Internship Report
On
Societal Marketing Practices of Dhaka Bank PLC

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Societal Marketing Practices of Dhaka Bank PLC

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This report is submitted to the school of Business and Economics (SoBE), United International University (UIU) as a partial requirement for the degree fulfilment of Bachelor of Business Administration (BBA).

Letter of Transmittal

July 16, 2026

Dr. Md. Kaium Hossain

Associate Professor, School of Business & Economics (SoBE)

School of Business and Economics

United International University

Subject: Submission of internship report titled “Societal Marketing Practices of Dhaka Bank PLC”.

Dear Sir,

I am very happy to present my internship report titled "Societal Marketing Practices of Dhaka Bank PLC". This report fulfills the requirement of the BBA program at United International University.

Data were collected during my three-month internship at the Central Processing Center of the Trade Operations Department of Dhaka Bank PLC. I was able to closely observe the bank's daily operations and its various social responsibilities. I hope you find this report useful in understanding what I experienced and learned.

I appreciate your guidance throughout this learning journey, and I'm happy to provide clarification on this report if necessary. Sincerely yours,

Shahriar Tanvir Rakib

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BBA (Marketing),

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Declaration of the Student

I do hereby declare that the internship report titled "Societal 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.

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Acknowledgement

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I would also like to express my gratitude to the management and staff at Dhaka Bank PLC, where I had the opportunity to learn about day-to-day banking operations, and for their help.

Special thanks go to my workplace instructor, Ms. Rojina Akter, for her encouragement and help. Besides, I would like to acknowledge Mr. Banajir Ahmed from the administration and Ms. Mahfuza Ma'am for all the help I received in adjusting to my workplace.

Executive Summary

Banks are now being assessed based on more than just financial results. The public also wants to know what the banks have done to help society as a whole. This report focuses on the Societal Marketing Practices of Dhaka Bank PLC and investigates how these initiatives influence the bank's image and sustainability. This report uses a descriptive research methodology, focusing primarily on secondary data from Dhaka Bank's website and social media. Dhaka Bank is very serious about corporate social responsibility. The main findings of the report are that the bank has invested heavily in various social activities and focuses intensely on agriculture and disaster management. Employees are aware of the bank's societal marketing activities, but people outside the bank often are not. The bank allocates about 2% of its pre-tax profits every year through the Dhaka Bank Foundation for CSR activities, spending about BDT 146.86 million in 2024. The company has some true strengths, including the strong reputation of its brands, its digital transformation, its wide branch network, the varied services it offers, and its commitment to corporate social responsibility. However, its efforts are not well known, and stakeholder participation leaves much to be desired. Dhaka Bank PLC has already established its reputation as a socially responsible financial institution, and improvements in communication and branding would help achieve a significant competitive advantage.

Key Words: Societal Marketing; Strategy; Dhaka Bank PLC & Bangladesh.

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List of Acronyms and Abbreviations

Acronym	Full Form
AIUB	American International University-Bangladesh
ATM	Automated Teller Machine
BBA	Bachelor of Business Administration
BDT	Bangladeshi Taka
CPC	Central Processing Center
CRM	Cash Recycling Machine
CSR	Corporate Social Responsibility
EFA	Export Finance Analytics
L/C	Letter of Credit
MSME	Micro, Small and Medium Enterprise
NPL	Non-Performing Loan
PLC	Public Limited Company
SME	Small and Medium Enterprise
SWOT	Strengths, Weaknesses, Opportunities, and Threats
UIU	United International University

Chapter 1: Introduction

1.1 Background of the Report

The financial landscape has been managed by the banking industry for fairly an extended time frame as conventional establishment of economic improvement in Bangladesh. Banks are more than a place for bundles of cash, though; they underpin investment, trade, and all of the activity that generates jobs and economic growth. Although, the way that people think about banks has evolved over time.

There is more than a sense that customers, shareholders and the public expect banks to be run prudently as businesses rather than simply profit-centers driven by shareholder demands. This is specifically where Societal Marketing come into apply: Corporate Social Responsibility refers to what businesses voluntarily do – beyond the conventional business exercise, CSR aims at enhancing social, environmental, and community development. In comparison, societal marketing is the lifelong equilibrium of customer satisfaction and company goals — while also taking into account long-term social welfare.

Dhaka Bank PLC, one of the largest private commercial banks in Bangladesh, has developed a reputation for combining its growth and financial performance with its social responsibility. The bank has been engaged with the Dhaka Bank Foundation at various initiatives, including healthcare, education, disaster relief sports, and agricultural finance and community welfare. Internship route – Gives you firsthand experience of the organizational environment and work culture in person. While most of my work was on export, the experience gave a holistic perspective on how the bank addresses social responsibility and stakeholder welfare. The paper discusses how societal marketing practices of Dhaka Bank contribute to the image building, trust development goals and act as a sustainable success factor for the organization.

1.2 Objectives of the Report

Broad Objective

To know the societal marketing practices of Dhaka Bank PLC

Specific Objectives

- To know the organizational activities of Dhaka Bank PLC.
- To analyze the strengths, weaknesses, opportunities, and threats of Dhaka Bank PLC.
- To access the societal marketing practices of Dhaka Bank PLC.
- To make some recommendations regarding the societal marketing practices of Dhaka Bank PLC.

1.3 Rationale of the Report

The reason I selected CSR and societal marketing as my report topic is basically because social responsibility has emerged a way overutilization of human rights issues in this banking sector. Now, banks are not only supposed to make money — they are expected to operate responsibly and sustainably for the benefit of society.

This report aims to bridge the gap between theory versus practice by applying marketing and management theories to a real-world organization. This may also be relevant for future students or researchers who want to find out more from this study in the area of CSR and societal marketing within banking industry in Bangladesh.

1.4 Scope and Limitation of the Report

Scope: This report is based on corporate social responsibility and societal marketing of Dhaka Bank by primarily reviewing major CSR initiatives between 2022 and 2024 that are beneficial to society as well as the organizational brand image. It includes everything about the bank, its operations, organization profile, market share and my internship details.

Limitations: The study was limited by the three-month internship period, which left little room for collecting enough data. Some organizational information could not be accessed. The analysis is largely based on secondary sources, with only establishing primary observations.

1.5 Definition of Key Terms

Corporate Social Responsibility (CSR): Corporate actions that are voluntary and intended to serve a social benefit, the environment or the community developed by organizations above and beyond what is required of them by law.

Societal marketing: This approach considers whether the entire society is better off in the long run, by balancing customer satisfaction, costs to a firm and profits.

Trade operations: Banking services to facilitate a smooth international trade – export / import and related documentation and compliance, any kind of trade finance service.

Financial Inclusion: Providing equitable access to affordable and accessible financial services for individuals and businesses, particularly among under-served communities

Green Bank: Eco-friendly banking practices that are considered good for sustainable development and do not adversely affect the environment.

Chapter 2: Company and Industry Profile

2.1 Company Analysis

2.1.1 Overview and History

Dhaka Bank PLC — Bangladesh — Dhaka Bank PLC is one of the pioneer commercial banks in private sector in Bangladesh. The bank, which has been in operation since 1995, has been servicing customers' banking needs with high standards of ethics observance. Your data has been used to train one of the largest diversified financial companies, offering consumer banking, retail banking, SME banking, agricultural banking and international banking products and services to their clients, ranging from corporate finance. The objective behind this work is to establish high levels of trust among the clients through innovative banking solutions that promote sustainable achievements for both clients and companies. Besides accomplishing its financial goals, the bank also gives value to CSR and social marketing. Its technology, high quality service and CSR program are all combined into one coherent operational plan. Dhaka Bank has made a step towards the digital world that consists of digital transformation, process automation, and client-oriented services. In recent years, the bank has been striving to upgrade its operations to a fully automatic and fully digital financial service. Its commitment to innovation and enhancing efficiency and customer experience is reflected in its work on AI-supported solutions, centralized processing systems, and online banking platforms. Centralized processing systems, online banking platforms, and digital trade operations are all areas where one touch Greet works on AI-supported solutions, demonstrating its dedication to enhancing efficiency and customer experience.

2.1.2 Trend and Growth

Dhaka Bank PLC has developed immensely in the years gone by. The bank also posted excellent results in several verticals for 2024. The amount of agricultural loans disbursed during the period increased by 23% year-on-year to BDT 8,721 million. In fact, the CSR expenditure was around BDT 146.86 million. We opened 117 branches and 33 sub-branches, apart from that, our distribution network also comprised of 58 ATMs, 35 CRMs and 3 SME service centers. As a result of the size expansion at the bank, its workforce was expanded to times by 1,979.

Vision Statement: To deliver “Excellence in Banking” — making every banking transaction a pleasant experience.

Mission Statement: To be the premier financial institution in the country, providing high-quality products and services backed by the latest technology and a motivated team to deliver Excellence in Banking.

Core Values:

- Customer Focus
- Integrity
- Quality
- Teamwork
- Respect for the Individual
- Responsible Citizenship

These values guide not just business decisions but also the bank's societal marketing and CSR programs.

2.1.3 Product / Service / Customer Mix

Dhaka Bank PLC provides an extensive variety of services to various customers. They include:

- **Corporate Banking:** Working capital lending, loans on time, trading financing, project financing, and syndication services.
- **Retail Banking:** There are personal loans, residential loans, auto loans credit cards, debit cards and saving accounts.
- **SME Banking:** Financing products directed specifically to small and medium enterprises.
- **Agricultural Banking:** Loans and other financial products for farmers, agricultural businesses, and entrepreneurs.
- **International Banking:** operations in foreign trade, sending money abroad and banks.
- **Digital Banking:** Money transactions through the Internet, through the mobile application and on the website.

The bank serves individuals and their families, small companies, medium-sized enterprises, large companies and clients abroad.

2.1.4 Company Operations / Activity

Dhaka Bank PLC has a number of specialized areas in which it operates. Central Processing Center (CPC): It is a center for centralized processing and monitoring of activities related to trade. The bank's entire operations take efficiency, compliance, risk management and customer service as the first priority. Operational efficiency has been boosted through centralized processing systems, online banking applications and digital trade operations or new technology with augmented intelligence.

Key operational divisions:

- Agriculture Banking Unit
- Card Business Unit
- Human Resources Division
- International Division
- Offshore Banking Unit
- Finance and Accounts Division
- Dhaka Bank Training Institute
- Communications and Branding Division
- MSME and Emerging Business Division
- Research and Development Unit

2.1.5 SWOT Analysis

Strengths

- Highly Respected Institution: Dhaka Bank has built a strong image in the banking industry of Bangladesh.
- Employee Training: The bank provides its staff members with necessary training to develop their skills and knowledge.

- Extensive Distribution Network: The bank has established thousands of branches all over the country, which makes banking services available to people.
- Digitalization: The bank has used modern technology in its operations which ensures efficiency and customer comfort.
- Financial Strength: The bank has shown positive performance in terms of increasing its assets and profits over time.
- Diversification: The bank has diversified its operations across different areas, which reduces risks of having low revenues from one area of operations only.
- CSR or Corporate Social Responsibility: The bank is involved in numerous charity projects across different social sectors.

Weaknesses

- Deficient CSR Branding: The bank's CSR initiatives lack sufficient communication. For instance, up until my internship, I did not know much about the various contributions of Dhaka Bank.
- Understaffing: Shortage of staff due to various reasons does not help in proper functioning of certain departments.
- Lack of Marketing Department: Marketing is treated like any other operational work without specific allocation of resources, leading to inefficiencies.
- Late Employee Incentives: Employees do not receive certain profit-based incentives on time.
- Lack of Consistent Brand Image Across Branches: The exterior and interior setups of the branches do not match the brand image of the bank.
- Mild Promotion: Dhaka Bank does not aggressively promote itself in comparison to competitors in the same field.

Opportunities

- The Digital Banking Transformation: The increase in digital adoption would offer a good chance for growing customer base and creating new digital banking solutions.
- Improving Financial Inclusion: Using its services, the bank will have an opportunity to reach the market that has previously not been worked, thus speeding up development of businesses and economy.

- Growing Agricultural Financing: The growth of the agriculture industry would allow the bank to extend financing to farmers, thus increasing revenues and creating a social impact.
- Using New Technologies in Banking: The advancement of technology including artificial intelligence creates an opportunity to enhance efficiency and improve client services.
- The Green Banking Concept: As people become increasingly aware of environmental problems, the bank has an opportunity to offer eco-friendly banking solutions.
- Branding Through CSR: The active promotion of CSR will improve the bank's image and attract investors.

Threats

- Competitive Market Environment: There are many local and foreign banks in Bangladesh's banking industry which leads to high competition in the industry.
- Economic Instability: Due to inflation, exchange rate fluctuations, and other economic uncertainties, the performance of the banking industry may be affected.
- Increasing Rate of Non-Performing Loans (NPLs): The gradual increase of defaults on loans results in significant risk for banks' profitability and financial stability.
- Regulatory Challenges: The necessity of complying with the complicated, dynamic rules creates additional difficulties in operations meaning that operational costs grow.
- Rapid Technological Changes: The speed of technological progress requires constant investments in modern systems and preparedness for upcoming needs.

2.2 Industry Analysis

2.2.1 Industry Specification

Bangladesh's banking sector, a highly regulated industry controlled by the central bank, is predominantly dominated by private banks like Dhaka Bank. Key players compete on customer service quality and digital service offerings. While the sector is progressing towards financial inclusion and "green banking" initiatives, the challenge of high non-performing loan levels persists for several banks.

2.2.2 Size, Trend and Maturity of Industry

Over the past three decades, the Bangladesh banking industry has seen tremendous growth. Its total asset base now amounts to trillions of Taka. This mature industry sees a range of banks offering essentially the same product portfolio; therefore, banks are differentiating based on digital capabilities, service experience, and corporate social responsibility.

Key industry trends:

- Rapid digital transformation and fintech adoption
- Growing focus on financial inclusion and rural banking
- Stricter regulatory compliance requirements
- Rising competition from mobile financial services
- Emphasis on sustainable finance and green banking
- Consolidation and mergers among weaker banks

2.2.3 Industry SWOT Analysis

Strengths

- Robust Network of Branches: This widespread network ensures provision of banking and other financial services both in urban and rural areas.
- Improved Digital Infrastructure: More online and mobile banking operations enhance efficiency and the convenience for clients.
- Regulation by Bangladesh Bank: Good regulation provides security to clients and stability in the banking sector.
- Expansion of Financial Access: More clients can use conventional banking products.
- Strong Deposits from Remittances: Increased remittance inflow leads to an increase in deposits.

Weaknesses

- Rising Non-Performing Loans: The increasing number of overdue loans negatively affects the financial performance of many banks.
- Governance Problems: Lack of proper governance mechanism has led to low-level performance.

- Limited Distinction: Most banks are offering similar range of services and that makes gaining competitive advantage difficult.
- High Costs of Operations: Maintaining a broad network of branches and complying with various regulations is expensive.
- Lack of Adequate Capital: Some banks do not have sufficient funds.

Opportunities

- Banks have multiple chances to provide banking services to rural areas.
- The growth of the SMEs can lead to fast earnings.
- Digitalization of Banking: The involvement of new technologies can lead to better client experience.
- Green Banking: Eco-friendly banking products are becoming more popular.
- Growth of International Trade: Growth of international trade creates demand for banking services.

Threats

- **Economic Volatility:** Inflation, currency fluctuations, and global uncertainty can impact banking performance.
- **Political Instability:** Political disruptions can affect economic activity and business confidence.
- **Cybersecurity Risks:** Digital expansion exposes banks to cyber threats and data breaches.
- **Regulatory Changes:** Policy adjustments can increase compliance costs and operational complexity.
- **Pricing Competition:** Aggressive pricing strategies among banks can squeeze profit margins.

Chapter 3: Methodology

3.1 Introduction

This chapter includes explanations concerning how the study was conducted — how data were gathered, analyzed, and interpreted to accomplish the aims of the report. The findings were maintained reliable and valid through following a systematic approach.

3.2 Research Design

Research design can be of three major types:

Exploratory: It is this kind of research that is being applied in instances where the actual problem is not precisely obvious.

Descriptive: Descriptive research is a type of research that is used to describe a situation or a problem.

Causal: Correlation relationships between the variables are being established through causal research.

This study is descriptive and analytical study.

3.3 Data Collection

The study relies mainly on secondary data, gathered from several organizational and published sources. This includes Dhaka Bank PLC Annual Report 2024, Dhaka Bank Foundation publications, Insight Magazine issues, Internal organizational documents, Banking industry reports & academic literature on CSR and Societal Marketing.

Chapter 4: Analysis and Findings

4.1 Introduction

This chapter examines Dhaka Bank PLC's societal marketing strategy, its practice throughout the banking sector and the bank's position in terms of a SWOT analysis. The facts and figures are taken from the information available in the 2024 Annual Report of the bank, internal publications and what I personally experienced while on my internship at the Central Processing Center in the Trade Operations Department. This is to witness the way DBL tackles its business objectives and the social responsibility along with the impact of such initiatives on its reputation and future.

4.2 Concept of Societal Marketing

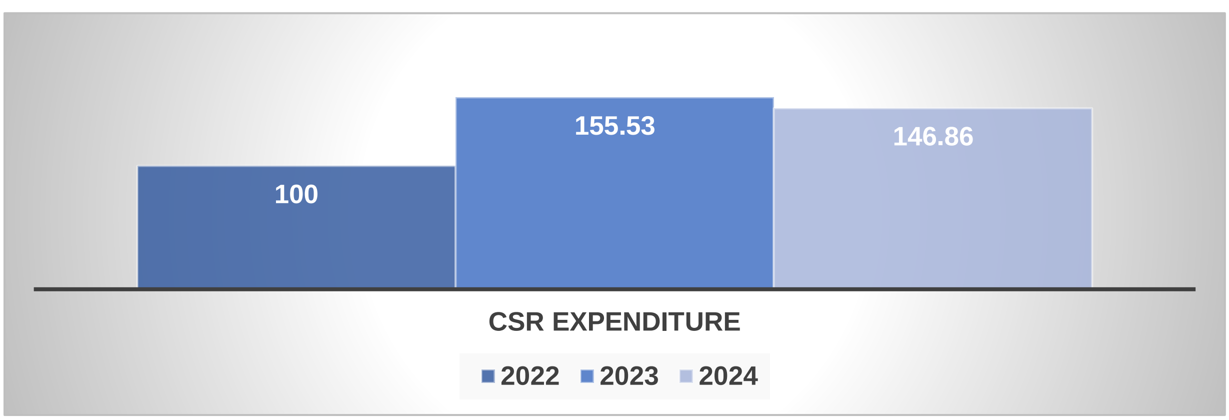
Modern views on societal marketing focus on a balancing act between three considerations: customer satisfaction, profitability and society and environment protection. It is more than just marketing; it is making the responsibility to the world around them a part of the job at hand instead of an afterthought. In the banking sector, this manifests itself in CSR projects, financial inclusion programs, environment programs, and community development programs. This is important for banks particularly as the business relies on public trust. The slogan ‘Caring Bank' is used by Dhaka Bank to convey this. This study discusses the CSR and societal marketing practices of Dhaka Bank PLC.

4.3 CSR and Societal Marketing Practices of Dhaka Bank PLC

Table 4.1: Comparative Summary of Major CSR Activities (2022–2024)

CSR Activity / Sector	2022	2023	2024
Disaster Management & Relief	BDT 100 million donation to Prime Minister's Relief and Welfare Fund for flood victims; blanket distribution among cold-affected people	BDT 89.24 million for Ashrayan Project-2 housing support and blanket distribution	BDT 118.54 million for flood relief, Chief Advisor's Relief Fund donation, relief distribution, and blanket distribution
Healthcare Support	Ambulance donation to Hayatuzzaman-Ibrahim Healthcare Center; BDT	BDT 17.45 million for BIRDEM Hospital, Centre for Women & Child	BDT 1.20 million for employees' critical medical treatment support

	10 Lac assistance for cancer treatment	Health, individual patient support, and blanket distribution	
Education & Special Needs Support	–	BDT 15.53 million for Prime Minister's Education Trust, autism support institutions (PROYASH, PFDA, SEID), and educational research assistance	BDT 8.46 million for autism support institutions and educational assistance for marginalized children
Sports Development	–	BDT 33.00 million for Women's Football Team, Bangladesh Youth Games, Inter-Bank Football Competition, and sports-related film production	BDT 18.50 million for patronage and development of Bangladesh Women's National Football Team
Social Awareness & Cultural Development	–	Awareness campaigns on anti-corruption, blindness, visual impairment, and Down Syndrome	Promotion of National Integrity, anti-corruption awareness, and International Mother Language Day initiatives
Total CSR Expenditure	Not separately disclosed*	BDT 155.53 million	BDT 146.86 million



**2022 reporting mainly highlighted major CSR initiatives without breaking down expenses by category.*

Comparative Analysis

From 2022 to 2024, Dhaka Bank has continued to carry out its social responsibility activities, but adjusted their focus on what the country needed the most. The bank was heavily involved in flood relief in 2022. In 2023, the spending was diversified including education, health and sports; totaling approximately BDT 155.53 million. In 2024, although they enjoyed many areas, more than 80% of the total BDT 146.86 million allocation was directed to disaster management because of the massive floods and climate problems in Bangladesh that year. Despite this emergency perspective, the bank did not stop its work for centers for people with autism, women's football and education.

4.3.2 Healthcare Development Initiatives

Bank's social service activities are extensive and significant, including healthcare. A unique project was facilitating funding for the first Blood Bank Management Software for Bangladesh, in conjunction with SANDHANI and EXHORT. The bank gave financial assistance of BDT 10 lakh to enhance the management of blood donation, tracking of donors and the coordination of blood supply across the country by installing a system. Rather than writing a check, they assisted in creating a solution to a problem that had been there for a long, long time in the healthcare industry.

4.3.3 Educational Support Initiatives

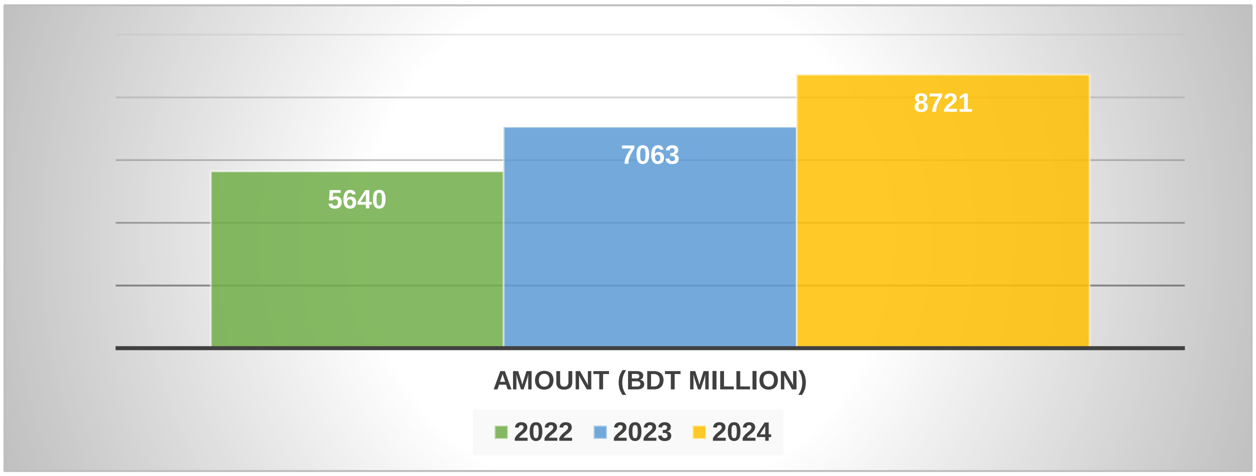
Education has become a vital element in the societal marketing strategy of the bank. The bank has partnered with various educational institutions like UIU, AIUB, and Sir John Wilson School to simplify tuition payments through banking methods. Although this initiative is an everyday function, it enables students to access education easily while generating goodwill among the families of students.

4.3.4 Agricultural Development and Financial Inclusion

In Bangladesh, Agriculture is the primary means of earning a living. Agricultural loans of Dhaka Bank increased to BDT 8721 million in 2024 from last year’s number, with a growth of 23%. These loans are helping to support the farmers in the countryside and improving their food security. This is a win-win situation for me as I can see that farmers are getting the capital they need and the bank is reaching the rural market. Growth in Agricultural Loan Disbursement (2022-2024).

Table 4.4: Agricultural Loan Disbursement Growth (2022–2024)

Year	Agricultural Loan Disbursement (BDT million)	Growth (%)
2022	7,091	–
2023	7,701	8.6%
2024	8,721	13.2%



Source: Dhaka Bank PLC Annual Report 2024

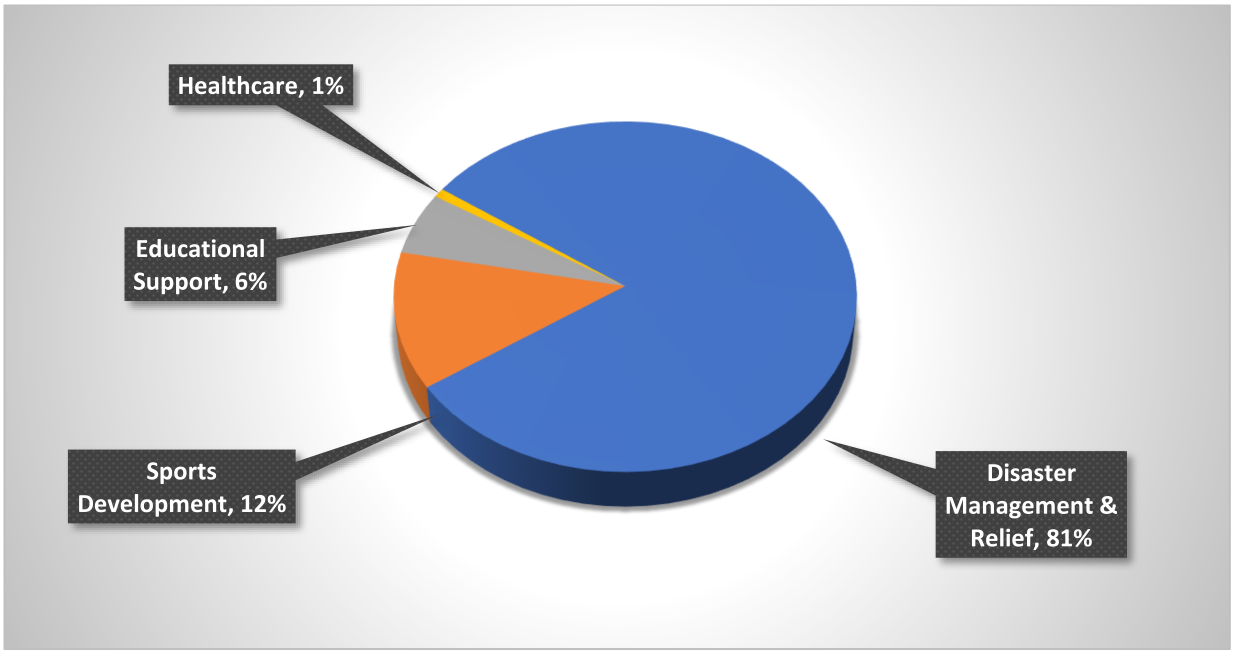
The continued rise in agricultural financing reveals the level of commitment of Dhaka Bank in terms of rural development, food security, and empowerment of farmers. Agricultural financing clearly benefits both parties: farmers get access to capital and the bank gets new customers and retains a larger portion of the rural market.

4.3.7 Women's Football Sponsorship

Sponsoring women’s football is one of the ways the bank tries to promote the idea of gender equality and to provide young female footballers with opportunities to participate in tournaments. During my internship I discovered that very few people know that the bank is actually involved in this activity. There is a repeated theme that the bank makes great contributions to solving social issues but fails to promote its work properly.

4.3.8 Cultural Preservation and Public Safety Support

Dhaka Bank also makes an important contribution to the preservation of culture through sponsoring various public monuments, including the one that is situated in Paribag, Dhaka. Besides the bank donates vehicles for the police and ambulances for emergency services. Such efforts reach the community directly and enhance the image of the bank as a good corporate citizen.



4.4 Societal Marketing Practices in the Banking Industry

The banks in Bangladesh have rolled back their narrow view of profit-making and have started to pay keen attention to their social impact in changes in customer expectations as well as government regulations. Banks now play an important role in the development of Bangladesh, through their new focus on green banking and disaster management practices. Dhaka Bank is following the latest trends in the banking industry.

4.6 Major Findings

After analyzing and reviewing the societal practices of DBL, I have discovered the following points:

- Dhaka Bank is very much serious about corporate social responsibility. The bank has invested a lot of money into different social activities and it intensely focuses on agriculture and disaster management fields.
- Regular and consistent CSR investment and involvement into national initiatives reflect a true devotion to social responsibility by the organization instead of taking the involvement as a formality.
- Between 2022 and 2024, societal marketing activities of the bank grew greatly. In 2022, Dhaka Bank concentrated its efforts mainly on alleviation of the flood consequences and humanitarian assistance work. In 2023-2024, bank spent its money in many spheres such as education, health care, sports, and disaster management.
- Employees are aware of the bank's societal marketing activities, but people outside the bank often are not.

Chapter 5: Internship Experience

5.1 Position, Duties, and Responsibilities

As part of my BBA program, I completed a three-month internship at Dhaka Bank PLC's Central Processing Center (CPC) in Uttara from May to July 2026.

Position: Intern, Export Team, Trade Operations Department

Key Responsibilities:

- Document Endorsement: Verified and endorsed export-related documentation under Letters of Credit (L/Cs) to ensure accuracy prior to processing.
- Export Finance Analytics (EFA) Management: Maintained and updated export invoice values within the bank's EFA platform to facilitate the tracking of proceeds and transactions.
- L/C Progress Monitoring: Tracked the status of export L/Cs using internal systems, ensuring all transaction data remained current and accurate.
- Operational Support: Provided administrative and operational assistance to the team, gaining comprehensive insight into departmental workflows and processes.

5.2 Training & Development

Throughout my time as an intern, I underwent various types of training and educational programs. The Dhaka Bank Training Institute has the ability to provide structured training programs for their employees; however, most of my learning took place during my internship. My instructor and staff members walked me through the operation of trade finance, documentation procedures, compliance requirements, and software used in banking.

Skills developed during training:

- Understanding of international trade finance and export documentation
- Proficiency in Export Finance Analytics (EFA) platform
- Knowledge of Letter of Credit (L/C) operations
- Familiarity with banking compliance requirements
- Attention to detail in document processing

5.3 Contribution to Organization

Being an intern, I mostly helped with the execution of various operational activities in the export team by endorsing documents, updating invoices, tracking exports, and providing administrative assistance.

Most of my responsibilities were concerned with learning the process; however, I managed to fulfill my duties and to make a decent contribution to smooth operational activities. The acquisition of knowledge was fairly quick, which means that I became productive in a relatively short time.

Key contributions:

- Efficient processing of export documentation
- Accurate data entry in the EFA platform
- Timely monitoring of export L/C progress
- Administrative support to team members

5.4 Evaluation

What I did well:

- Quick learning and adaptability to new tasks
- Attention to detail in document processing
- Willingness to take initiative and help team members
- Professional conduct and punctuality

What I could improve:

- Deeper understanding of complex trade finance regulations
- Speed in processing high volumes of documentation
- Familiarity with advanced banking software features
- Immediate mention of discrepancies rather than relying on memory

Key Learning Experiences: Throughout my internship, I faced many situations that contributed a lot to my professional development. Each incident taught me something different about operational efficiency, personal responsibility, and workplace adaptation.

Document Verification and Discrepancy Handling: Halfway through my internship, I had been working with a set of 40-50 export documents. I had already established a set routine: check EFA, confirm amount, and proceed to the next step. After processing every 10-20 documents, I cross-verify the commercial invoice with the EXP form. On one of those times, I found a discrepancy between the EXP number in the invoice and on the EXP form.

After the seniors took out the documents to update their portal, they noticed discrepancies in value. Not wanting to burden them with my mistake, I went through the documents again and located three other discrepancies I missed earlier. I took everything to my seniors, and thankfully, they were understanding of my situation.

The problem was not in the discrepancy itself. The problem was to do with the fact that, instead of raising it right then and there, I chose to rely on my memory to resolve the issue at later time. I have not committed any major mistakes until that moment in time, and I guess that might have made me careless.

After this incident, I changed my way of working. Any problem that I noticed, big or small, I mentioned it then and there. I also started using sticky notes on files and giving proper updates to supervisors immediately. This small adjustment significantly improved the reliability of my work for the rest of the internship.

System Performance and Operational Efficiency: As I reached my last week, I got to access yet another internal process that was used to edit and close outstanding documents. The activity was quite simple involving mainly data input and status updating. However, the performance of the system was rather sluggish. The response time of the server actually resulted in delays and turned the simple task into something that took unnecessarily long time.

As I usually process data quickly and do my job well, I have faced difficulties. What might take seconds actually takes almost a minute as waiting for the response of the system can take quite a long time. This situation demonstrates the barriers technical infrastructure may create.

It proves the necessity of using reliable systems to ensure operational productivity to the maximum extent possible, and based on this I would recommend the bank to check the performance of the server used by the portal in order to avoid inefficiency connected with technology.

Cross-Departmental Collaboration: At one occasion, I was asked to assist Mr. Masud from the Import Team with the process of submitting bills via the high EFA platform, which gave the practice of observing the import process element that I have never seen before besides export activity. Although the basic work was similar, the import process had a different type of data entry which required checking and submitting many sensitive and critical data. This work developed my understanding of trade operations more than just the export activities and focused on the importance of collaboration between departments.

Supervisor Feedback: My reporting supervisor acknowledged my dedication, accuracy in document handling, and positive attitude toward learning. The team noted that I worked well with colleagues and maintained professional communication with clients. Even after the discrepancy incident, the team continued to support my learning and never made me feel incompetent.

5.5 Skills Applied

The internship let me apply both academic knowledge and soft skills in a real professional setting.

Academic Skills Applied:

- Marketing concepts in understanding customer needs
- Management principles in organizational operations
- Financial knowledge in trade transaction understanding
- Research skills in data collection and analysis

Soft Skills Applied:

- Communication in workplace interactions
- Time management in meeting deadlines
- Teamwork in collaborative tasks
- Professional etiquette in a corporate environment

Chapter 6: Conclusion and Key Facts

6.1 Recommendations

Through this internship I have come to know about many aspects of the societal marketing practices of Dhaka Bank PLC that require to be explored further. And I have listed them below:

- Make Societal Marketing Work Visible — The Bank does something good, but no one knows. I had no idea of the majority of their Social/CSR projects when I joined. There needs to be a change in that. Social media, news coverage, and bank stories about what the bank does.
- Create Flagship Societal Marketing Programs — One-off gifts are fine, regular, programmatic gifts create greater brand association. The bank should devise some signature programs that can make it easy for people to relate with Dhaka Bank over the time.
- Create dedicated marketing resources — Marketing appears to be done in parallel with operations at this time. This isn't sustainable. The bank needs people whose only job is to promote what they are doing and campaign the bank's social development activities.
- Improve Internal Societal Marketing Communication — Staff members need to be informed about what the bank is up to and feel confident to discuss it. If employees are made to know and feel good about the efforts of their employers, they become unofficial brand ambassadors.
- Track and report impact: Improve Impact Measurement. Show people the value of the money. This develops confidence among the general public and among stakeholders.
- Solve Understaffing — There are some departments that are understaffed. With the higher number of employees in the areas of high demand, the pressure on employees will be reduced and they will become more efficient. Introduce a new trend in Digital
- Social Media Marketing: Social/CSR activities must be present on social media, not just in annual reports. The bank needs to leverage the digital channel in a more strategic manner, targeting a larger number of people.

6.2 Key Understanding

The placement and experience of the research yielded an assortment of important lessons, the most significant among them being:

- Societal Marketing is not only ethical or emotional exercises. They can be strategically used tools to generate real competitive advantage if used effectively.
- Employee understanding and involvement are important. Without knowledge of CSR initiatives, employees will be unable to discuss them.
- Trade operations require accuracy, awareness of compliance issues, and attention to detail. One small mistake could result in serious consequences.
- The banking sector of Bangladesh is rapidly developing, with CSR and digital transformation gaining more and more importance along the way.
- There is often a spirit gap between what organizations do and what people think they do. Just doing good is not enough — you have to explain your good deeds to the people.
- Internships close the gap between theoretical knowledge and real-life experience. There are things I learned during the three months of the placement that none of the books could teach me.

6.3 Conclusion

The banks are more than just places where cash is kept for safety. They are important aspects in social development today. With the ever-increasing expectations, societal marketing has become an integral part of the organizational success. Based on my experiences, Dhaka bank has established itself on a solid base of societal marketing through different CSR activities. The bank supports health care, education, agriculture, sports, preserving cultural heritages, disaster relief, and community development. These activities are indicative of the organization's commitment to delivering a "Caring Bank", and are in line with national development objectives. CSR investments have been significant between 2022 and 2024 and have been directed towards disaster management, education, health and sports. The agricultural financing has increased continuously and in 2024 it reached BDT 8,721 million. These are real statistics of commitment to social responsibility and national development. But the bank's main challenge is not a lack of social involvement — it is limited visibility. I witnessed this. I used to be totally unaware of many of their social work prior to joining. It is a marketing issue and not a problem of commitment to society. The current way in which they are doing social marketing can be changed for the better if they implement better promotion, impact measurement, and involvement of stakeholders in their activity.

With regard to its organizational structure, Dhaka Bank possesses a good human resource system, digital transformation program, numerous business lines, and great reputation in the banking industry. From the organizational point of view, Dhaka Bank has good human resource system, digital transformation program, multi-line activities, and excellent reputation in banking. But the problem of shortage of staff, lack of marketing specialists, and increasing competition makes the need for strategic actions even more urgent. The experience that I received during my internship was valuable as it prepared me for my future career in banking.

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Appendix A: Internship Completion Certificate