesses

- The exposure to non-performing loans (NPLs) that is a continued operational problem in the larger Bangladeshi banking industry.
- Expensive overheads and operating expenses of maintaining and upgrading a large physical branch network.
- Liquidity management is vulnerable to market volatility since it largely depends on large corporate deposits.

Opportunities

- Blistering development of financial inclusion through agent banking expansion in unbanked rural and semi-urban.
- Long-term growth in consumer move to digital and mobile banking, which leaves space to introduce creative, technologically-coded financial products and services.
- Increase in market demand of SME financing, women entrepreneur loans, and sustainable / green banking programs funded by Bangladesh Bank.
- Using its subsidiary companies to provide specialized wealth management, brokerage, and investment advisory services to high-net-worth persons.

Threats

- The high competition in the market with other commercial banks operating privately, multinational banks, and aggressive providers of Mobile Financial Services (MFS) such as bKash and Nagad.
- Inflexible and often revised regulatory policies, capital requirement and compliance requirements by Bangladesh Bank.
- Macroeconomic factors affecting trade finance include inflation, volatility in the foreign exchange market and global economic headwinds.
- The increasing cybersecurity risks and threat of data breaches are targeted to the digital infrastructure of the banking sector.

2.2 Industry Analysis

2.2.1 Specification of the Industry

Dhaka bank PLC is a financial institution in the banking industry and financial services industry of Bangladesh and is classified as a Private commercial bank (PCB). The industry focuses a lot on financial intermediation- raising deposits of the people and lending them out to individuals, SMEs, and companies. The central bank, Bangladesh Bank is a very regulated body that ensures that the economy remains stable. Over recent years the industry has grown past traditional branch banking into digital finance, agent banking, trade finance, and specialised capital market services. This has rendered the banking segment as one of the most critical, robust, technologically changing sector in the country.

2.2.2 Size, Trend, and Maturity of the Industry

Size and Scale:

- There are more than 60 scheduled banks in the industry, State-Owned Commercial Banks, Private Commercial Banks, Specialised Banks, and Foreign Banks.
- The industry controls trillions of Taki in deposits on the national level as well as loan releases thus serving as the major driver of the economic development in Bangladesh.
- Thousands of branches, ATM booths, and agent banking outlets that continue to expand over the country.

Trends:

- Quick shift towards online banking, mobile applications and online financial services to satisfy the requirements of a technology-driven population.
- Enormous growth of financial inclusion via agent banking networks as well as assimilation with Mobile Financial Services (MFS).
- Enhancing regulatory as well as institutional attention to sustainable financing, green banking, as well as CMSME (Cottage, Micro, Small, and Medium Enterprises) lending.

- Dhaka Bank has already secured a good market in the corporate and institutional banking segment. It is technology-wise and strategically aligning with the industry trend of digital and inclusive banking as it has persistently invested in alternative means of delivery.

Industry Maturity:

- Competition is so intense and brand loyalties are so high in the urban banking markets in seeking prime customers.
- The sector is guided by a well-established and advanced regulatory framework that adheres stringently to the international regulations such as Basel III guidelines.

Nevertheless, the conventional corporate banking model is mature, although such segments of the business as rural financial inclusion, retail digital lending, and wealth management remain at the stage of development. The well-established infrastructure and corporate trust placement of the Dhaka Bank place it in a strong position of taking advantage of these emerging market opportunities.

2.2.3 Industry SWOT Analysis

Strengths

- Continued demand of retail banking, consumer credit and savings products due to increasing middle-class population and increasing per capita income.
- Regular and large amounts of inward foreign remittances, which are mainly disbursed through formal banking systems.
- Government and Bangladesh Bank endorsements of the digital transformation, financial inclusion, and export-driven industrial growth.

Weaknesses

- High burden of non-performing loans (NPLs) and default cultures within the sector which contributes to the burden of profitability and capital adequacy.
- Exposure to macroeconomic risks such as foreign exchange reserve volatility, inflation and periodic liquidity restrictions.
- High operational expenses on ensuring compliance, high workforce and historical network of branches.

Barriers to Entry

- Very high minimum requirements of paid-up capital as prescribed by Bangladesh Bank.
- High regulatory requirements (licencing), strict compliance cheques, and legal provisions (e.g., AML/CFT regulations).
- The need to invest immense amounts of money in secure technology infrastructure, core banking software, and national physical presence.

- Dhaka Bank has an advantage of an early arrival and an established corporation-level relationship and physical infrastructure, which forms a protective moat against new entrants to the industry.

Threat of Substitutes

- Rapid growth of Mobile Financial Services (MFS) such as bKash and Nagad that control the peer-to-peer transfer market and utility payment and micro-savings market.
- Microfinance Institutions (MFIs) which offer quick, substitute credit to rural, agrarian and under-income groups.
- New local capital markets and alternative investment funds where corporate clients can get non-bank financing.

Industry Rivalry

- Intense and high competition with over 40 Private Commercial Banks (BRAC Bank, City Bank, Eastern Bank and Prime Bank).
- Ruthless market strategies to win cheap deposits (CASA), gain high-net-worth customers and attain technological dominance in mobile banking applications.

The size, corporate connexions, and built trust in Dhaka Bank provide an advantage, yet the bank needs to continuously work on its youth-focused retail banking, sustainable financial, and digital innovation to sustain its market share with rivalry peers that are also aggressive.

CHAPTER 3: METHODOLOGY

3.1 Introduction

This chapter gives the research design and data collection methods to be applied in the report. The study used in this report is purely a secondary research, which is compiled using a range of available external and internal data. Since this is an internship report, the observations and contributions during the internship is also a part of the methodology that gives a real-time and practical angle to the marketing practices of Dhaka Bank PLC.

3.2 Research Design

Research may be designed in three different ways that are

- **Exploratory:** Exploratory research is designed when the problem is not very clear. It is useful in order to get a clearer insight into what is going on. This kind of study is undertaken to examine new concepts and understandings. It is normally accomplished via interviews, focus groups, or second hand data. It does not represent definitive answers but provides the guidance towards additional research.
- **Descriptive:** Descriptive research is a type of research that is used to describe a situation or a problem. It aids in the description of group or event properties. Such a study is a response to questions such as who, what, when where and how. It utilises case studies, observations, and surveys to gather data. This is to provide a precise and in-depth image.
- **Causal:** Causal research is applied in the search of cause-and-effect relationships. It assists in knowing whether one phenomenon is as a result of another. This kind of research is accomplished by experiment. It manipulates variables to determine the influence of one variable on the other.

The objective is to establish the cause of a given result. It is aimed at obtaining a more in-depth view of the marketing policies, practice and congruency of Dhaka Bank PLC with the marketing theory. Descriptive research centres on knowing the motivations, processes and results of marketing campaigns instead of basing it upon numerical data or statistical analysis. The type of research design that will be used in this report is Descriptive research design.

3.3 Data Collection

In order to make this report, it was significant to gather accurate and helpful information. The information must have been gathered in credible sources since the report is founded on marketing practises. The reason why the sources of secondary data were selected was ease of availability and the relevance of the sources to the topic. The sources have contributed to the comprehension of the promotional activities of Dhaka Bank PLC in different perspectives.

The secondary sources used to collect the data of this report include the following sources

- **Dhaka Bank Website:** The History of the bank, financial products and promotional activities. Social Media Pages: Facebook, LinkedIn, and YouTube pages of Dhaka Bank

where the promotional campaigns, digital banking news, and adverts are posted and updated. Internal Internship Reports: The experiences during the internship regarding current projects, such as campaign plans, banking promotional materials, marketing research reports.

- **Marketing Articles and Reports:** Publications on marketing case studies, financial news articles and reports on the marketing strategies of Dhaka Bank, especially in the banking industry.
- **Public Data Sources:** Internet publications, media outlets, and interviews which report about the effect that the promotional campaigns of Dhaka Bank, i.e. by taking part in national events, sponsorships, etc. have had.

CHAPTER 4: ANALYSIS AND FINDINGS

4.1 MARKET ANALYSIS

Dhaka Bank PLC is a company which is dealing in the comprehensive market of financial services business in Bangladesh and serves both the retail consumers and business entities. The market is highly heterogeneous, and the customer groups have been found to be heterogeneous in terms of financial needs, preferences, and behaviours at different levels.

4.1.1 Market Structure and Participants

Dhaka Bank PLC is a financial services and banking company which is basically based in the strong financial services and banking market in Bangladesh. Its market largely targets offering wholesome financial solutions to individual consumers and corporate bodies. Dhaka Bank has a wide consumer base, which includes individuals with different levels of income and whose products are basic savings account, retail loans, to high end wealth management products. Business markets are also vigorously served by the bank where huge corporate houses, multinational corporations, and institutional clients are served by the bank with complex project financing, syndication and cash management services. Another critical segment is SME clients and agricultural enterprises who are promoted under special credit lines as a way of promoting local entrepreneurship. The bank accesses this huge market by the presence of a national network of physical branches in the country, ATMs, agent banking points, and secure digital banking, to spread its presence in both urban financial capital centres and remote rural regions.

4.1.2 Market Characteristics

- **Big and Fast-Growing:** With a population of over 170 million, Bangladesh has high incomes and urbanisation and greater increases in financial inclusion that present a great opportunity to grow.
- **Diverse and Segmented:** The high level of diversity is extreme and cuts across the geographic region of the city centres through rural, education area and technological advancement.
- **Competitive:** An estimated 60 planned banks compete in fierce competition that incorporates state owned banks, commercial banks and foreign banks as well as emerging fintech providers.
- **Regulated:** All banking activities in Bangladesh have strict regulation by the Bangladesh Bank via detailed systems of licencing, capital sufficiency, lending limits and consumer protection regimes.
- **Evolving:** There is a constant change in the areas of customer expectations, digital technology, regulatory demands and competitive forces that demand continual change.

4.2 SEGMENTATION, TARGETING, AND POSITIONING

The STP model is a strategic marketing process which assists the businesses to break a large market into small sub-groups, identify the most viable ones to target and form a straightforward, desirable brand image within the minds of the targeted group of consumers. Segmentation of the market helps to provide companies with highly customised and effective financial products and promotional messages.

4.2.1 Market Segmentation

- **Segmentation:** Dhaka Bank segments its market based on demographic, geographic, psychographic, and behavioural segments.
- **Demographic Segmentation:** The bank has segmented the financial products to suit different age and income categories. Student accounts serve the young generation, retail loans and salary accounts are aimed at middle-income workers, and priority banking services are aimed at the high-net-worth individuals (HNWIs) only.
- **Geographic Segmentation:** Dhaka Bank serves both in cities with commercial centres and the suburbs. City consumers are more responsive to credit cards, auto loans and corporate trade finance, whereby rural consumers are reached through agent banking remittance disbursement, agricultural loan and simple savings.
- **Psychographic Segmentation:** To satisfy the needs of tech-savvy and modern consumers, Dhaka Bank has the Dhaka Bank Go, mobile app, and internet banking. Their messages also target security conscious people and retirees who appreciate trustworthiness, guaranteed returns, and fixed deposit which are safe.
- **Behavioural Segmentation:** The bank considers the frequent transactors and loyal corporate customers, providing them with special interest rate, special relationship managers, and special reward programmes when using the credit cards.

4.2.2 Targeting Strategies

- In the case of basic retail banking (savings accounts, personal loans), they apply a mass-market strategy since these are basic financial services required by the majority of households.
- In the case of corporate and institutional banking, niche and concentrated targeting is being applied by the bank. The conglomerates have complex trade finance and syndication requirements that are dealt with by expert relationship managers by them.
- In the case of SME and women entrepreneurs, Dhaka Bank employs differentiated targeting whereby they have customised loan products (such as Dhaka Bank Sraboni in the case of women) in which terms are flexible to facilitate the expansion of business.
- The bank is not operating one-size-fits-all strategy. It modifies its financial solutions and offers to suit the business size, lifestyle and financial aspirations of the chosen segment.

4.2.3 Positioning

Positioning: Dhaka Bank is a reliable, technology-focused, and customer-centred financial institution. The essence of its positioning is its core message of Excellence in Banking which is based on reliability, financial security and modern convenience.

- Corporate Banking is placed as a reliable business partner in its growth, which focuses on profound knowledge of the industry, rapid processing of trade, and international correspondence.
- Digital Banking (such as Dhaka Bank Go) targets on-the-go consumers and young professionals that emphasise on seamless 24/7 access, speed, and cybersecurity.
- Islamic Banking is placed as a strictly Shariah-compliant clients whose financial choices rely on religious qualities.

4.3 MARKETING MIX (7Ps)

The marketing mix is the combination of manageable tactical marketing instruments which Dhaka Bank employs in generating the outcome of appropriate market responses. A service marketing strategy is extensively analysed in the long 7Ps (Product, Price, Place, Promotion, People, Process, Physical Evidence) framework.

4.3.1 Product

Dhaka Bank has a wide range of banking products that meet the different customer requirements:

Retail Banking Products

- **Deposit Products:** Various savings accounts (basic, student, women's, senior citizen, premium), current accounts, fixed deposits (1 month to 5 years), special deposit schemes (education, marriage, Hajj, monthly income), NRB accounts (foreign currency and taka).
- **Consumer Lending:** Home loans (8-12% interest, up to 25 years), auto loans (10-14%, 3-5 years), personal loans (12-16% interest, no security), education loans (with terms of moratorium), credit cards (classic to platinum-types), debit cards.

Corporate Banking Products

Working capital finance, term loans (3-10 years), project finance, comprehensive trade finance (LCs, guarantees), cash management services, treasury products (FX, hedging).

SME Banking Products

SME loans (BDT 1- 50 million) based on preferential terms to women entrepreneurs, supply chain financing.

Digital Banking Products

Internet banking, mobile banking application (iOS/Android), SMS banking, agent banking network, internet account opening.

Product Strategy: Comprehensivity (full product line), providing features to the segment (targeted features), lifecycle, regulation, on-going innovation, quality and reliability.

4.3.2 Place (Distribution)

Dhaka bank has a multi channel distribution strategy with convenient and accessible banking:

- **Branch Network:** More than 100 branches in key cities of Bangladesh in all major cities, divided by purpose (corporate, retail, SME, Islamic), strategic positioning within commercial area, industrial area, residential area.
- **ATM Network:** More than 130 ATMs with 24/7 self-service with cash withdrawal services, balance queries, mini-statements, PIN services, mobile top-ups.
- **Agent Banking:** Retail agents in thousands of underserved regions provide simple banking services, which allow account openings, deposits/withdrawals, transfers, bill payments.
- **Digital Channels:** Internet banking platform, fully functional mobile app, SMS banking, call centre support, online account opening.
- **Partnership Channels:** Employer relationships (salary accounts), educational institution partnerships, e-commerce integration, merchant networks, remittance operator partnerships.
- **Distribution Strategy:** Balances accessibility, convenience, cost efficiency, competitive coverage, and future digital orientation with maintained physical presence.

4.3.3 Price

Pricing includes the interest rates on loans and deposits, service fees, the competitiveness, profit and value interpretation, and positioning.

4.3.1 Pricing Strategies

- **Cost-Based Pricing:** Deposit and loan rates reflect cost of funds plus margin, incorporating operating costs, risk costs, regulatory costs, target margins.
- **Competition-Based Pricing:** It involves active tracking competitor prices alongside adoptions in order to remain competitive as to not to jeopardise profits.
- **Penetration Pricing:** Promotional rates for new products or market entry to build market share before moving to sustainable pricing.
- **Value-Based Pricing:** Premium pricing for affluent segments justified by enhanced benefits (relationship managers, preferential rates, exclusive services).
- **Segmented Pricing:** Segmented Pricing: There is differentiation of retail, SME and corporate pricing based on different levels of risk, cost and value profile.

4.3.2 Pricing Elements

- **Deposit Rates:** Savings 2-4% annually, fixed deposits 9.75-10% annually depending on tenure also on the amount.
- **Lending Rates:** Home loans 10-12% auto loans 12-16% personal loans 12-16% corporate loans 8-12% (negotiated) SME loans 10-14% credit cards 20-30% on revolving balance.
- **Fees:** Account maintenance (minimal to substantial for premium), transaction charges, loan processing (1-2%), credit card annual fees (BDT 1,000-10,000+). RTGS, NPSB & BEFTN has a respective charges.

4.3.4 Promotion

Combined promotional plan involving using various communication tools, channels:

- **Advertising:** Television programming prime time, print advertisements in major newspapers/magazines, radio advertisements, outdoor boards, online advertisements (search, display, social media, video).
- **Brand Building:** Consistent visual identity (logo, colors, typography), core brand messages (trust, innovation, customer service), corporate branding across all touchpoints.
- **Public Relations:** Media relations and press releases, CSR initiatives (education, healthcare, disaster relief, environment), expert commentary positioning.
- **Digital Marketing:** Thriving social media use (Facebook, LinkedIn, Instagram), Content (blogs, videos, infographics) Marketing, built-in site as the main digital touchpoint, Email and SMS marketing, etc.
- **Relationship Marketing:** key-segment relationship managers, customer events, personalised communications.
- **Sponsorships:** Cricket, cultural fests, trade fair event sponsorships creating visibility and identification.
- **Principles of promotion:** integrated communications, target audience focus, measuring performance.

4.3.5 People

This is because people have a very significant role to play in service marketing because services cannot be consumed without people. Dhaka Bank appreciates the fact that employees are part of brand experience and competitive differentiation.

Types and Positions of Employees

- **Branch Staff:** Tellers worker with transactions, customer service: officer with enquiries and opening accounts, branch manager: supervision of work and business development, operations staff: worker with back-office processes.
- **Relationship Managers:** Corporate RMs which are involved with large corporate customers, SME RMs which work with small corporate, priority banking RMs which deal

with wealthy customers as well as retail RMs which deal with middle-income customers with multiple products.

- **Credit and Risk Personnel:** Credit officers evaluating loan applications and creditworthiness, credit risk managers creating policies and overseeing the quality of portfolios.
- **Operations and Technology Staff:** Core system and processing operations staff, IT staff keeping infrastructure upside-down, digital banking experts improving digital experiences.
- **Support Functions:** HR talent management, financial, accounting, compliance, legal, marketing, and communications.
- **Senior Management:** Executive leadership setting strategy, Board providing governance and oversight.

4.3.6 Process

Process entails systems, procedures, and mechanisms in terms of which banking services are rendered. Properly designed processes allow efficient, smooth and consistent service delivery whereas poorly designed processes facilitate frustration and inefficiency.

Account Opening Process: The initial substantive contact with customers plays a key role in perceptions. Conventional branch-based process: customer completes form, provides documentation (ID, address confirmation, photos, nominee), bank verifies the information and adds to the system, activates the account (instantly or by 24-48 hours), the customer is given account details, chequebook, debit card, online banking credentials. Process improvements: simplified form, online account opening with uploading of documents and video verification, fewer branch visits due to simplified forms, pre-applied to customers with employer referrals, and activated instantly in low-risk customers, mobile account opening with RMs or field officer visiting customers. Deposit and withdraw Process.

Deposit and Withdrawal Process: Routine transactions that are large. Over-counter: customer fills and hands over to teller in the presence of identification, teller processes and customer receives receipt and updated bankbook. ATM actions: card insertion, pin code entry, transaction choice, cash/confirmation receipt, receipt. Process optimization: deposit breaks and cash deposit-- ATM deposit, deposit slip pre-printing, simple transactions with express counters, transactions limits, which can only be approved by a manager above designated limits.

Fund Transfer Process: Transfers occur through various channels. Internet / mobile banking: log-in, choose transfers, key in the beneficiary and amount, verify, get an instant response. Branch-based: fill transfer form, submit to officer, validation and processing, receipt. SWIFT international: the extra data is needed, 1-3 days work. Improvements: management of beneficiary lists, instant funds transfer via national payment switches, payment by QR code, scheduled transfers, payment notifications.

Lending Process

More complicated assumed credit risk and customer significance.

- **Retail Lending:** Customer inquiry and application, initial screening (eligibility, credit bureau check), detailed credit evaluation (financial analysis, credit history, repayment capacity, collateral valuation), credit decision by designated authority, loan disbursement after documentation, repayment monitoring.
- **Turnaround time:** personal loan 48 -72 hours, auto loan 3-5 days, home loan 7-15 days.
- **Efficiency measures:** Good customer pre-approved loans, centralised processing department, online applications, API with employers.
- **Corporate and SME Lending:** Preliminary discussion with RM, formal application with detailed documentation (financial statements, business plans, collateral details), comprehensive credit evaluation (financial analysis, business assessment, collateral valuation, risk rating), multi-level credit approval, legal documentation and security creation, disbursement, post-disbursement monitoring.
- **Processing:** SME loans 2-4 weeks, large corporate facilities 4-8+ weeks.
- **Productivity:** Specialised RMs, separation of authority, standardised templates, electronic tools of analysis.

Customer Service and Resolution of Complaints: Multiple channel customer care: branch desks, call centre, email, digital channel (chatbot, messaging). Resolution of complaint: customer places a complaint, it is logged, which forms a ticket with a reference number, preliminary analysis which establishes the severity of the situation, investigation of the problem, communication keeps the customer informed, solution, resolution, and finally closures with customer. Timeframe targets: basic enquires up-to-date 24 hours, standard complaints 3-5 days, complicated issues 10-15 days. Measures of effectiveness: first-contact resolution, average resolution time, customer satisfaction with resolution, analysis of trends in complaints.

Digital Banking Processes

- **Digital Onboarding:** Customer request, identity verification, credential generation with secure delivery, registration with permanent password/PIN setting, activation.
- **Authentication of transactions:** Multi-factor authentication (password/PIN, mobile phone OTP, biometrics), transaction limits and velocity cheques, real-time notifications.
- **Digital Security:** Digital Security: Encryption, password entry with lockout in the event of failure, expiry of current session, registering the device, and constant watch on possible malicious activities.
- **Customer-Centricity:** Starting with Customer perspective insuring reduced effort, complexity, time. Customer journey mapping detects points of pain.

- **Productivity:** The lean processes cut expenses and accelerate speed. Routine automation, eradication of unnecessary processes, self-service services.
- **Variety:** There is uniformity in standardised processes which mean uniform quality of services irrespective of branch, channel, and person of staff.
- **Risk Management:** Appropriate controls prevent fraud, errors, credit losses. Segregation of duties, dual authorization, verification steps, audit trails.
- **Continuous Improvement:** Frequent performance cheque, process mapping and analysis, employee suggestions, taking up of technology, etc.
- **Omnichannel Integration:** Seamless work across channels, real-time data synchronization.
- Technology enablement through core banking system, CRM, workflow automation, document management, business intelligence, API architecture.

4.3.7 Physical Evidence

Physical evidence can be a physical object that can be perceived by customers, can be touched, and can be seen, and this type of evidence gives a perception of quality of service. Physical evidence is even more crucial in service marketing where consumers can evaluate the quality using tangible clues as services are intangible.

Branch Environment and Facilities

Branch Environment and Facilities Within each of the company's branches lie offices furnished with administrative and clerical equipment, staffed by clerk and secretarial personnel, along with conference rooms, classrooms, consultant offices, and administrative offices. Branch Environment and Facilities Within each branch of the company are the offices furnished with administrative equipment and clerical equipment, the personnel consisting of clerk and secretarial staff, a conference room, a classroomroom, consultant offices and administrative offices. The most apparent and most influential physical evidence is physical branch facilities:

- **Exterior Appearance:** Prominent signage with Dhaka Bank logo and branding, well-maintained building exteriors signaling quality and stability, attractive storefronts in shopping areas, adequate parking or public transportation accessibility, visible security presence.
- **Interior Design and Layout:** Reception and waiting areas having comfortable seating, well-indicated signages, information display, reading materials. Service counters such as teller counter, customer service desk, relationship manager cabin. New offices embrace an open plan that offers friendly environments. Electronic display and token dispensers in queue management systems. Favourable environmental effects: air conditioning, full lighting, pleasing background music.

- **Technology Infrastructure:** Technology is visible teller stations and computers, interactive, computerised displays, attached ATMs, wireless networks in higher-end branches, security cameras.
- **Branding and Visual Identity:** Unified branding: Logos visible, brand colours in general, marketing materials of similar design, uniforms or dress codes of employees with branded name tags.
- **Cleanliness and Maintenance:** Floors, windows, furniture, toilets should be cleaned regularly. Working ATM, computers, air conditioning and lighting. Repairs of damage or wear in time.

ATMs and Self-Service Kiosks

ATM is a significant physical evidence because it is common customer touch-points:

- **ATM Design and Branding:** Branding of machine Prominent Dhaka Bank, easy to use instructions, security, cameras, lighting, easy accessible, well-lit secured areas with weather protection.
- **User Interface:** Clear intuitive navigation, multiple language options (English, Bangla), accessibility features for visually impaired, consistent interface design across ATMs, quality receipts with clear details and branding.
- **Flexibility and Availability:** Cash-stocked ATMs, high availability rate, given frequent repairs and maintenance. Perceptions are seriously hurt by downtime or empty machines.

Printed Materials and Documents

- **Marketing Collateral:** Brochures and leaflets with professional design, quality printing, compelling copy, consistent branding. Posters and standees with eye-catching visuals, clear messaging, strategic placement.
- **Documents of Accounts:** Chequebooks, branded with Dhaka bank, customer information, quality covers. Branded passbooks with printed transactions. Environments are described using account statements on quality paper in clear format.
- **Cards:** Debit and credit cards bearing Dhaka Bank logo and branding cards, cardholder name, security features, EMV chip, magnetic stripe, CVV, high plastic material. The premium cards are made into metal, have specific colours, and improved design.
- **Correspondence:** Letters and notifications on branded letterhead, clear, well-written, and quality paper. Brand touchpoints are even in everyday communications. Digital Physical Evidence
- Digital interfaces constitute important physical evidence in contemporary banking:
- **Website:** Modern professional aesthetic, consistent branding, intuitive navigation, responsive design for various devices. Quality content with accurate information, clear

product descriptions, helpful resources, functional features. Security indicators: HTTPS encryption, security certifications, privacy policies.

- **Mobile Application:** Easy navigation, great visions, efficient working without any crashes, availability of features and more. Full banking, new features (biometric access), easy applications. Perceptions are determined by the ratings and reviews of apps stores.
- **Communications Via Email:** Professionally designed email communications, branded templates, easy to read formats, useful content. Addressing customers by name.
- **Social Media Presence:** Official profiles with corporate cover photos, full information, frequent posting of the content. Quality participation answering questions, writing valuable information, keeping it professional.

4.4 Findings

Having examined the marketing strategies of Dhaka Bank PLC, I have made the following major findings.

- Dhaka Bank caters to the retail consumer and the corporate business sectors in the country.
- It uses good market segmentation and product targeting among various demographics and geographics.
- Product range comprises of deposit accounts, retail lending, SME financing, corporate syndication and Islamic banking.
- Retail Financial products are marketed differently to market segments or niche: mass marketing to retail, differentiated to SMEs, and concentrated to large corporate clients.
- It has a widespread distribution network with physical branches, ATM machines, agent banking branches, and online trade networks.
- The digital infrastructure and the core banking systems are robust to guarantee effective service delivery and immediate processing of transactions.
- Pricing approaches involve regulated rate compliance, competitive benchmarking and value based advisory techniques.
- Dhaka bank has different pricing and waiver of fees that cater to various levels of customer investment and affordability.
- Promotion is a combination of ATL, BTL, and targeted digital marketing.
- Brand awareness and client interaction are created through corporate event sponsorships and specific BTL activations.
- Integrated marketing will guarantee the continuity of the brand communication in terms of fiscal security and internet ease.
- Marketing strategies contribute to high brand recall, corporate trust and long term customer loyalty.

CHAPTER 5: INTERNSHIP EXPERIENCE

5.1 Position, Duties, and Responsibilities

As an intern, I was placed in the General Banking and Credit dynamic and fast-paced unit at the branch level in Dhaka Bank PLC. As an intern, I had a variety of tasks, including working on the daily routine of retail banking, customer service, and helping with more thorough credit cheques and loan paperwork. It was a learning challenge, and yet, it was an inspiring experience, as it brought me on board every and every level of how a leading Private Commercial Bank conducts its daily business in real time.

During these months, I had to deal with various tasks which proved to be directly proportional to the particular banking functions that the firm adopted or allowed me to have a better insight of how things are run behind the curtains in terms of managing the financial assets and customer relations of a bank. This is a bit of information as to my position and duties at Dhaka Bank in the course of my work.

1. **Account Opening and Customer Onboarding (General Banking):** This is one of the key roles I performed as an intern in General Banking because I had to assist customers in opening their accounts at the retail and corporate levels.
 - **Customer Guidance:** I worked with the front desk department to give customers suitable advice on the selection of the appropriate financial products, including savings, fixed deposits (FDR), and Deposit Pension Schemes (DPS).
 - **Document Verification:** I made sure that all necessary documents were properly provided, such as NID, photographs, trade licences, utility bills, etc. and verified as per strict KYC (Know Your Customer) requirements.
2. **Clearing and Cash Management Support (General Banking):** Other than opening accounts, I served in the clearing desk and helped in the daily flow of transactions.
 - **Cheque Processing:** I assisted in sorting, endorsing and assembling inward and outward clearing cheques within the Bangladesh Automated Clearing House (BACH) system.
 - **Remittance Services:** I assisted the operations team in receiving the inward foreign remittance and provision of the beneficiaries with the money in an easy, safe, and identified manner.

3. **Loan Processing and Documentation (Credit Department):** This was one of the biggest highlights of my internship as I was exposed to the way the bank evaluates and deposits money.
- **File Preparation:** This was a part of my work which involved planning, installing, and arranging loan files of SME and retail customers. Before the credit appraisal process, I made sure that all the financial statements, the legal documents, and collateral details were duly filed.
 - **Data Entry:** I helped to enter applicant financial information in the internal credit assessment system of the bank to get the preliminary paperwork ready in the hands of the Relationship Managers.
4. **The CIB Reporting and Credit Risk Assessment (Credit Department):** I was fully occupied in the early phases of credit analysis as a means of reducing lending risk.
- **CIB Inquiry:** Made agreements with the credit team to create Credit Information Bureau (CIB) reports via the Bangladesh Bank portal to verify the creditworthiness and track record of borrowing of potential clients.
 - **Financial Analysis Support:** I was also involved in calculation of simple debt-equity ratios and formatting cash flow statements during the course of the loan evaluation to help examine the repayment ability of applicants.
 - **Customer Query Resolution and Service:** The other big job that I did was dealing with walk in customers and their banking related queries.
 - **Issue Troubleshooting:** I helped with inquiries on account balances, issuing ATM cards, ordering cheque books and enabling digital banking (Dhaka Bank Go).
 - **Service Improvement:** It played a crucial role in determining how the customer should be directed to the correct desk in order to reduce wait time and overall effectiveness of the branch.
5. **Compliance and KYC Updates:** I assisted the operations team to change the older accounts to respond to the current regulatory requirements.
- **Database Management:** I assisted with the identification of dormant accounts and reached out to customers to verify their KYC accounts and transaction profiles to make sure that the bank complied with the current Anti-Money Laundering (AML) laws.

5.2 Contribution to Organization

As an intern, I was involved in a variety of important aspects of operations, each of which was directly connected with efficient work of the branch and the work with customers in Dhaka Bank.

- **Increased Operational Efficiency:** I was to coordinate the credit filing system and to work with the clearing desk, out of which the time on which the daily documents exchange and the loans processing took place in the branch dropped significantly.
- **Efficient Customer Onboarding:** It included supporting document verification, KYC compliance and form fill-ups, which assisted effectively to register new customers in a significantly shorter time frame.
- **Market and Client Insights:** I delivered a well-organised financial information to the credit team and recent CIB reports that catalysed strategy development and faster, dependable loan approvals.
- **Cross-Departmental Collaboration:** I collaborated closely with various divisions, such as general banking, cash, and credit team to make our operations in the daily banking business and customer service delivery consistent.

5.3 Evaluation

To summarise, performance during my internship was outstanding. The management at Dhaka Bank complimented me on the fact that I can easily adapt to the fast-paced banking environment and become proactive in assisting the General Banking and Credit teams.

- **Analytical Contribution:** Credit department appreciated my skills to produce CIB reports correctly, organise complicated documents, and assist in basic financial statement analysis.
- **Project Implementation:** My engagement in the review of KYC records backlog and the account opening desk demonstrated that I can deal with high pressure work that has several moving components. In addition, I received commendations on how I dealt with customer queues at peak banking hours.
- **Teamwork and Communication:** The team noted that I worked well with other employees in the branch and with external clients. My communication skills were such that the customer queries and grievances were resolved in a smooth and efficient way.
- **Regulatory Compliance Skills:** I was commended on strict adherence to the banking requirements, confidentiality requirements and document verification requirements that made the branch have high compliance level.

5.4 Skills Applied

During my internship in the General Banking and Credit departments in Dhaka Bank, I was able to practise and hone a diverse set of skills which formed part of the operational strategies of the branch. The main skills I used, as well as specific examples based on what I had to go through.

- **Customer Relationship Management:** Under this, engaged in serving walk-in clients, I helped in the enhancement of good customer relationship. This included addressing questions, fixing ATM cards and directing them in the account opening process.
- **General Banking Operations:** I had the personal experience of daily branch operations by clearing cheques, processing remittances, and transferring funds. This is where I was able to experience first-hand what was involved in the logistics and implementation of safe financial transactions.
- **Credit Analysis:** Worked alongside the credit team in reviewing loan applications. I used simple financial formula to prepare cash flows and examine the repayment abilities of retail and SME customers.
- **Regulatory Compliance and KYC:** I had to work hand in hand with the operations team to ensure that all customer files were compliant with the strict Know Your Customer (KYC) and Anti-Money laundering (AML) regulations of the Bangladesh Bank. I also observed inactive accounts and how to modify processes as per the changes in regulations.
- **Financial Documentation:** This involved the arrangement of complicated credit records, trade licences, TIN certificates, and guarantor records. They involved the presence of all legal documentation prior to the ultimate disbursement of the loan.
- **CIB Reporting:** I conducted credit cheques by use of the Bangladesh bank portal to know the borrowing history of the clients. The credit team was able to use it to make informed risk-averse lending decisions based on that information.
- **Data Management:** I was involved in computerising records of clients and the internal files of the branch. And when internal audits came, my assignment was to make an understandable and easily available record of all active accounts and loans.
- **Professional Communication:** As an intern, I ensured that every interaction with the clients was in accordance to the high corporate standards of Dhaka Bank. I always made sure that whatever I was saying, be it on e-mails, on telephone or in person, was polite, clear and professional.
- **Problem Solving:** As a part of my job, I was to handle customer complaints on delayed transaction or locked digital banking accounts. I played a critical role in liaising with the central IT and operations teams to make sure that problems were addressed as soon as they were raised.

- **Core Banking Software Navigation:** In this period, I was handling the in-house core banking software to cheque account information, balance, and clearing data. This entailed the knowledge of safe terminal use and rigorous operation guidelines.
- **MS Office (Excel, Word):** I regularly used Excel to manage loan files pending and KYC data base updates and Word to write official forwarding letters and address to customers. These played a significant role in processing banking data and relaying that data to the team.

CHAPTER 6: CONCLUSION AND KEY FACTS

This chapter shows the major findings, conclusions, and suggestions of my internship at the Dhaka Bank PLC, in terms of the effectiveness of their banking and marketing practises, the personal experience in the General Banking and Credit departments, and the future suggestions in terms of the efficiency of their operations and promotional strategies.

6.1 Recommendations

Some recommendations to improve the marketing and operation strategies that Dhaka Bank can implement in the nearest future are as follows.

- **Expand Agent Banking in Deep Rural Areas:** As it was revealed during the analysis that Dhaka Bank serves consumer markets as well as business markets with the wide-distribution, the bank should continue to expand its network of agent banking in the deep rural regions and attract untapped demographics.
- **Introduce More Niche Products:** SMEs and Female Tech-Entrepreneurs Since it was found that Dhaka bank applies a robust digital The bank must further expand on it and look at seasonal interest rates benefits on fixed deposits to augment liquidity during constrained macroeconomics.
- **Boost Interactive BTL Activations on Retail Client Acquisition:** As the analysis revealed that target BTL activations create solid brand awareness and client interaction, Dhaka Bank must increase the number of physical pop-up kiosks in universities and IT parks. This direct interaction will be the driver to open accounts and sign up of credit card although the results indicate the bank successfully balances ATL, BTL and digital marketing, it can still do better with real-time consumer data. An evidence-based approach to reach out to certain groups with personalised online advertisements to borrow auto or home loans would be the best approach to maximise the conversion rates.
- **Streamline Loan Processing Workflows :**To connect to the operational findings of effective service delivery , the bank would operate with a fully paperless, automated system of initial credit screening. Digitising the CIB reporting and initial KYC cheques will significantly shorten the turnaround of both retail and SME loan approvals.
- **Commit to a Green Banking Strategy:** Since sustainability is the new reality, Dhaka Bank could enhance its reputation as an environmentally conscious brand with green banking. Institutional clients who care about the environment will be attracted with the promotion of special interest rates on sustainable agricultural or environmentally friendly corporate projects.

6.2 Key Understanding

When I was at Dhaka Bank, I was exposed to the dynamics of the local financial market, the practical and theoretical one. The main lessons are Dhaka bank functions within consumer and business segments. The bank deals mainly with offering daily basic financial services to all household at all income brackets. It also caters to large conglomerates, SMEs and the agricultural farms. This indicates that their market penetration is wide and varied.

- **Dhaka Bank has a focused marketing strategy:** The bank is oriented to the various financial products to the various customers. Here they do mass marketing of retail savings, and niche marketing which is highly concentrated. This ensures that they are more strategic and effective.
- **Positioning is grounded on trust, safety and online convenience:** Dhaka Bank positions its brand to indicate financial stability and new online lifestyles. The brand is related to corporate trust and compliance and regulatory standards.
- **This brand positioning is successful in creating a strong brand identity:** Dhaka Bank provides retail accounts, specialised loans, trade finance, Islamic banking, and digital platforms. Every category responds to particular financial needs.
- **This type of product is relevant to their business as a full-scale financial solution:** In my role as a member of the Credit department, I got to understand how CIB reports and financial cash flow analyses inform the lending strategies of Dhaka Bank, allowing the team to make risk-averse decisions based on available data. It has also taught me the importance of having a good understanding of the financial background of the consumer before giving them credit.
- **Strict Regulatory Compliance is Non-Negotiable:** My experience in the General Banking department has taught me that the KYC and AML regulations of the Bangladesh Bank are the foundation of banking business.
- **Brand consistency is essential to the integrity of the bank as an entity and its legal status:** The secret to the corporate success of the Dhaka Bank is that they possess a brand expression which is consistent across several touchpoints. Between a TV commercial on financial security and the professional service in the branch level, the values behind it are the same and this is what will guarantee customer retention.
- **Effective Customer Relationship Management:** I saw the experience of how customer grievances are handled and how they are guided through the difficult banking procedures, but it is more about making them feel special and this in itself is a sure way of retaining clients.

6.3 Conclusion

It has been among the greatest learning experiences I have ever had during my internship period at Dhaka Bank PLC, in the company of the best banking professionals in the financial sector. In conclusion, it has shown me what the actual banking operation and customer acquisition in the real world of banking are, as well as how every finance and marketing theory studied in the classroom applies in practise. It focuses on linking a safe financial network and a diverse range of consumers via a blend of physical branch superiority and sophisticated digital offerings.

Consequently, my output has allowed me to work on valuable customer service, credit file management, KYC compliance, and branch operations that have not only widened my scope of knowledge in the field of retail banking and corporate credit but also made me stand out in my future profession in the financial sector. I am eager to apply these competencies in future jobs and keep on learning with an industry leader like Dhaka Bank.

Reference

1. Kotler, P., & Keller, K. L. (2016). Marketing Management (15th ed.). Pearson Education.
https://www.academia.edu/38147238/Marketing_Management_By_Kotler_15th_Edition
2. Belch, G. E., & Belch, M. A. (2017). Advertising and Promotion: An Integrated Marketing Communications Perspective (11th ed.). McGraw-Hill Education.
3. Blythe, J. (2006). Principles and Practice of Marketing. Thomson Learning.
<https://archive.org/details/principlespracti00blyt>
4. McKinsey & Company. (2023). The future of retail banking in emerging markets.
<https://www.mckinsey.com/industries/financial-services/our-insights/the-future-of-retail-banking-in-emerging-markets>
5. Bangladesh Bank. (2024). Annual Report 2023-2024.
<https://www.bb.org.bd/en/index.php/publication/publicitn/1/3>
6. Deloitte. (2023). Banking and Capital Markets Outlook: Navigating the digital shift.
<https://www2.deloitte.com/global/en/pages/financial-services/articles/banking-industry-outlook.html>
7. Harvard Business Review. (2022). How Banks Can Win the Digital Transformation Race. <https://hbr.org/2022/05/how-banks-can-win-the-digital-transformation-race>
8. Dhaka Bank PLC. (2026). Excellence in Banking - Official Website, Products, and Corporate Profile. <https://dhakabankltd.com/>

Appendix

Internship Completion Certificate



08 March 2026

TO WHOM IT MAY CONCERN

This is to certify that Mr. Fazlul Haq, a student of the Bachelor of Business Administration (BBA) program at United International University, has successfully completed his internship in the Pragati Sarani Branch Dhaka, during the period from 01 December 2025 to 28 February 2026.

Throughout his internship, he gained valuable practical knowledge of the Division's day-to-day operations. His overall performance was found to be satisfactory.

We extend our best wishes for his continued success in all future endeavors.

A handwritten signature in blue ink, appearing to read 'M. Rezaul Rahman'.

M Rezaul Rahman
Senior Executive Vice President & Head
Human Resources Division



Head Office: CWS(C)-10, Bir Uttam A.K. Khandakar Road, Gulshan, Dhaka-1212
Tel: 58314424-30, 8802-58314419, SWIFT: DHBLBDDH, E-mail: hr@dhakabank.com.bd