Internship Experience Journal at bKash Limited – HRBP

Asia Bagum

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.

Internship Experience Journal at bKash Limited – HRBP

Submitted to:

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School of Business and Economics

United International **University**

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Letter of Transmittal

August 2, 2025

Ahmed Imran Kabir

Lecturer

School of Business and Economics

United International University

Dhaka, Bangladesh

Subject: Submission of Internship Report on *“Internship Experience Journal at bKash Limited – HRBP”*

Dear Sir,

With due respect, I am pleased to submit my internship report titled *“Internship Experience Journal at bKash Limited – HRBP”* which has been prepared as a partial requirement for the completion of the Bachelor of Business Administration (BBA) program, majoring in Management Information Systems (MIS), at United International University.

This report outlines my four-month internship experience in the Human Resources Department at bKash Limited, where I was assigned under the HR Business Partner (HRBP) team.

I have tried my best to reflect on my learnings accurately and to follow your valuable guidance while preparing this report. I would like to take this opportunity to thank you for your constant support, guidance, and encouragement throughout the internship and report preparation process.

Sincerely,

Asia Bagum

ID: 111211040

United International University

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Declaration of the Student

I, Asia Bagum, declare that this internship report titled *"Internship Experience Journal at bKash Limited – HRBP"* has been prepared by me as part of the requirements for completing my Bachelor of Business Administration (BBA) degree at United International University.

This is a report of my original work throughout the internship and is not modified from any other source without acknowledgement. I declare that the report has not been presented before, either in part or altogether, to any other educational institution. I have tried to do this report as sincerely and honestly as I could, and I have credited all sources that I used.

Asia Bagum

ID: 111211040

Major: Management Information Systems (MIS)

School of Business and Economics

United International University

Corporate Evidence

bnext
be the front runner

bKash

CERTIFICATE OF GRADUATION

This certificate is proudly presented to

Asia Bagum

For bnext internship graduation and completion of the following training sessions-

I) Corporate Grooming and Etiquette

II) Information Security Awareness Training for Intern

III) Ways to Excel in Interview

Shahriar Mahmood
EVP & HoD, Organizational Effectiveness and Employer Branding, Human Resources

25/05/2025
Date

Acknowledgement

Firstly, I would like to express my deepest gratitude to Almighty Allah for granting me the strength, patience, and well-being to successfully complete my internship and this report.

I extend my heartfelt thanks to my academic supervisor, Mr. Ahmed Imran Kabir, Lecturer at the School of Business and Economics (SoBE), United International University, for his constant guidance, encouragement, and thoughtful feedback throughout the preparation of this report.

I am truly grateful to Mrs. Kayema Alam, General Manager, and Mrs. Shaila Azam, Manager at bKash Limited, for allowing me to be a part of their team and for mentoring me with patience and care. Their support helped me grow both professionally and personally.

A special note of thanks goes to my fellow intern friends, without whom this journey would have felt incomplete and dull. Their company, laughter, and shared experiences made this internship not only meaningful but also enjoyable and full of memories I will always cherish.

I am also thankful to all the employees of bKash Limited for their sincere cooperation and willingness to help at every step. Their support added great value to my learning.

Lastly, I am deeply grateful to my family for their unconditional love, encouragement, and continuous support throughout my academic journey. Their belief in me has been my greatest strength.

Executive Summary

This internship report is an in-depth reflection of my professional experience at bKash Limited, the leading Mobile Financial Services (MFS) provider in Bangladesh, as part of the requirements for the Bachelor of Business Administration (BBA) degree at United International University. Although my academic major is in Management Information Systems, this internship in the Human Resources division allowed me to explore organizational dynamics and employee data coordination which are linked to MIS. Working directly under the HR Business Partner (HRBP) team, I was given a chance to acquire some first-hand experience on how HR functions in a large-scale business environment.

The report starts with the introduction of the background, growth story, service offerings, financial condition, and industry background of bKash. bKash as an example of an innovative fintech company in Bangladesh, with more than 74 million users and Tk 41.90 billion of profits in 2023, has a substantial network of agents that offers financial inclusion to its population. Its HR Division, which is categorized into a few specialized divisions, is a major factor that facilitates such growth as being linked with business strategy in terms of talent. As an intern, some of my areas of work were employee engagement initiatives, interview scheduling and internal-communication projects. These roles gave me an opportunity to make significant contributions and at the same time acquire competencies in communication, teamwork, time management, and attention to detail.

To sum up, this internship was an experience that made my knowledge about Human Resources and its strategic value in contemporary organizations even clearer. It gave me real skills, industry knowledge and confidence which will contribute greatly to my future career.

Keywords: bKash, Human Resources, HRBP, Employee Engagement, Recruitment, Employer Branding, Organizational Effectiveness, Mobile Financial Services, Corporate Experience

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List of Acronyms & Abbreviations

Abbreviation	Full Form
HR	Human Resources
HRBP	Human Resources Business Partner
MFS	Mobile Financial Services
ECAD	External and Corporate Affairs Division
SWOT	Strengths, Weaknesses, Opportunities, and Threats
IFC	International Finance Corporation
KYC	Know Your Customer
AML	Anti-Money Laundering & Combating the Financing of Terrorism
CFT	Combating the Financing of Terrorism
G2P	Government-to-Person (payments)
FGD	Focus Group Discussion
SME	Small and Medium Enterprises
USD	United States Dollar
Tk	Taka (currency of Bangladesh)
USSD	Unstructured Supplementary Service Data
AI	Artificial Intelligence

CHAPTER 1: INTRODUCTION

1.1 Background of the Report

In this report, I discuss my overview of the internship experience at one of the most successful Mobile Financial Service (MFS) providers in Bangladesh, bKash Limited. This internship was a part of Bachelor of Business Administration (BBA) program at United International University, and it was a chance to put my theoretical knowledge into practical business practice. I worked in the Human Resources (HR) division under the HR Business Partner (HRBP) team, where I contributed to various HR operations and gained insight into the dynamics of a large, fast-paced corporate environment. This report captures the work I did, what I learnt, what challenges and the general effects the internship had on my performance as a professional.

1.2 Objectives of the Report

The main objectives of this report are to:

- Offer an elaborate description of the assignments and duties completed at bKash Limited.
- Emphasize the skills attained and major lessons learnt during the internship.
- Assess the experience of the internship in the framework of providing benefits to the organization and the individual development.
- Offer recommendations for future interns based on my experience.

1.3 Rationale of the Report

This report has been based on the valuable experience that I achieved after working in bKash Limited as an intern. Being a leader in the field of fintech in Bangladesh, bKash allowed creating an optimal environment to realize the relevance of Human Resources activities to the business interests of the company. In my case, I have a degree in Management Information Systems (MIS) and I could employ my technical expertise in enhancing the work of HR, data management and systems optimization. Besides the description of the assignments that I have done, this report also discusses the importance of the role of HR in the success of the company, and some technology in enhancing HR operations. It is also a reference that can guide future students who are interested in HR or the other sector.

1.4 Scope and Limitations of the Report

My internship experience in bKash Limited is limited to the activities of the HRBP department and the HR tasks that I was engaged in. The report will cover areas such as employee engagement, recruitment processes, and training initiatives. The report itself gives all the information about the work done but does not go into detail regarding financial and operational analysis of the business. Moreover, the given insights rely on my understanding as an intern, and they might not be fully indicative of the organizational attitude in general.

1.5 Definition of Key Terms

- **HRBP (HR Business Partner):** This is seen as a strategic partner and actively engages business leaders to make sure that the HR strategies are aligned to the organizational objectives.
- **MFS (Mobile Financial Services):** A channel through which users can carry out financial transactions via mobile phones and that includes sending money, paying bills, and also recharging mobile credit.
- **Employee Engagement:** The affective commitment an employee has to his/her organization and will influence the performance and retention of a worker.
- **Recruitment Coordination:** This involves coordination of the hiring process, scheduling of interviews, communication with candidates, and covering the process of interviewing.
- **Onboarding**: The process of familiarizing the new employees with the organization, making them know their roles and responsibilities along with the company culture and usually consisting of the training and orientation processes.

CHAPTER 2: COMPANY AND INDUSTRY PROFILE

2.1 Company Analysis

2.1.1 Overview and History

bKash Limited is the most popular Mobile Financial Services (MFS) in Bangladesh. It was launched in July 2011 and was a joint venture between BRAC Bank Limited (Bangladesh) and Money in Motion LLC (USA) established in 2010. Having been introduced since its beginning, it has gained a significant role to form part of the Bangladesh digital financial system, as it is regulated through the Bangladesh Bank.

The company has been established based on the visions of offering financial inclusion to the underserved and unbanked populations in Bangladesh where a huge population is concentrated in rural areas where the traditional banking system cannot reach. The mobile phones enabled bKash to transform the way financial transactions took place in the country, through which users could easily transfer and receive money, make and receive payment of bills as well as gain access to a wide range of financial services within the country.

In 2013, the International Finance Corporation (IFC) joined as a strategic equity investor and thus becoming the first major milestone in the development of bKash. This partnership assisted bKash to expand its business and extend the services it offers. The Bill & Melinda Gates foundation, which is at the forefront of promoting financial inclusion, became an investor in bKash in 2014 to help them fulfill their mission of providing affordable financial services to the underserved.

Even stronger as its solidarity and international acclaim, bKash was assimilated into a strategic alliance with Ant Group (previously recognized as Alipay) which is a subsidiary of Alibaba Group in 2018. This partnership played a critical role in the development of technological processes promoted by the bKash, which allowed it to offer more effective and safer digital financial services.

bKash raised a substantial debt financing of 250 million dollars in 2021 by a firm known as SoftBank Vision Fund II recorded to hold above 10 percent of the shares in the bank.

This investment catapulted bKash valuation and aided it to increase its service offerings further and cement its position as a market leader in the mobile financial services played in Bangladesh.

Nowadays, bKash is a way to empower millions of Bangladeshi citizens, and the company provides secure, cheap, and convenient financial services. It has grown that their services are no longer focused on plain money remittances but also encompass savings, loans, bill payments and even country to country remittance. bKash has its network of agents spread across the length and breadth of the country in the geographical stretches, especially in the rural and remote areas.

2.1.2 Trend and Growth

Since its launch in 2011, bKash Limited has undergone spectacular growth and become the best Mobile Financial Services (MFS) provider in Bangladesh. The first service that bKash concentrated on was simple services, including the transfer of money, mobile recharge and paying bills. By long run, the company has diversified its services to offer as many financial services as possible including savings, loans, insurance, and merchant payment. This strategic diversification has helped bKash to ensure that financial needs of the customers change accordingly.

The products or services of bKash are at the growth stage of the product life cycle. The following diagram shows where bKash stands in the product life cycle:

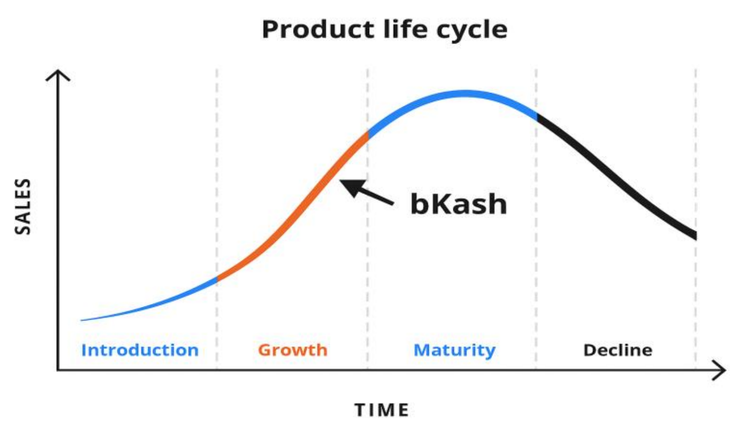

Figure 2.1.1: Product Life Cycle of bKash

This phase is featured by a growth in market acceptance, customer base and revenues expansion. The key indicators of bKash's growth include:

- **Customer Base Expansion**: According to the current data, bKash has more than 75 million registered customers as of 2024 (70 million in 2023) which proves the gradual development of the customer base.
- **Service Diversification**: Implementation of additional services, including digital loans, insurance payment, and merchant payments, has expanded bKash service provision, which has attracted more customers to the service.
- **Revenue Growth**: Revenue of the company has been increasing steadily due to the increase in the use of its services and the higher margin products introduced.

Strategic Initiatives Driving Growth

There are a few strategic initiatives that bKash can attribute to its growth:

- **Partnerships and Collaborations**: Collaboration with the mobile network operator such as Banglalink and Airtel have helped expand bKash and the users of these network providers can easily access bKash services.
- **Technological Advancements**: The investment in technology has eased user experience, led to higher delivery of service and the security of transactions, therefore, promoting trust/loyalty to the customers.
- **Financial Inclusion Efforts**: The focus on the unbanked and underbanked community has made bKash a key factor in financial inclusion in Bangladesh, thus consistent with its mission to offer financial services to everyone in the country.

2.1.3 Product / Service / Customer mix

bKash aims to support various kinds of customers, such as individuals, families, students, and small businesses, through the broad range of offered digital financial services. All these services allow people around Bangladesh to manage their finances to pay bills, to transfer and receive money easily and in a secure way. These are the primary services of bKash:

- Send Money: Instants transfer of cash to any bKash number
- Mobile Recharge: Recharge for any mobile number with special offers
- Payment: Fast and convenient QR code payments and internet payments countrywide in Bangladesh
- Cash Out: Withdrawal of cash in a wide network of agents and ATMs
- Add Money: Possibility to transfer money to bank accounts or cards
- Savings: Saving deposits at a weekly/ monthly basis to either banks or financial institutions
- Loan: Instant loans in partnership with City Bank
- bKash to Bank: Money transfer from bKash to Visa Debit Cards or bank accounts
- Request Money: Ability to request money to one or more bKash users
- Remittance: Safe intake of remittances across borders
- Microfinance: Payment savings installments before micro finance institutions
- Education Fee Payment: Convenient payment of educational expenses
- Bill Pay: Payment of utility bills, credit card bills, and various other services
- Donation: Platform for making charitable donations

These services are accessible either via the bKash mobile application or by calling USSD codes, which is convenient even to users without smartphones. This broad service offering allows bKash to reach millions of customers not only in cities but also the villages as the company is able to facilitate financial inclusion and comfort.

2.1.4 Financial Performance

In recent years, bKash has been able to show consistent and impressive financial growth:

- **Revenue**: bKash has a revenue of Tk 41.90 billion in 2023 which is 22 percent more than the previous year.
- **Net Profit**: The company recorded a net profit of Tk 1.04 billion which is a massive rise by 504 percent in comparison with 2022.
- **User Base**: The user base was increased to 74 million of which more than 53 percent were active users.
- **Agent Network**: The network of agents increased last year by a notable number of 23,000 new agents, which totaled to 364,000 agents in the country.
- **Investments**: bKash received a recently invested 250 million dollars by the SoftBank Vision Fund II in 2021, increasing its value and ability to reach new levels of development.
- **Service Diversification**: The company has diversified into new services, such as digital-lending, insurance, and merchant payment, which have been adding revenues and maintaining financial growth.

These figures show not only the confidence that bKash has gained over the years in the hearts of its customers but also the robustness of its business model which is growing steadily despite increasing amounts of competition and rising market maturity.

2.1.5 Awards and Recognitions

The achievements of bKash in the field of digital finance are well known not only in the country but also around the globe:

- **Fintech Pioneer Award**: In 2023, bKash was given the Fintech Pioneer Award at the Bangladesh Startup Summit-2023 by Prime Minister Sheikh Hasina in recognition of its groundbreaking contribution in the fintech industry in Bangladesh.
- **Brand Recognition**: Best Brand in Bangladesh 6 years in a row (2019 to 2024) by the Bangladesh Brand Forum.

- **Most Loved Brand**: Declared Most Loved Brand under the category of MFS (Mobile Financial Services) eight times in a row.
- **Bangladesh Fintech Award 2023**: Winner of various prominent awards at Bangladesh Fintech Award 2023, such as the Fintech Innovation of the Year as well as honors regarding the best of the financial inclusion and digital lending.
- **Global Recognition**: bKash has been included as part of the Top 50 Most Innovative Companies by Forbes in 2020 and has thus received recognition globally regarding their contribution to the digital finance sector through financial inclusion.
- **Investments**: Doing relevant investments by prestigious global-based organizations like Bill & Melinda Gates Foundation and Ant Group (Alipay), underlines the credibility of bKash as well as recognition of its business model by the global community.

The awards are a recognition of the excellence of bKash in the mobile financial services business, and its continuation to enhance financial inclusion in Bangladesh and the world.

2.1.6 SWOT Analysis

Strengths

- bKash has a broad network of agents where it has more than 364,000 active agents nationwide, and users can receive services anywhere, including rural areas.
- It provides numerous services such as sending money, paying bills, savings, loan, insurance, mobile recharge and international remittance.
- The company collaborates with such big names as Ant Group (Alipay), City Bank, and The Bill & Melinda Gates Foundation that allow the company to enhance services and establish trust.
- Smartphones and feature phones can also access its services which are available to people with low and high income and education levels.

Weaknesses

- bKash is still dependent on agents to offer the most common services such as cash-in and cash-out, which accounts for the fact it is unlikely to undergo full-digital transformation.
- It only works in Bangladesh even though it has not extended to other nations, and this constrains its success.
- Other users contend with app crashes, long loading periods, or load failures on busy occasions.
- It has most of its services that are general and common to all, not much personalization and specific services.

Opportunities

- The use of smartphones and the internet is spreading in the rural population, which provides a possibility to bKash to extend the range of its app-oriented services.
- New services available to the company may include micro-insurance, investment plans or small business and farm loans.
- Collaborating with global remittance services such as Western Union or PayPal will help bKash to enhance the volume of international remittance.
- Training population and financial literacy are keys to creating more trust and attracting new users.

Threats

- More digital service providers such as Nagad, Rocket, and mobile bank applications are providing similar services thus making them more competitive.
- Rule and policies of Bangladesh Bank are subject to alteration any time and this can create limitations or problems to the operation of services.
- Being a digital platform, bKash is exposed to the risks of hacking, fraud, or system crashes, which may negatively impact the confidence of the user.
- The rate of new users in cities may decline, so bKash should pay more attention to rural and underserved segments to develop in the future.

2.2 Industry Analysis

2.2.1 Specification of the Industry

Mobile Financial Services (MFS) industry in Bangladesh is a fast-developing part of financial technology (fintech) sector. It is concerned with providing basic financial services using mobile phones and digital platforms which are aimed at the banked and unbanked citizens. In Bangladesh, the industry was officially launched in 2011, under regulatory oversight of the Bangladesh Bank, targeting greater financial inclusion in under banked regions.

MFS providers provide many services, such as person-to-person (P2P) money transfers, mobile recharges, merchant payments, salary absorption, savings, utility bill payments, inward remittance, insurance premium payment, government-to-person (G2P) transfers, and the personal micro-loan digital. The services will minimize their reliance on cash and increase the number of people who become a part of the formal financial system. Mobile technology enables mobile providers to access distant places with limited infrastructure facilities and hence the MFS is practical compared to traditional banking.

The industry works on a captivated system outlined by the Bangladesh Bank Guidelines on Mobile financial services. Based on these guidelines, banks providing MFS can only be the scheduled banks or their subsidiaries hence stability, trust and financial supervision. Banks such as BRAC Bank (via bKash), Dutch-Bangla Bank (via Rocket), and others have dominated this (service) industry either plainly or in partnership with fintech companies.

MFS has become very important in the economic life of Bangladesh not in the high-income category but also the low income and the middle-income groups are utilizing the MFS. Since 2024, MFS providers in the country are over 12 and the number of signed-up accounts is over 120 million, a large portion of which is active users. These are services utilized on day-by-day trades, business, and personal savings. In cases of emergency including the COVID-19 pandemic, MFS was helpful in the delivery of stimulus packages, relief funds, and salaries directly to the population without having to visit physical bank outlets.

The sector is also helping achieve the national vision of achieving a Digital Bangladesh. It facilitates the move towards a cashless economy, enhances the provision of services by government, and has the effect of ameliorating inequality in incomes, by broadening access to funds. Also, many more governments, development agencies, and foreign investors are now taking interest in this sector because it could inspire economic growth to be inclusive in nature.

To conclude, the MFS sector in Bangladesh acts as a linkage between innovation and money in the sense that that sector is striving to provide an easy, cheap, and an efficient financial infrastructure. It is a strictly regulated high technology industry which is currently expanding in its boundaries and relevance making it one of the important elements of the entire Bangladesh financial infrastructure.

2.2.2 Size, Trend, and Maturity of the Industry

Mobile Financial Services (MFS) in Bangladesh is an industry that has registered tremendous success in terms of the number of users, individual transactions as well as the variety of services offered. At the beginning of 2024, there were more than 120 registered MFS accounts in the industry, and approximately 45% to 50% of these accounts are actively transacting every month. The overall value of transactions crossed Tk 1.2 trillion (approx. USD 11 billion) per month and this gives a picture of how deeply MFS has been integrated in the daily lives of the people, which involves money.

The MFS sector in size has become an important pillar to the financial construction of Bangladesh. It currently processes over 2 million transactions every day. The competition is dominated by providers bKash, Rocket, Nagad, and bKash has the most extensive reach in number of users and transactions. The industry does not only encompass person-to-person (P2P) payments but also government payment disbursements, business payments, savings products, utility bill payment, digital lending services, and even insurance services, and so it is much more than straightforward monetary remittance.

Industry dynamics demonstrate the trend of moving in the direction of diversified and digital-centered services. In their early form MFS platforms focused on simple cash-in/out, but are now adding AI-powered fraud detection, digital KYC (Know Your Customer), app based micro-loans, e-commerce payments, and cross-border remittances. The penetration of smartphones and mobile internet adoption, coupled with digital literacy particularly among the so-called youths, led to the fast-paced underlying need of having more services that were, in nature, app-based and seamless.

The other emerging trend is the application of MFS in merchant payments and business transactions including among small and medium enterprises (SMEs). Small merchants in both major cities and rural areas now accept QR code-based or app-based payment, and the number exceeds 500,000, which moves toward the cashless economy.

Industry maturity may be said to be moving out of the growth stage into early maturity particularly in the urban settings. As user adoption has increased particularly in the rural areas, the urban markets have reached saturation. It has influenced MFS providers to concentrate on service innovation, customized services, and integration with an ecosystem (e.g., integrating with banks, insurance, and savings applications).

Bangladesh Bank provides strong regulatory control over the industry that maintains consumer protection, data security and stability of the systems. As government agencies, non-governmental organizations, telecoms, and private fintech continue working toward collaboration, the MFS industry is likely to stay on the growth trend and transition to a more stable and connected financial system.

2.2.3 Industry SWOT Analysis

Strengths:

- The number of active MFS accounts has reached about 89.4 million as of January 2025, which shows that mobile financial services have gained wide usage.
- Initiatives such as Eighth Five-Year Plan and the Perspective Plan of Bangladesh 2021-2041 have the focus on expanding access of women and disadvantaged groups to financial services, which can be directed in line with the objectives of MFS providers.
- The use of AI and Natural Language Processing (NLP) in the process of anti-money laundering (AML) and countering the financing of terrorism (CFT) makes the platforms more secure and compliant with MFS.

Weaknesses:

- Although the number of users in MFS has increased it is noted that a substantial percentage of the population particularly in the countryside lacks digital literacy and this is a barrier to full adoption.
- The lack of internet networks and electricity in the rural areas could inconvenience the MFS and users.
- Strict policing of rules by Bangladesh Bank and other regulatory organizations may also mean huge costs in terms of operation by MFS provider.

Opportunities:

- Having a big proportion of unbanked people in the rural regions, the MFS providers can broaden their services further, achieving financial inclusion.
- A partnership with e-commerce sites can help smooth the way of payment solutions, which will promote the development of digital transactions.
- An improvement in service offering can be achieved by developing and delivering micro-insurance, small loans, and savings that meet the needs of low-income people.

Threats:

- The MFS industry is highly competitive with well-established players such as bKash and other newcomers, such as state-sponsored services, like Nagad, that have relatively larger transaction limit and intense pricing mechanisms.
- The rising rate of hacking imposes a great risk to the safety and reliability of MFS platforms.
- Regulatory frameworks change frequently which causes uncertainty and makes business disrupted in favor of MFS providers.

CHAPTER 3: INTERNSHIP EXPERIENCE

3.1 Position, Duties, and Responsibilities

As an intern in bKash Limited, I was assigned to work in Human Resources Division under HR Business Partner (HRBP) team. The HR Division is made up of several specialized teams, which are illustrated in Figure 3.1 below.

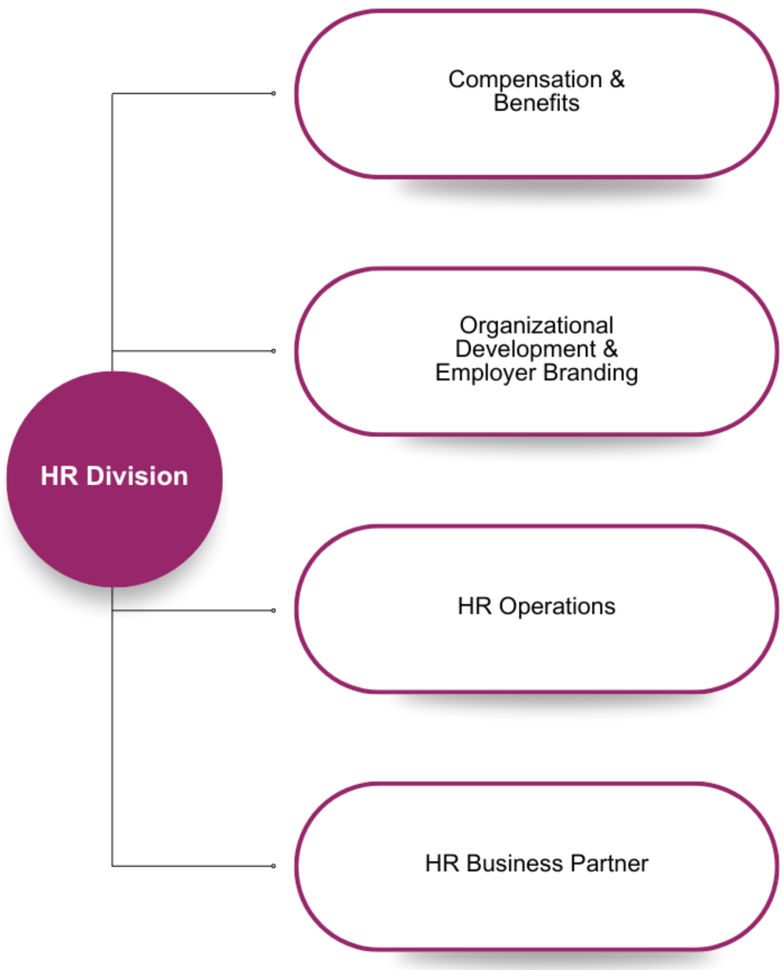

Figure 3.1.1: HR Division at bKash Limited

All these units have their own unique role in administering and assisting the workforce although they also enhance the growth and culture of the company through their combined effort.

The HR Business Partner team plays an important role of a mediator between HR and other departments, being able to ensure people strategies evolve as the business needs evolve. They participate in the recruiting, engaging employees, onboarding, performance support, and workforce plans of the divisions that they handle.

My direct supervisors were Mrs. Kayema Alam, HRBP, Marketing, Communications and Legal department and Mrs. Shaila Azam, HRBP, External and Corporate Affairs Division (ECAD). The position was to provide daily support to HR processes and contribute to the bigger projects.

My major responsibilities were:

- Helping with employee engagement initiatives and gathering employee birthday information and making wellness tips to help employees work in a healthier and more motivated atmosphere.
- Assisting in restructuring the job descriptions related to marketing jobs in order to be clear, structured and consistent.
- Helping whenever the employee feedback survey process was conducted by coordinating responses and creating PowerPoint summaries to be used by the HRBP.
- Taking part in candidate profiling, in which I read resumes and input information regarding candidates' academic and professional background on MS Excel.
- Organizing the recruitment processes of the ECAD division involving making interview schedules, making interviewer score cards as well as tracking candidate attendance.
- Reviewing grammar and presentation in the ECAD Annual Magazine, to provide smooth communication of the achievements of the department.

I also worked in other HR units in addition to my work within the HRBP team.

- I assisted the Employer Branding and Organizational Effectiveness team in organizing b-Ace graduate hiring program, managing focus groups and interviews logistics.
- I have also assisted the Organizational Development team to create a professional development workshop called "Presentation Excellence with PowerPoint," compiling the participant lists and providing onsite assistance.

These experiences provided me with real-life insights into the role of HR in facilitating the employee experience and success of the business at bKash, in addition to enabling me to add value to the team.

3.2 Training & Development

My internship experience with bKash Limited gave me a chance to view and experience various training and development programs that showed a great emphasis of the company on learning and development of its employees.

One of them was training assistance on a course called "Presentation Excellence with PowerPoint", which was arranged via the internal learning platform, bAcademy, offered by bKash. I assisted in keeping the registration list, in being as accurate as possible with attendance and supporting the trainer on site. This experience gave me the realization of the difficulty of planning in the corporate learning programs and how facilitated implementation creates a positive effect of training. When organizing the delivery of content and collecting feedback after the training, I noticed that training is established to not only enhance the technical skills of employees but also increase their confidence and work efficiency.

The on-the-job mentorship was also a significant basis of my learning, other than formal sessions. My supervisors constantly provided pieces of advice about HR activities, including shortlisting applicants, dealing with sensitive information, and organizing recruitment process. This mentorship served as an informal training that allowed me to use theoretical knowledge gained at university in the actual environment.

Furthermore, for bnext internship graduation and completion of the following training sessions-

I. Corporate Grooming and Etiquette
II. Information Security Awareness Training for Intern
III. Ways to Excel in Interview

Not only did all these experiences help me to understand more about the HR processes, but it also provided me with real-world experience in terms of coordination, data management, and teamwork, the skills which a HR professional is unlikely to succeed without in the future.

3.3 Contribution to Organization / Operations

As an intern, I was given multiple duties that assisted HR functions in various departments. The pattern of my work was constant even though the tasks assigned would vary from each other, the process would be as given in Figure 3.2.

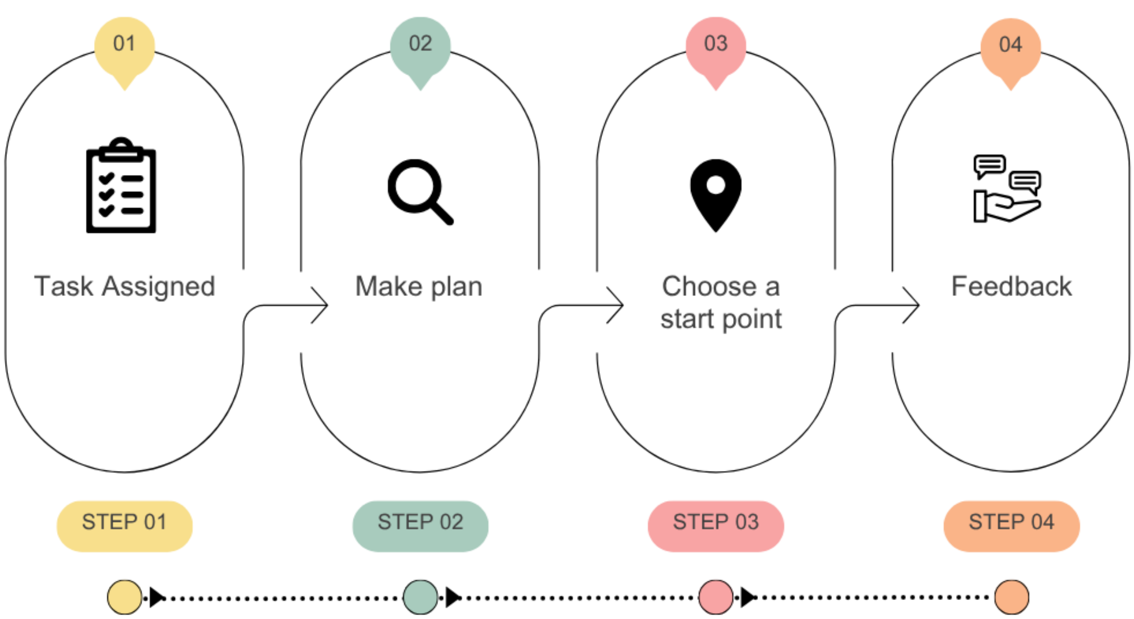

Figure 3.3.1: Task Execution Flow During Internship at bKash

My work experience incorporated both administrative and strategic work as follows:

Work with my supervisors

Task 1:

Employee Engagement Initiatives

My contributions:

- Gathered and organized the birth dates of all employees to make the job of the HR team easier when making events.
- Noticing that even simple actions of recognition might make a tremendous difference in the attitude of employees and their involvement.
- Investigated easy, office-friendly health activities that employees can do at any point of the workday that does not need equipment or specialized set-up.
- Gathered a list of practical recommendations, such as stretching to correct the posture, doing exercises that reduce eye strain, and taking small breaks during work to eliminate unhealthy habits at the workstation.

Impact on the Company:

- Enhanced healthier working lifestyles, which led to the productivity of employees and their overall well-being.
- Strengthened the determination of bKash to provide nurturing and caring work environment.
- Played a role to inform about physical health and promote healthy, personal wellness lifestyle even when they are at the office.

Task 2:

Job Description Reformatting

My contributions:

- Restructured job descriptions of different marketing job roles by arranging available information into standardized job profiles.

- Kept data integrity as it was transferred to prevent loss of vital content in the transfer.

Impact on the Company:

- Better interaction of job descriptions, which guided potential candidates to know job role in a better way.

<u>Task 3:</u>

Survey – Employee Feedback

My contributions:

- Grouped survey data and entered them on a PowerPoint file.
- Assisted in organizing the information making it easy to review.
- Helped to develop a brief overview of the outcomes.

Impact on the Company:

- Have made some contribution to the HRBP team by assisting them assess employee requirements in the workplace.
- Encouraged an effective culture of work by demonstrating that employee views matter.

<u>Task 4:</u>

Candidate Profiling

My contributions:

- Went through and sorted out resume data on a particular position.
- Compared the academic backgrounds, and experiences of the matched candidates to assist in the shortlisting procedure.

Impact on the Company:

- Assisted in revising the shortlisting procedure where brief, tabularized profiles are given on candidates.

- Saved the HR team and the hiring managers time by facilitating the process of locating the right candidates.
- Helped in making the process of recruitment more efficient and organized.

<u>Task 5:</u>

Recruitment Coordination – ECAD Division

My contributions:

- Organized interviews through follow up on the candidates to agree on time and place.
- Prepared scorecards to be used by interviewers and came up with an attendance sheet to monitor the interviews.
- Assisted in ensuring that everything was on time at the days of the interviews, organizing things and getting materials ready.

Impact on the Company:

- Simplified and structured the interviewing process to both the HR department and the other departments.
- Better communication with candidates, thus making them feel prepared and informed.

<u>Task 6:</u>

ECAD Annual Magazine

My contributions:

- Read through the magazine contents to look at errors in grammar, and spelling.

Impact on the Company:

- Helped in developing a greater team culture by enhancing the communication of achievements and contribution.

Work with the other departments within the HR Division

Task 1:

UIU Career Talk Participation

As part of the Employer Branding and Organizational Effectiveness team, I visited United International University for a career talk session.

Figure 3.3.2: UIU Career Talk Session Poster – "Campus Life to Career" by bKash

My Contributions:

- Represented bKash in the United International University in the Campus Life to Career event.
- Shared my story about how I used to be a UIU student and joined bKash as a part of the bnext program.
- Talked to them regarding career planning, tips to be an intern, and how to go about structured corporate programs such as bnext.
- Communicated to the students via question-answer and informal chats to offer advice and inspiration.

Impact on the Organization:

- Improved bKash's employer branding and visibility on campus.
- Established a connection with existing students regarding why bKash may be an organization of their choice.
- Helped to create awareness and interest in the bnext program among the future potential candidates.

Task 2:

Employer Branding & Organizational Effectiveness – b-Ace Program Support

Working in the Employer Branding and Organizational Effectiveness team allowed me to coordinate the b-Ace program, a prestigious Campus Ambassador program that seeks to attract the top-tier fresh graduates and hire them.

Figure 3.3.3: Logo of b-Ace Program – Aspire, Connect, Empower

My contributions:

- Assisted to organize Focus Group Discussions and final interview program.
- Contacted the candidates and panel members to clarify on schedules and other details.
- Ensured provision of on-site support and of necessary materials during sessions to make the experience smooth to all participants.

Impact on the Company:

- Enhanced employer branding to provide a smooth and interactive application approach, showing the professionalism, structure, and care of the company regarding the new talents.

- Less workload to the main HR team and senior team members thereby ensuring that the core HR team can concentrate on recruiting new talent as well as streamlining the procedures and strategy as I handled operations and logistics.

Task 3:

Organizational Development & HR Strategy – Training Support

I assisted the Organizational Development and Employer Branding team with organization of a training session called Presentation Excellence with PowerPoint on a learning platform of the company, bAcademy.

Figure 3.3.4: bAcademy Logo – Future Ready Learning at bKash

My contributions:

- Collected the registration list of the participants to have a proper track of the participants.
- Supported the trainer logistically both before and during the session so that the program went well.

Impact on the Company:

- Assisted to create a good learning experience, which enhanced communication and presentation skills of employees.
- Contributed to the company keeping true to its commitment of employee development and constant learning.

3.4 Evaluation

During my internship at bKash Limited, Mrs. Kayema Alam, and Mrs. Shaila Azam were my supervisors who closely monitored my performance and advised me accordingly. They gave me helpful feedback before and after completion of the task and hence I felt that I knew expectations plus I learned to continue improving my work.

My contributions were appreciated for the following reasons:

- I could easily get used to new tasks and perform my work productively despite the pressure.
- I was very accurate and focused on achieving excellence in accuracy and attention to detail; in particular, when dealing with sensitive documents, arranging interviews and collating employee data.
- I have demonstrated high levels of responsibility by ensuring that all the set tasks are carried out in time and of the required standard.
- I also proved to be a professional and confidential worker handling information about employees and internal HR documents.

My communication skills, ownership of tasks, and enthusiasm to learn were also positively assessed during informal feedback. In some instances, I received encouragement to become more proactive, which made me feel free to ask questions, to give recommendations, and to complete duties on my own.

However, even though there was no formal written assessment at the end of the internship, I felt that my work was up to the standards of the HRBP team, as regular one-on-one supervision, feedback sessions, and support when it comes to executing tasks without supervision reassured me that my performance was satisfactory. This experience has allowed me to become a better professional and the appreciation gained by me was an added push towards becoming a Human Resources professional.

3.5 Skills Applied

When I undertook an internship at bKash Limited, I got an opportunity to practice the use of both technical and non-technical skills in the actual HR work. These abilities did not only assist me to do my duties well but it also enhanced because I worked in various HR departments.

Technical Skills

- **Microsoft Excel**: utilized excel to ensure that employees data was arranged, the survey results were created, and candidate profiles. Accurate sorting, formatting and summarizing of information was now part of my daily activities.
- **Microsoft PowerPoint**: I assisted in making presentations about employee survey and training of employees. This improved my data presentation skills in a precise visual manner.
- **Document Handling**: revised job descriptions, scanned, sorted internal content (e.g. ECAD magazine) with care to layout, consistency, and grammar.

Soft Skills

- **Time Management**: I had several tasks, such as scheduling the interviews, and generating the surveys properly, and thus I had to organize my time effectively.
- **Communication**: I communicated with candidates, team members, and supervisors very frequently, which trained me to be polite in my communication, professional, and clear.
- **Coordination and Teamwork**: It was necessary to coordinate and cooperate with different departments in HR for my work. I learned the importance of collaboration in enhancing workflow and putting less pressure on others.
- **Attention to Detail**: It was necessary to be meticulous and exact when shortlisting CVs or preparing the data to give presentations, and I have regularly applied this skill.

- **Adaptability**: I had to be adaptable to work on various projects, such as recruitment, training support, etc., and be prepared to undertake new and unfamiliar tasks with a certain amount of confidence.
- **Professionalism and Confidentiality**: I was working with sensitive data such as CVs, interview notes and feedback within the company. My relationship with confidentiality practices has been consistent and all the documents were treated with care and professionalism.

The table below (Table 3.1) summarizes the main skills I applied and the tools I used during the internship.

Skill Type	Skill Description	Tools Used
Technical Skills	Data entry, formatting, presentation design	Microsoft Excel, PowerPoint
Communication Skills	Professional emails, internal updates, interview coordination	Outlook, Teams
Time Management	Managing multiple HR tasks daily	Manual planning
Teamwork & Coordination	Worked across HR teams (HRBP, OD, Employer Branding)	In-person
Attention to Detail	CV screening, JD reformatting, proofreading	Word, Excel
Adaptability	Assisted on various HR projects beyond initial scope	Hands-on learning

Table 3.5.1: Summary of Skills Applied During Internship

The internship enabled me to apply the knowledge I gained in classroom practice, augment key career skills, and know how these skills can be applied within the HR functions of a big and diverse organization such as bKash.

CHAPTER 4: CONCLUSIONS AND KEY FACTS

4.1 Recommendations

Based on my internship experience at **bKash Limited**, I would suggest the following recommendations, especially to the future interns and the further development of the internship program:

For Future Interns:

- **Be Proactive**: Never be afraid to volunteer to do something or to ask something. Initiative is the sign of enthusiasm and can lead to more learning.
- **Stay Organized**: It takes a lot of time management to handle a variety of activities. It is also possible to achieve deadlines by maintaining a list of tasks or a planner.
- **Maintain Professionalism**: Whenever the matter is via email or during the meetings, ensure that this is done in the most professional manner respecting the confidentiality of the matter.
- **Observe and Learn**: You don’t need to be doing a job to learn about HR soft skills like conflict resolution and decision-making, just observe how other HR professionals deal with problems.

For bKash HR Internship Program:

- **Provide Better Laptop Support**: Laptops used during the internship were old, and the speed was slow, which impacted efficiency in delivery of duties. A good way to boost the productivity of the interns would be to ensure that they have swifter and more up to date equipment.
- **Offer a Weekly Task Calendar**: Having a structured task schedule can help interns prepare in advance and manage their workload more effectively.

These recommendations are provided to enhance the process of future interns and continue the mission of the HR department of permanent learning and development.

4.2 Key Learnings

The internship experience provided by bKash was a great way to learn firsthand how monitoring through strategic and empathic HR practices can lead to a healthy and more productive work environment. Some of my key learnings include:

- **CV Shortlisting:** I was able to observe the process of CV shortlisting based on job requirements.
- **Adapting to Change:** I was fast in adapting to new tasks and changing priorities of a busy work environment. It is a lesson that taught me to be flexible and open to challenges.
- **Professionalism and Confidentiality:** Dealing with sensitive information taught me that it is wise to keep things to ourselves and be professional. I learned that HR has an obligation to safeguard the interests of the company and their employees through ethical regulation.
- **Attention to Detail:** Through data work, and organizing job descriptions, I improved my ability to focus on small but important details to ensure accuracy.
- **Professional Growth:** During work, I acquired practical knowledge of HR activities, such as assisting with recruitment, handling papers, and organizing events that enriched my professional progress.
- **Learning and Flexibility:** I became flexible and learned faster through the various roles and duties in the different departments of HR.
- **Understanding Employee Engagement:** I found out that managing employees entails more than just managing those employees, it means making the work environment comfortable and a pleasant place to work.
- **Networking and Mentorship:** During this internship, I had an opportunity to make new connections with more experienced people who obtained advice and shared their knowledge.
- **Confidence in a Corporate Setting:** My experience in a corporate environment allowed me to gain a greater deal of confidence in dealing with new situations and challenges that will come in handy in my future career.

4.3 Conclusion

Having an internship at bKash was a great learning experience practice that provided me with the real-world picture of Human Resources within a large and professional organization. It has enabled me to not just focus on what I have been told on paper but get real world experiences in various areas like recruitment, employee engagement, training coordination and internal communication. Every activity I did during this period taught me a lesson and provided me with an insight into the role of HR that is extremely instrumental when it comes to supporting employees as well as business objectives.

Being under a mentor of some skilled HR Business Partners allowed me to see how the HR strategies are focused on the needs of the company. I also got to know about effective communication, professionalism, and attention to detail. Be it coordination of interviews, or even support of wellness initiatives, all duties were a part of an effort to create a positive employee experience at bKash. There were also essential skills of soft skills such as teamwork skills, time management skills and adaptability skills that I acquired in the process and to be sure that they will serve me well in my career in the future.

This experience mostly helped because of mentorship and guidance provided to me by my supervisors, Mrs. Kayema Alam and Mrs. Shaila Azam. I was able to learn and improve, ask questions and take feedback easily due to their encouragement, openness and interest.

Another understanding offered by this internship is the feeling of how a little bit of work in the HR field, such as employee recognition or facilitation of learning activities, can go a long way in the attitude that individuals have towards the place of work. I also had an opportunity to meet great professionals who helped me with advice, exchanged their experience, and encouraged me to learn and improve.

To sum up, not only has this internship allowed me to learn more about HR practices, but it also taught me a lot about myself. Now I am confident, able, and ready to develop the career as a Human Resources professional. I am grateful to the whole HR department at bKash, and all my colleagues who made this experience so valuable and allowed me to learn under such a supportive environment.

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